PREMIER CORPORATE TRAVEL INSURANCE POLICY WORDING

Effective 1 November 2020
<table>
<thead>
<tr>
<th>Section</th>
<th>Page</th>
</tr>
</thead>
<tbody>
<tr>
<td>Introduction</td>
<td>1</td>
</tr>
<tr>
<td>Insurance Contract</td>
<td>2</td>
</tr>
<tr>
<td>Claim Conditions</td>
<td>3</td>
</tr>
<tr>
<td>General Conditions</td>
<td>4</td>
</tr>
<tr>
<td>Section One</td>
<td>5</td>
</tr>
<tr>
<td>Personal Accident and Sickness</td>
<td>9</td>
</tr>
<tr>
<td>Section Two</td>
<td>9</td>
</tr>
<tr>
<td>Kidnap, Extortion/Ransom</td>
<td>9</td>
</tr>
<tr>
<td>Section Three</td>
<td>10</td>
</tr>
<tr>
<td>Hijack and Detention</td>
<td>10</td>
</tr>
<tr>
<td>Section Four</td>
<td>11</td>
</tr>
<tr>
<td>Medical and Additional Expenses</td>
<td>11</td>
</tr>
<tr>
<td>Section Five</td>
<td>12</td>
</tr>
<tr>
<td>Emergency Assistance</td>
<td>12</td>
</tr>
<tr>
<td>Section Six</td>
<td>14</td>
</tr>
<tr>
<td>Loss of Deposits, Cancellation and Travel Disruption Expenses</td>
<td>14</td>
</tr>
<tr>
<td>Section Seven</td>
<td>16</td>
</tr>
<tr>
<td>Baggage, Business Property, Electronic Equipment and Money/ Travel Documents</td>
<td>16</td>
</tr>
<tr>
<td>Section Eight</td>
<td>16</td>
</tr>
<tr>
<td>Alternative Employee/Resumption of Assignment Expenses</td>
<td>16</td>
</tr>
<tr>
<td>Section Nine</td>
<td>17</td>
</tr>
<tr>
<td>Personal Liability</td>
<td>17</td>
</tr>
<tr>
<td>Section Ten</td>
<td>18</td>
</tr>
<tr>
<td>Rental Vehicle Excess</td>
<td>18</td>
</tr>
<tr>
<td>Section Eleven</td>
<td>19</td>
</tr>
<tr>
<td>Political and Natural Disaster Evacuation</td>
<td>19</td>
</tr>
<tr>
<td>Section Twelve</td>
<td>20</td>
</tr>
<tr>
<td>Death by Natural Causes</td>
<td>20</td>
</tr>
<tr>
<td>Definitions</td>
<td>24</td>
</tr>
<tr>
<td>General Exclusions</td>
<td>24</td>
</tr>
<tr>
<td>Insurance Claims Register (ICR)</td>
<td>25</td>
</tr>
<tr>
<td>Dispute Resolution Process</td>
<td>25</td>
</tr>
<tr>
<td>Privacy Notice</td>
<td>25</td>
</tr>
</tbody>
</table>
INTRODUCTION

Welcome to Premier Corporate Travel

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.

Words shown in italics are words which have had their meaning defined. These meanings are found under the Definitions section of this policy. Any word or expression to which a specific meaning has been given will have the same meaning wherever it appears.

Please examine this document 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 Partners.

Insurer

This policy is issued and managed by AWP Services New Zealand Limited trading as Allianz Partners, Level 3, 1 Byron Ave, Takapuna, Auckland 0622 and underwritten by The Hollard Insurance Company Pty Ltd ABN 78 090 584 473 (Incorporated in Australia), ("Hollard"), Level 26, 188 Quay Street, Auckland 1010 (referred to as "us", "we" or "our").

Fair Insurance Code

Hollard is a member of the Insurance Council of New Zealand and adheres to the Fair Insurance Code, which provides you with assurance that we have high standards of service to our customers. A copy of the Fair Insurance Code is available from the Insurance Council of New Zealand website: www.icnz.org.nz/fair-insurance-code.
INSURANCE CONTRACT

In consideration of your payment of 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 this document, your schedule, your Certificate of Insurance, any statements on which this insurance is based, your proposal and any written confirmation issued by us extending or limiting cover.

General Obligations
You must comply with all the obligations and conditions of this policy. If you do not comply, your claim may not be paid or the insurance contract may be considered void retrospectively.

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.

Your Duty of Disclosure
When you apply for insurance or alter this policy, you have a duty at law, to disclose to us all material facts. A material fact is one that may influence a prudent insurer in deciding whether or not to accept the cover and, if so, on what terms and conditions and for what premium.

Examples of information you may need to disclose include:
- anything that increases the risk of an insurance claim;
- occupations involving unusual or dangerous work;
- extreme versions of any sport;
- high risk activities;
- any criminal conviction subject to the Criminal Records (Clean Slate) Act 2004;
- if another insurer has cancelled or refused to insure or renew your insurance, has imposed special terms, or refused any claim;
- any insurance claim or loss made or suffered in the past.

These examples are a guide only. If there is any doubt as to whether any particular piece of information needs to be disclosed, this should be referred to us.

If you fail to comply with your duty of disclosure it may result in:
- this policy being avoided retrospectively with the effect that the policy never existed;
- this policy being cancelled;
- the amount we pay if you make a claim being reduced; or
- us refusing to pay a claim.

Change of Circumstances
During the period of insurance, you must tell us immediately of any material change in the circumstances surrounding the subject matter of this insurance that:
- increases the risk we are insuring; or
- alters the nature of the risk we are insuring.

Once you have told us, we may immediately change the terms of this policy or cancel it. If you fail to tell us, we may apply these changes retrospectively from the date you ought to have reasonably told us.

Limitation of cover
Notwithstanding anything contained in this policy wording we will not provide cover nor will we make any payment or provide any service or benefit to any person or party where providing such cover, payment, service or benefit would expose us to or violate any applicable trade or economic sanction or any law or regulation.

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:
- make sure that all property covered by this insurance is kept safe and protected from possible loss or damage; and
- 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.
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) submit 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 778 109 or write to us at PO Box 33-313, Auckland 0740 or email your complaint to DisputeResolution@allianz-assistance.co.nz. Please also see details of our Dispute Resolution Process on page 25.
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 One only)
1. Our total liability for all claims arising under Section One of this policy during any one period of insurance will not exceed the amount for aggregate limit of liability noted in item 'A' of the schedule.
2. Subject to point 1 above, our total liability for all claims arising under Section One of this policy during any one period of insurance relating to air travel on aircraft flights that are not based on fixed flying schedules, or are not operated over specific air routes to and from fixed terminals, will not exceed the amount for aggregate limit of liability noted in item 'B' of the schedule.
3. In the event that claims are made under Section One 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 breach any condition in this policy, we reserve the right to forfeit all benefits under this policy. However, nothing in this policy affects our common law rights, including our right to consider the policy void on the grounds of non-disclosure or misrepresentation.

Cancellation
By you:
You may cancel this policy at any time by giving written notice to us. We will refund you with the unused part of any premium subject to any adjustment required by the terms of this policy. You will not be entitled to a refund if a claim has been made or if there has been an incident likely to give rise to a claim during the current period of insurance.

By us:
We may avoid this policy from the beginning or cancel this policy if at any time you have:
(a) failed to comply with your Duty of Disclosure;
(b) made a misrepresentation to us;
(c) You failed to comply with a provision of this policy, including a provision relating to the payment of the premium;
(d) given us false information, documentation or statements;
(e) defrauded or attempted to defraud us;
(f) failed to notify us of a specific act or omission as required by the policy.
We will do this 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.

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

Correctness of Statements and Fraud
If any claim under this policy is in any respect fraudulent, or if any false declaration is made, or false or incorrect information is used in support of any claim, then we can, at our sole discretion, not pay your claim and cancel your cover under this policy from the date that the incorrect statement or fraudulent claim was made to us.

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.

Trip duration
The trip duration limit is shown on the schedule. If an insured person is travelling for longer than the trip duration limit shown on the schedule, the insured person will not be covered for the travel days exceeding the maximum trip duration limit unless pre-approved by Allianz Partners in writing.
SECTION ONE
PERSONAL ACCIDENT AND SICKNESS

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

<table>
<thead>
<tr>
<th>Table of events</th>
<th>Table of benefits</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Part A – Lump sum benefits</strong></td>
<td>Cover for an event under this part only applies if an amount is shown on the schedule for Section One, Part A – Lump sum benefits</td>
</tr>
</tbody>
</table>

**Events**
Injury directly resulting within 12 months in the following event:

<table>
<thead>
<tr>
<th>Event Description</th>
<th>Benefit</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Accidental death</td>
<td>100%</td>
</tr>
<tr>
<td>2. Permanent total disablement</td>
<td>100%</td>
</tr>
<tr>
<td>3. Paraplegia and quadriplegia</td>
<td>100%</td>
</tr>
<tr>
<td>4. Loss of sight of both eyes</td>
<td>100%</td>
</tr>
<tr>
<td>5. Loss of sight of one eye</td>
<td>100%</td>
</tr>
<tr>
<td>6. Loss of use of two limbs</td>
<td>100%</td>
</tr>
<tr>
<td>7. Loss of use of one limb</td>
<td>100%</td>
</tr>
<tr>
<td>8. Permanent and incurable insanity</td>
<td>100%</td>
</tr>
<tr>
<td>9. Loss of hearing in:</td>
<td></td>
</tr>
<tr>
<td>a) both ears;</td>
<td>100%</td>
</tr>
<tr>
<td>b) one ear</td>
<td>20%</td>
</tr>
<tr>
<td>10. Permanent loss of use of four fingers and thumb of either hand</td>
<td>75%</td>
</tr>
<tr>
<td>11. Permanent loss of use of the lens of one eye</td>
<td>60%</td>
</tr>
<tr>
<td>12. Third degree burns and/or resultant disfigurement which covers more than 40% of the entire external body</td>
<td>50%</td>
</tr>
<tr>
<td>13. Permanent loss of use of four fingers of either hand</td>
<td>40%</td>
</tr>
<tr>
<td>14. Permanent loss of use of one thumb of either hand:</td>
<td></td>
</tr>
<tr>
<td>a) both joints;</td>
<td>30%</td>
</tr>
<tr>
<td>b) one joint</td>
<td>15%</td>
</tr>
<tr>
<td>15. Permanent loss of use of fingers of either hand:</td>
<td></td>
</tr>
<tr>
<td>a) three joints;</td>
<td>15%</td>
</tr>
<tr>
<td>b) two joints;</td>
<td>10%</td>
</tr>
<tr>
<td>c) one joint</td>
<td>5%</td>
</tr>
<tr>
<td>16. Permanent loss of use of toes of either foot:</td>
<td></td>
</tr>
<tr>
<td>a) all – one foot;</td>
<td>15%</td>
</tr>
<tr>
<td>b) big (great) – both joints;</td>
<td>5%</td>
</tr>
<tr>
<td>c) big (great) – one joint;</td>
<td>3%</td>
</tr>
<tr>
<td>d) other than big (great) – each toe</td>
<td>1%</td>
</tr>
<tr>
<td>17. Fractured leg or patella with established non-union</td>
<td>10%</td>
</tr>
<tr>
<td>18. Shortening of a leg by at least 5 cm</td>
<td>7.5%</td>
</tr>
<tr>
<td>19. Permanent partial disablement not otherwise provided for under events 9 b) to 18 inclusive.</td>
<td>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 19 inclusive. Event 19 is limited to a maximum of 75% of the amount shown on the schedule for Section One, Part A – Lump sum benefits.</td>
</tr>
</tbody>
</table>
### Part A – Surgical benefits – injury

Cover for an event under this Part only applies if an amount is shown on the schedule for Section One, Part A – Surgical benefits – injury.

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

<table>
<thead>
<tr>
<th>Procedure</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>20. Craniotomy</td>
<td>100%</td>
</tr>
<tr>
<td>21. Amputation of a limb</td>
<td>50%</td>
</tr>
<tr>
<td>22. Fracture of a limb 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

Cover for an event under this Part only applies if an amount is shown on the schedule for Section One, Part B – Weekly benefits – injury.

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

<table>
<thead>
<tr>
<th>Event</th>
<th>Benefits</th>
</tr>
</thead>
<tbody>
<tr>
<td>25. Temporary total disablement</td>
<td>During such disablement, the weekly benefit shown on the schedule for Section One, Part B – Weekly benefits – injury, but not exceeding the earnings of the insured person.</td>
</tr>
<tr>
<td>26. Temporary partial disablement</td>
<td>25% of the amount payable for event 25.</td>
</tr>
</tbody>
</table>

### Part C – Weekly benefits – sickness

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

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

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

**Sickness directly resulting, within 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 One, Part D – Lump sum – broken or fractured bones.

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

<table>
<thead>
<tr>
<th>Bone</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>
</tbody>
</table>
38. Nose or collar bone 20%
39. Arm, elbow, wrist or ribs (simple fracture) 10%
40. Finger, thumb, foot, hand or toe 7.5%

In the case of an established non-union of any of the above fractures 5% additional to any amount payable above

<table>
<thead>
<tr>
<th>Part E – Loss of teeth or dental procedures</th>
<th>Cover for an event under this Part only applies if an amount is shown on the schedule for Section One, Part E – Loss of teeth or dental procedures.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Injury resulting directly in a claim for any of the following procedure(s) which must occur within 12 months of the date of the injury.</td>
<td>The benefits shown below are a percentage of the amount shown on the schedule for Section One, Part E – Loss of teeth or dental procedures.</td>
</tr>
<tr>
<td>41. Loss of or full capping of teeth, per tooth</td>
<td>100%</td>
</tr>
<tr>
<td>42. Partial capping of teeth</td>
<td>50%</td>
</tr>
<tr>
<td>The maximum benefit payable for any single injury resulting in loss of teeth or dental procedures will be limited to $250 per tooth, to a maximum of $10,000. For the purposes of this clause, a tooth means a sound and natural permanent tooth but does not include first or milk teeth, dentures, implants or dental fillings.</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Part F – Rehabilitation expenses</th>
<th>Cover for an event under this Part only applies if an amount is shown on the schedule for Section One, Part F – Rehabilitation expenses.</th>
</tr>
</thead>
<tbody>
<tr>
<td>A claim being admitted under events 25, 26 or event 27:</td>
<td>Reimbursement of expenses incurred for tuition or advice for the insured person from a licensed 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 6 months.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Part G – Loss of enjoyment of life</th>
<th>Cover for an event under this Part only applies if an amount is shown on the schedule for Section One, Part G – Loss of enjoyment of life.</th>
</tr>
</thead>
<tbody>
<tr>
<td>A claim for 100% being admitted under Part A – Lump sum benefits – events 2 to 9 a) inclusive</td>
<td>An additional $10,000 for loss of enjoyment of life.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Part H – Dependent child benefit</th>
<th>Cover for an event under this Part only applies if an amount is shown on the schedule for Section One, Part H – Dependent child benefit.</th>
</tr>
</thead>
<tbody>
<tr>
<td>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.</td>
<td>$5,000 for each dependent child ($10,000 in the aggregate for all dependent children in any one family).</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Part I – Partner accidental death</th>
<th>Cover for an event under this Part only applies if an amount is shown on the schedule for Section One, Part I – Partner accidental death.</th>
</tr>
</thead>
<tbody>
<tr>
<td>We will pay the insured person a death benefit should the insured person’s partner die as a result of an injury whilst the insured person is on a journey.</td>
<td>$25,000</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Part J – Independent financial advice</th>
<th>Cover for an event under this Part only applies if an amount is shown on the schedule for Section One, Part J – Independent financial advice.</th>
</tr>
</thead>
<tbody>
<tr>
<td>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 close relative of the insured person and who is qualified to provide such financial advice.</td>
<td>The maximum amount we will pay is $3,000.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Part K – Corporate image protection</th>
<th>Cover for an event under this Part only applies if an amount is shown on the schedule for Section One, Part K – Corporate image protection.</th>
</tr>
</thead>
<tbody>
<tr>
<td>If an insured person sustains an injury for which benefits are payable under Part A – Lump sum benefits for events 1 or 2, we will reimburse the insured for external costs incurred within 30 days of the injury for the engagement of qualified image and/or public relations consultants to manage the insured person’s response to the situation and/or the release of information through the media.</td>
<td>The maximum we will pay is $15,000 for all costs arising out of any single injury.</td>
</tr>
</tbody>
</table>
### Part L – Partner retraining benefit

Cover for an event under this Part only applies if an amount is shown on the schedule for Section One, Part L – 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 partner:

- a) for the purpose of obtaining gainful employment; or
- b) to improve their employment prospects; or
- c) to enable them to improve the quality of care they can provide to the insured person.

### Part M – Premature birth/miscarriage benefit

Cover for an event under this Part only applies if an amount is shown on the schedule for Section One, Part M – Premature birth/miscarriage benefit.

If an insured person sustains an injury which directly causes a miscarriage or premature childbirth (prior to 26 weeks gestation), We will pay the insured up to $5,000.

### Extensions

<table>
<thead>
<tr>
<th>Event</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Disappearance</td>
<td>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 12 months of 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.</td>
</tr>
<tr>
<td>2. Exposure</td>
<td>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 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.</td>
</tr>
</tbody>
</table>

### Conditions

1. If an insured person suffers an injury resulting in any one of events 2-9 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 events 1-19 in respect of the same injury and will be reduced by any sum already paid under events 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 become entitled to compensation under any of the events 2-19, you may (entirely at our discretion) be made to receive compensation under that event or events 25 or 26.

3. Benefits will not be payable:
   - a) for events 25, 26 and 27 in excess of a total period of 104 weeks in respect of any single 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 the earnings of the insured person or the percentage of the sum insured stated on the schedule, whichever is the lesser.

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 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 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 the maximum amount payable in respect of event 1 (accidental death) will be $10,000 unless otherwise stated on the schedule.

10. If a benefit is payable under this section that is also payable under any other insurance policy insured through us, only one policy can be claimed against (i.e the policy with the highest benefit).

11. We shall not be liable for any events or benefits which are directly or indirectly related to a pre-existing condition.
SECTION TWO
KIDNAP, EXTORTION/RANSOM

Cover
If during the period of insurance and whilst on a journey, an insured person is travelling for the purposes of your 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 Two.

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, and 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 Two.

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 180 consecutive days in the country where the kidnap or extortion occurs;
3. any loss from the kidnap or extortion of an insured person in the following countries: Afghanistan, Colombia, Egypt, India, Iraq, Lebanon, Libya, Mexico, Nigeria, Pakistan, Philippines, Syria, Venezuela;
4. 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.

SECTION THREE
HIJACK AND DETENTION

Cover
If during the period of insurance and whilst on a journey an insured person is:
   a) forcibly detained for more than 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, we will pay you:
      a) in respect of a) the daily amount shown on the schedule for Section Three for every day of continued detention up to 60 days;
      b) in respect of b) the daily amount shown on the schedule for Section Three, for every day of detention up to 60 days.

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

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;
2. Any loss from a hijack of an insured person in the following countries: Afghanistan, Colombia, Egypt, India, Iraq, Lebanon, Libya, Mexico, Nigeria, Pakistan, Philippines, Syria, Venezuela.
## SECTION FOUR
### MEDICAL AND ADDITIONAL EXPENSES

<table>
<thead>
<tr>
<th>Cover</th>
</tr>
</thead>
<tbody>
<tr>
<td>We will reimburse you:</td>
</tr>
<tr>
<td>the reasonable cost of medical 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 24 months from the date of death, injury or sickness.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Extensions</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>1. Additional Business Expenses</strong></td>
</tr>
<tr>
<td>If during the period of insurance the insured person incurs reasonable and necessary additional business expenses required for the continuation of the insured person's business obligations, we will reimburse you up to $2,500, if the insured person is not capable of fulfilling those obligations as a result of the insured person's death, sickness or injury.</td>
</tr>
</tbody>
</table>

| **2. Trauma Counselling** | If during the period of insurance the insured person suffers psychological trauma as a result of being the victim of, or eye witness to a criminal act such as murder, violent assault or robbery, sexual assault, or an act of terrorism, we will pay up to $5,000 for the cost of trauma counselling which is provided by a registered psychologist who is not a close relative of the insured person, with our prior agreement. |

| **3. Continuous Worldwide Bed Confinement** | If during the period of insurance an insured person is confined to bed by a doctor for a period in excess of 48 hours, we will pay the daily amount shown on the schedule for Section Four up to a maximum of 100 days. |

### Exclusions

<table>
<thead>
<tr>
<th>Exclusions</th>
</tr>
</thead>
<tbody>
<tr>
<td>We will not pay for any expenses:</td>
</tr>
<tr>
<td>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;</td>
</tr>
<tr>
<td>2. incurred after the period of 24 months from the date the insured person dies or suffers a sickness or injury;</td>
</tr>
<tr>
<td>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;</td>
</tr>
<tr>
<td>4. recoverable by you or the insured person from any other source, including but not limited to a government sponsored fund, plan or medical benefit scheme;</td>
</tr>
<tr>
<td>5. incurred for any medication or ongoing treatment for a condition which commenced prior to the commencement of a journey and the insured person has been advised to continue the medication or treatment during the journey;</td>
</tr>
<tr>
<td>6. incurred for routine or elective medical, optical or dental treatment or consultation;</td>
</tr>
<tr>
<td>7. incurred in relation to the insured person commencing their journey against the New Zealand government's advice or against local government advice at their overseas destination.</td>
</tr>
</tbody>
</table>
SECTION FIVE
EMERGENCY ASSISTANCE

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 Partners' Emergency Assistance team on the telephone number provided, for which there is worldwide 24 hour access, we will through the Emergency Assistance team provide the insured person with such emergency assistance that Allianz Partners 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 Partners' Emergency Assistance team:
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 the Emergency Assistance team 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 Partners 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 Partners. Failure to do so may prejudice reimbursement of expenses.
3. In the event of emergency or other assistance being provided in good faith by Emergency Assistance team 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 you or an insured person who does not make contact with Allianz Partners or who prejudices our rights will not be considered.
5. The insured person must not have commenced their journey against the New Zealand government’s advice or against local government advice at their overseas destination.

Contact details
Contact reverse charge through operator + 64 9 487 0815.
## LOSS OF DEPOSITS, CANCELLATION AND TRAVEL DISRUPTION EXPENSES

### Cover

1. **Loss of Deposits/Cancellation**
   
   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 for those expenses, but not exceeding the amount shown on the *schedule* for this item under Section Six.

2. **Curtailment Expenses**
   
   If during the *period of insurance*, you or an insured person incur necessary and reasonable curtailment expenses being additional travel, forfeited travel, hotel or out-of-pocket expenses whilst on a *journey*, as a result of an *unforeseen circumstance*, we will reimburse you up to the amount shown on the *schedule* for this item under Section Six.

### Extensions

We will also pay for:

1. **Frequent Flyer Points**
   
   Expenses incurred if 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 the retail price for that ticket at the time it was issued, but not exceeding the amount shown on the *schedule* for this item under Section Six.

2. **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 the 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 Six per insured person per journey.

3. **Volunteer Services Return Home**
   
   Expenses incurred where the insured person who is a member of a volunteer fire, ambulance or civil defence service, is requested by such service to return to their country of usual residence to provide emergency assistance or services due to an unforeseen emergency, we will reimburse you up to the amount shown on the *schedule* for Section Six, Volunteer Services Return Home.

4. **Journey Alteration**
   
   If during the *period of insurance* a proposed *journey* is changed, we will reimburse the additional travel and accommodation expenses incurred as a result of changing the *journey*, provided that these expenses do not exceed the amount you or the insured person would have otherwise incurred had there been a valid claim submitted under Loss of Deposits/Cancellation.

5. **High and Extreme Risk Warnings**
   
   Trip cancellation or curtailment costs incurred due to the New Zealand Government’s recommendation that travel not be taken to any country, territory or region on the New Zealand Ministry of Foreign Affairs and Trade (MFAT) website at www.safetravel.co.nz, if a high or extreme risk warning arises or changes after the insured person books their travel arrangements, whether this relates to essential or non-essential travel or both. Provided that:
   
   a) The warning is still in force within 14 days prior to the insured person’s departure; and
   
   b) the insured person’s travel itinerary is directly affected.

   If there is a valid claim under this extension but the insured person chooses to continue with their planned *journey*, General Exclusion 11 will apply.
6. Epidemics and Pandemics

Provided that the insured person did not commence their journey against the New Zealand government’s advice or against local government advice at their overseas destination, cover under Section 6 (Loss of Deposits, Cancellation and Travel Disruption Expenses) is extended to the following circumstances which occur within the period of insurance:

a) the insured person or their travelling companion are diagnosed with an epidemic or a pandemic disease and as a result the insured person cannot commence or complete their journey;

b) the insured person is quarantined or ordered to isolate prior to, or during their journey by order of any government or local authority based on their suspicion that they or their travelling companion have been exposed to an epidemic or pandemic disease;

c) the insured person is denied boarding on any scheduled public transport service based on the suspicion that they or their travelling companion have an epidemic or pandemic disease, and as a result of the denied boarding, they incur the costs of additional accommodation and meals.

The maximum amount we will pay for any claim under Section 6.6c) is $200 per day up to a maximum of $1,400.

There is no cover for claims arising from any lockdowns, changes in government alert levels, quarantine or mandatory isolation that applies generally or broadly to some or all of a population, vessel or geographical area, or that applies based on where the insured person is travelling to, from, or through.

Exclusions

We will not be liable or pay for:

1. expenses 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. expenses incurred as a result of a terminal condition of the insured person or the person on whom the claim depends, where the terminal condition was diagnosed prior to the booking date of the journey;

3. 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;

4. carrier caused delays where the costs are recoverable from the carrier;

5. cancellation, curtailment or amendment of a journey resulting directly or indirectly from not having the appropriate passport, entry visa or work permit documentation required by any foreign government or foreign power;

6. any business, financial or contractual arrangements or obligations of you, an insured person or any other person;

7. any change of plans, fear of travelling or disinclination on the part of an insured person or of any other person to travel;

8. 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;

9. 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;

10. any expenses that are recoverable by you or the insured person from any other source;

11. claims arising directly or indirectly from any lockdowns, changes in government alert levels, quarantine or mandatory isolation that applies generally or broadly to some or all of a population, vessel or geographical area, or that applies based on where the insured person is travelling to, from, or through;

12. claims in relation to the insured person commencing their journey against the New Zealand government’s advice or against local government advice at their overseas destination.
SECTION SEVEN
BAGGAGE, BUSINESS PROPERTY, ELECTRONIC EQUIPMENT AND MONEY/TRAVEL DOCUMENTS

**Cover**

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

**Basis of Settlement**

Baggage, Business Property and Electronic Equipment

We may at our sole discretion choose to repair, replace, or pay you the monetary value of the articles claimed under this section.

**Extensions**

1. **Baggage Mislaid**

   If baggage is lost by a carrier or temporarily mislaid by a carrier for more than 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 Seven – Baggage Mislaid.

2. **Coins and Bank Notes**

   In respect of coins or bank notes held for the purpose of the journey and for use during a journey, cover will commence at the time of collection from a financial institution or 72 hours prior to commencement of the journey, whichever is the later time and will continue for 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.

4. **Home Burglary Excess Benefit**

   If during the period of insurance and whilst on a journey, the insured person’s usual place of residence is burgled, we will reimburse the insured person’s excess amount that is payable under their home and contents insurance policy, up to the maximum amount shown in the schedule for Section Seven – Home Burglary Excess benefit.

5. **Identity Theft**

   If the insured person is the victim of identity theft where the theft of personal data or money/travel documents has occurred, we will indemnify you for reasonable legal expenses incurred with our prior written consent, up to the amount shown on the schedule for Section Seven – Identity Theft:
   1. to resolve any disputed accounts or credit facilities;
   2. for re-submitting applications for loans, grants and other credit or debit instruments that are rejected solely as a result of the lender receiving incorrect information as the result of identity theft;
   3. for notarising affidavits or other similar documents, amending or rectifying records in regard to the insured person’s true name or identity as the result of identity theft;
   4. to defend any suit brought against the insured person by a creditor or collection agency or other entity acting on behalf of a creditor for non-payment of goods or services or default on a loan as the result of identity theft;
   5. to remove any civil judgment wrongfully entered against the insured person as a result of identity theft.

**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;

Baggage, Business Property, 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 this results from the negligence of the insured person.

9. to any sporting equipment or bicycles whilst in use;
10. for jewellery except when at the time of the loss or damage the item is being worn by you, or was on your person, or was in your bedroom while you are present in the same room, or stored in a securely locked room or safe.

**Electronic Equipment**

We will not pay for loss, theft or damage:
11. 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;
12. 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 or placed in the hold on specific instructions from the operator who has prohibited the insured from carrying the items as personal cabin baggage;

**Money/Travel Documents**

We will not pay for loss, theft or damage:
13. arising out of the devaluation of currency or shortages due to errors or omissions during monetary transactions;
14. 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;
15. 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;
16. 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;
17. that is recoverable from any other source;
18. where theft or attempted theft occurs whilst such items are unattended, unless securely locked inside a building or securely locked out of sight inside a motor vehicle;

**Identity Theft**

We will not pay for loss, theft or damage:
19. for any item which has been purchased by fraudulent use of the insured person’s identity;
20. for losses arising from any business pursuits or the theft of a commercial identity;
21. for any loss or liability arising from the use of any motor vehicle bought, leased or hired by fraudulent use of the insured person’s identity, where civil or criminal action is, or has been, taken against the insured person;
22. for authorised charges that the insured person has disputed based on the quality of goods or services;
23. where the insured person has not lodged a report with the Police and/or cannot provide a copy of the Police report;
24. for theft of the insured person’s identity by a family member who lives with the insured person;
25. for authorised account transactions or trades that the insured person has disputed, or are disputing, based on the execution (or non-execution) of electronic transfers, trades or other verbal or written instructions of directions;
26. for any expenses that did not occur within 12 months from the date the identity theft occurred.

**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 Seven – Electronic Equipment or, if no excess is specified, 10% of the value of the claim.
3. The excess for each and every loss for a specified item is 10% of the item’s value.
4. The insured person should take all reasonable precautions for the safety and supervision of baggage, business property, electronic equipment and money/travel documents.
5. Any claim for a loss or theft of a mobile phone must contain a confirmation that the device has been blocked from the service provider by using the International Mobile Station Equipment Identity (IMEI).
6. The limit for any 1 item, or any set or pair of items is the amount shown on the schedule against Section Seven, Baggage, Business Property, Electronic Equipment and Money/Travel Documents, limit any one item.
SECTION EIGHT
ALTERNATIVE EMPLOYEE/RESUMPTION OF ASSIGNMENT EXPENSES

Cover
If during the period of insurance and whilst on a journey, you necessarily incur alternative employee expenses or resumption of assignment expenses, as the direct result of the insured person dying unexpectedly or suffering a serious injury or serious sickness or a claim has been submitted under Curtailment Expenses in Section Six, we will reimburse you for such reasonable expenses up to the amount shown on the schedule for Section Eight.

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.

SECTION NINE
PERSONAL LIABILITY

Cover
If during the period of insurance and whilst on a journey, you or an insured person become legally liable to pay damages for compensation resulting directly from the insured person’s negligence and causing:
   a) personal injury, or
   b) property damage;
we will indemnify you or the insured person against the damages up to the amount shown on the schedule for Section Nine.
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 Nine (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.
SECTION TEN
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 for the rental vehicle excess selected up to the amount shown on the schedule for Section Ten.

Extensions

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 as applicable:

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 vehicle’s comprehensive motor vehicle policy of insurance relative to the damaged vehicle and which is not legally recoverable from any other source;

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

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 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).

Exclusions

We will not pay for any loss or claim that arises directly or indirectly from or is caused by any one or more of the following:

1. The insured person not holding a motor vehicle driver’s 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 or personal motor 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 or personal motor 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.

2. 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).

3. 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 require

   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.
SECTION ELEVEN
POLITICAL AND NATURAL DISASTER EVACUATION

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; or
e) a major natural disaster has occurred in the country the insured person is in, necessitating immediate evacuation in order for them to avoid risk of injury or sickness;

we will pay the cost of the insured person’s return to their country of usual residence 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 14 days if the insured person is unable to return to their country of usual residence. The maximum amount payable will be the amount shown on the schedule for Section Eleven.

Extensions

Search and Rescue Expenses

If during the period of insurance and whilst on a journey, an insured person is declared missing outside their country of usual residence and it becomes necessary for the rescue or police authorities to instigate a search and rescue operation where:

1. it is known or believed that the insured person may have sustained an injury or sickness; or
2. weather or safety conditions make it necessary to do so in order to prevent the insured person from sustaining an injury or sickness;

we will reimburse you up to NZ$20,000 per insured person, in respect of the necessary and reasonable costs incurred by a recognised rescue provider or police authorities in searching for such insured persons and for bringing them to a place of safety.

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 license;
5. an insured person being a national of the country which they are to be evacuated from;
6. 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 Partners must be contacted beforehand to confirm cover. Where possible, Allianz Partners will make the travel arrangements and in all cases, we will decide where to send the insured person.
2. the insured person must comply at all times with local safety advice and adhere to recommendations at the time.
3. the insured person must not knowingly endanger either their own life or the life of any other insured person or engage in activities where their experience or skill levels fall below those reasonably required to participate in such activities.

Contact details

Contact reverse charge through operator + 64 9 487 0815.
SECTION TWELVE
DEATH BY NATURAL CAUSES

Cover
If during the period of insurance and whilst on the first 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 Twelve.

Special provisions
1. 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;
2. 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;
1. arising directly or indirectly from or caused by:
   a) any pre-existing condition for which a doctor was consulted, or for which treatment or medication was prescribed, or any condition where the manifestation of the first symptoms of which would have caused a reasonable person to seek medical advice within 180 days before commencement date of the journey during which the death occurred;
   b) bodily injury caused by any violent, external and visible means;
2. that occurs after the first consecutive 90 days of the commencement of the insured person’s journey.

Conditions
1. Fitness to travel
   The insured person must be fit to undertake the trip on the date their journey commenced and must 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 10 of the 90 days immediately prior to the date of commencement of the journey.
2. Validation of cover
   Your confirmation that the person in respect of whom the claim is made is eligible for cover under this policy must be in our possession before a claim can be admitted. Eligible means that such person is an insured person and includes confirmation that the person was travelling on your business at the time the death occurred.
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. The use of the singular shall also include the use of the plural.

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 electronic data, software, intangible assets, watercraft of any type, furniture, furnishings, household appliances, mechanically propelled vehicles, unmanned vehicles or hired items, belonging to you or an insured person, or for which an insured person is legally responsible, that are 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 traveller’s samples other than electronic equipment.

Close relative
Partner, parent or step parent, son, daughter or step son or daughter, legal ward, brother, sister, step or half brother, step or half sister, fiancé(e), niece, nephew, uncle, aunt, grandparent, great grandparent, grandchild, great grandchild, mother-in-law, father-in-law, step parent-in-law, sister-in-law, brother-in-law, son-in-law, daughter-in-law of the insured person or their partner.

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, motorcycle, train or any other non-commercial vehicle, 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 licensed for the regular transportation of fare-paying passengers.

Country of usual residence
1. the country in which the insured person has citizenship and/or is a permanent resident; or
2. the country in which the insured person is residing in on an overseas expatriate assignment.

Dependent child and children
an insured person’s and their partner’s natural and legally adopted children under 16 years of age or under 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 close 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 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 such self-employment, after deduction of all expenses incurred in connection with the derivation of that income, averaged over the period of 12 months immediately preceding the commencement of the disability or over such shorter period as they have been self-employed.

Electronic equipment
computers, palm pilots, mobile phones, cameras, and other items deemed by us to be electronic, which are intended for either business or personal use.

Event
event described in the table of events set out in Section One of this policy.

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

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)
yany 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) 30 days after the release of the insured person from a kidnap,
   b) discovery of the death of the insured person; or
   c) 120 days after you receive the last credible evidence that the insured person is still alive; or
   d) 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 30 day period but does not include payments made more than 60 months from the date of the kidnap;
6. personal financial loss suffered by the insured person;
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.

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

**Hand**
the entire hand below the wrist.

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

**Identity theft**
the theft of personal data or documents relating to the insured person's identity which results in their fraudulent use to obtain money, goods or services.

**Injury**
a bodily injury directly resulting from an accident and which is not a sickness and which:

a) results solely, independently and exclusively of any other causes, including any pre-existing physical or congenital conditions; and
b) occurs during the period of insurance.

**Insured**
the insured named in the schedule.

**Insured person**
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 close relatives of the insured person (if declared by the insured), and where the premium has been paid or has been agreed to be paid.

**Journey**
means travel in connection with the business of the insured, including associated, private, personal and family travel as described in the schedule.

**Kidnap**
the illegal abduction and holding hostage of one or more insured persons 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 to the most suitable hospital or to the insured person's home address in their country of usual residence, 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 2 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 Partners in accordance with Section Five of this policy.
5. reasonable funeral expenses incurred outside 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;

6. ongoing medical expenses incurred after the insured person’s return to New Zealand for a period of up to 24 months as a direct result of their injury or sickness. 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 24 months from the date of injury or sickness, whichever is the lesser amount;

7. reasonable costs incurred outside your country of usual residence for emergency dental treatment given by a dentist as a direct result of their injury, or to resolve the acute, spontaneous and unexpected onset of pain.

**Mental illness**
means any illness, condition or disorder listed in the current edition of the Diagnostic and Statistical Manual of Mental Disorders, except for alcohol or substance abuse disorders.

**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.

**Non-scheduled aircraft**
travel in an aircraft which does not follow regular flight paths and does not publish a flight schedule.

**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**
means the Hollard Insurance Company Pty Ltd acting through AWP Services New Zealand Limited trading as Allianz Partners.

**Paraplegia**
The permanent loss of use of both legs and the permanent loss of use of the whole of or part of the lower half of the body.

**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.

**Partner**
the insured person’s husband or wife, including de facto or life partner, with whom the insured person has continuously lived with for at least 12 months.

**Period of insurance**
the period shown as such 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 90 days later.

**Permanent**
having lasted 12 consecutive months and at the expiry of that period, being beyond hope of improvement.

**Personal injury**
1. bodily injury (including 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.

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

**Pre-existing condition**
Means:
1. any physical defect, infirmity, existing or recurring illness, injury, disability or mental illness of which you, or the person due to whom you are claiming, are aware of; or
2. any medical condition for which you, or the person due to whom you are claiming have had or received a medical examination, consultation, treatment, investigation and/or medication in the 12 months prior to the date your policy is issued.

**Professional sport**
means training for, coaching or competing in any sporting event where you are entitled to receive, or are eligible to receive, an appearance fee, wage, salary or prize money in excess of NZ$1,000.

**Property damage**
a) physical damage 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.

**Quadruplegia**
the permanent loss of use of both arms and both legs.

**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 90 days of returning to New Zealand or their country of usual residence as a result of the claim being admitted under Curtailment Expenses in Section Six. 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 covers applicable specifically to this insurance and their limits, including special terms imposed, extensions and excesses that are not specified in this document.

Serious injury or serious sickness
injury or sickness that causes total disablement as certified by the attending doctor and for which the person on whom the claim depends on has not:

a) received regular medical treatment or medication in the 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 6 months immediately prior to the commencement date of the journey; or

c) been diagnosed with a terminal condition prior to the booking date of the journey.

Sickness
any illness, mental illness or disease first occurring 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.

Terrorism
Means, including but not limited to, the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), which from its nature or context is done for, or in connection with, ethnic, ideological, political, religious, or similar purposes or reasons, including the intention to influence any government and/or to put the public, or any section of the public, in fear. Terrorism also includes any act that is verified or recognised by the local government as an Act of Terrorism.

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

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

2. Epidemic
an actual or likely epidemic or pandemic, or the threat of an epidemic or pandemic except:
   a) under Section 4 (Medical and Additional Expenses) and Section 5 (Emergency Assistance), provided the insured person did not commence their journey against the New Zealand government’s advice or against local government advice at their overseas destination; and
   b) as described under Section 6.6 (Epidemics and Pandemics).

Refer to www.who.int for further information on epidemics and pandemics.

3. Unlawful act
any intentional self-injury or attempt at self-injury, suicide or attempt at suicide or any unlawful act committed by you or an insured person;

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

5. Pregnancy
pregnancy or childbirth, except for unexpected medical complications or emergencies arising therefrom;

6. Professional sports/racing
professional sports or racing of any kind;

7. 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;

8. War
war, invasion, acts of foreign enemy hostilities (whether or not war is declared), civil war, rebellion, revolution, insurrection or military or usurped power, mutiny, riot, strike, martial law or state of siege or attempted overthrow of government;

9. Motorcycling
riding a moped or motorcycle (whether as driver or passenger) in any of the following circumstances:
   i. without a helmet; or
   ii. without a valid driver’s licence as required in the country you are in;

10. Biological and Chemical Material
your claim arising from biological and or chemical material(s), substance(s), compound(s) or the like used directly or indirectly for the purpose to harm or to destroy human life and or create public fear;

11. High and Extreme Risk Warnings
a high or extreme risk travel warning issued by the New Zealand Government on the New Zealand Ministry of Foreign Affairs and Trade (MFAT) website at www.safetravel.co.nz, if the warning was issued prior to the booking of your travel arrangements, unless you have received prior approval by Allianz Partners in writing;

12. Sanctions
any payment, service or benefit to any person or party where providing such cover, payment, service or benefit would contravene or violate any applicable trade or economic sanction or any law or regulation.
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 Allianz Partners on 0800 778 109 or put the complaint in writing and send it to The Dispute Resolution Department, PO Box 33-313, Takapuna, Auckland 0740, New Zealand or email your complaint to DisputeResolution@allianz-assistance.co.nz.

We will attempt to resolve the matter in accordance with our Internal Dispute Resolution procedure. To obtain a copy of this please contact us.

We are registered by law with an independent, external dispute resolution scheme. To obtain a copy of our External Dispute Resolution process, please contact us.

If your complaint or dispute is not satisfactorily resolved, we will provide you with information on our External Dispute Resolution provider.

Privacy Notice
To arrange and manage your insurance and provide you with our services, we (in this Privacy Notice “we”, “our” and “us” means AWP Services New Zealand Limited trading as Allianz Partners of Level 3, 1 Byron Avenue, Takapuna, Auckland, and our agents) collect, store, use and disclose your personal information including sensitive information. We usually collect it directly from you but also from others (including those authorised by you such as your family members, travelling companions, your doctors, hospitals, and other persons whom we consider necessary including our agents). We are the “data controller” and are responsible for ensuring your personal information is used and protected in accordance with applicable laws and regulations. Personal information we collect includes, for example, your name, address, date of birth, email address, medical information, passport details, bank account details, as well as other information we collect when you visit our website such as your IP address and online preferences.

Any personal information provided to us is used by us and our agents to evaluate and arrange your insurance. We also use it to administer and provide the insurance services and manage your and our rights and obligations in relation to the insurance services, including managing, processing, investigating claims and screening to comply with economic sanctions obligations. We may also collect, use and disclose it for product development, marketing (where permitted by law or with your consent), customer data analytics, research, IT systems maintenance and development, recovery against third parties, fraud investigations and for other purposes with your consent or where authorised by law. We do not use sensitive information for marketing purposes or provide that information to any third parties for marketing.

You authorise us to disclose your personal information to recipients including third parties (some of whom are data processors) in New Zealand and overseas involved in the above processes, such as travel consultants, travel insurance providers and intermediaries, agents, distributors, reinsurers, claims handlers and investigators, cost containment providers, medical and health service providers, overseas data storage (including “cloud storage”) and data handling providers, transportation providers, legal and other professional advisers, your agents, broker and travelling companions, your travel group leader if you travel in a group, your employer if you have a corporate travel policy, your bank if you have bank credit card insurance, the Insurance Claims Register and our related and group companies and Holland.

Some of these third parties may be located in other countries including in Australia, Europe, Asia, Canada or the USA. You agree that while those parties will often be subject to confidentiality or privacy obligations, they may not always follow the particular requirements of New Zealand privacy laws.

Where permitted by law or with your consent, we may contact you with offers of products or services from us, our related companies, as well as offers from our business partners that we consider may be relevant and of interest to you (including insurance products). This could be via telephone, post, electronic messages (including email) online or via other means. You can withdraw your consent at any time if you no longer wish to receive marketing material or promotional offers from us or our related companies and business partners by calling our Contact Centre on 0800 778 109.

The collection of information is required pursuant to the common law duty to disclose all material facts relevant to the insurance sought and is mandatory. If you do not agree with the matters set out in our privacy notice or will not provide us with personal information, we may not be able to provide you with our services or products, process your application, issue you with a policy or process your claims. We will not retain your personal data for longer than is necessary for the purposes for which it may be lawfully used.

You can: (1) seek access to your personal data and ask about its origin, the purposes of the processing, and details of the data controller or data processor and the parties to whom it may be disclosed; (2) correct and update your personal information (subject to the provisions of applicable privacy legislation); and (3) ask for a copy of your personal data in an electronic format for yourself or for someone you nominate. You may in some circumstances restrict the processing of your personal data, and request that it be deleted. Where your personal information is used or processed with your specific consent as the sole basis for processing (rather than on a contractual basis or legitimate interest), you may withdraw your consent at any time. In cases where we cannot comply with your request concerning your personal information, we will give you reasons why. You may not access or correct personal information of others unless you have been authorised by their express consent or are otherwise permitted by law.

When you provide personal information to us about other individuals, we rely on you to have first obtained each of those individuals’ consent, and have made them aware of the matters set out in this Privacy Notice.

If you have a request or complaint concerning your personal information or about our privacy policy, please contact: Privacy Officer, Allianz Partners, P.O. Box 33-313, Takapuna, Auckland 0740 or email us at AzPNZ.Privacy@allianz-assistance.co.nz. For urgent assistance please call our Contact Centre on 0800 778 109. You can also contact the Privacy Commissioner at the Office of the Privacy Commissioner, P.O. Box 10 094, The Terrace, Wellington 6143 if you have a complaint. For more information about our corporate privacy policy and handling of personal information, including further details about access, correction and complaints, please visit our website at www.allianzpartners.co.nz and click on the Privacy Policy link.
Contact Details
Email: corporate@allianz-assistance.co.nz
Phone: 0800 778 109
www.allianzpartners.co.nz

AWP Services New Zealand Limited
trading as Allianz Partners,
Level 3, 1 Byron Ave, Takapuna, Auckland 0622

The Hollard Insurance Company Pty Ltd - Financial Strength Rating and Overseas Policyholder Preference Disclosure Notice.

The Hollard Insurance Company Pty Ltd has a financial strength rating of A- (Excellent) issued by A.M. Best Company Inc.

The rating scale* in summary form is:
A++, A+ (Superior)
A, A- (Excellent)
B++, B+ (Good)
B, B- (Fair)
C++, C+ (Marginal)
C, C- (Weak)
D (Poor)
E (Under Regulatory Supervision)
F (In Liquidation)
S (Suspended)

Plus (+) or minus (-) Ratings from “AA” to “CCC” may be modified by the addition of a plus (+) or minus (-) sign to show relative standings within the major rating categories.

Further information on these ratings is available here:
www.ambest.com/home/ratings.aspx

An overseas policyholder preference applies. Under Australian law, if The Hollard Insurance Company Pty Ltd 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 may not be able to rely on The Hollard Insurance Company Pty Ltd’s Australian assets to satisfy New Zealand liabilities.