

Studentsafe

Medical & Travel Insurance

Studentsafe Domestic

Medical and travel
insurance cover for New
Zealand students living
and studying away from
home within New Zealand

Effective from 1 December 2020

www.insurancesafenz.com



The Studentsafe Domestic policy provides medical and travel insurance cover for New Zealand students living and studying away from home within New Zealand.

Why do you need medical and travel insurance?

Congratulations! You've made the decision to study away from home. Studying and setting up a home in a new place is an exciting adventure. However, like all travel, this comes with some level of risk and for this reason it is recommended that all students take out insurance prior to moving away from home. The Studentsafe Domestic policy is designed for this purpose.

Policy Features

The Studentsafe Domestic policy offers the following policy features:

- Student contents insurance including personal computers, laptops and tablets
- Study fee protection
- Travel costs to and from home if you or a relative suffers a serious illness or injury
- Emergency Assistance provided 24 hours/7 days a week
- Overseas cover for a short holiday in the Pacific region
- Personal liability benefits

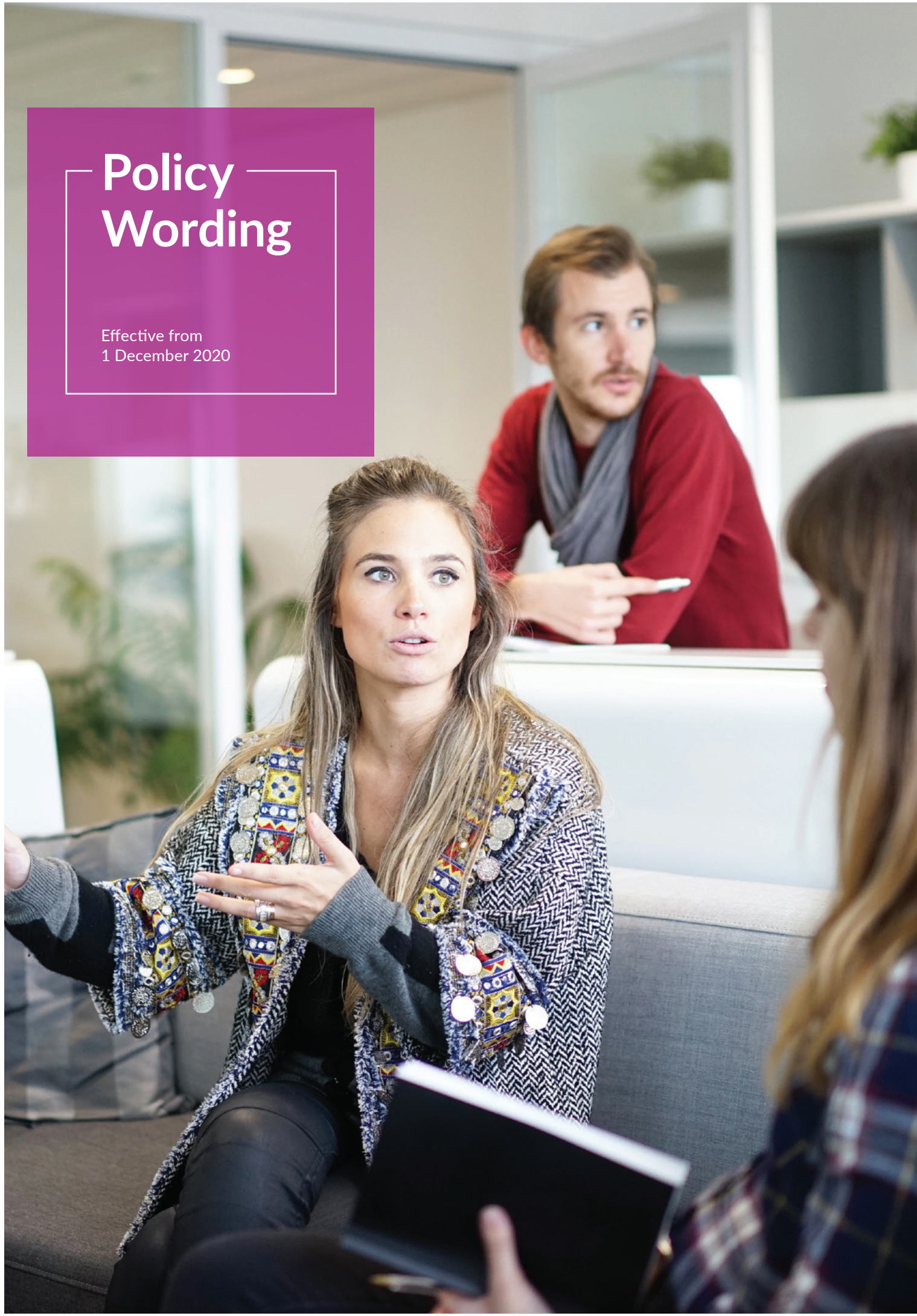
Policy extensions available:

- Increased cover for specified high value items



Policy Wording

Effective from
1 December 2020





Contents

Introduction	6	Section 1: Cancellation and travel disruption benefits	18
General Exclusions - applying to all sections	8	Section 2: Medical benefits	19
Claims	11	Section 3: Life benefits	20
Part I - Cover in New Zealand	12	Section 4: Baggage, personal effects & money	20
Section 1: Student contents	13	Section 5: Personal liability	22
Section 2: Additional study and domestic travel benefits	14	Definitions	23
Section 3: Life benefits	15	Contact Details	26
Section 4: Personal liability	16		
Part II - Leisure travel	17		

Introduction

This policy is issued and managed by **AWP Services New Zealand Limited** trading as **Allianz Partners, Level 3, 1 Byron Avenue, Takapuna, Auckland 0622** and underwritten by **The Hollard Insurance Company Pty Ltd ABN 78 090 584 473 (Incorporated in Australia, ("Hollard"))**.

This Policy Wording, any proposal, application form or declaration, the **certificate of insurance** and any written confirmation issued by Allianz Partners extending or limiting cover form the contract of insurance (the "policy").

This document is in two parts; the first part relates to cover provided while you are living and studying in New Zealand and are away from your normal residence (or **home**). The second part relates to cover provided for leisure travel of up to 14 days to Australia, the **Islands of the South Pacific**, Bali or Lombok, during the period of insurance. The two parts of the policy each include a Schedule of Benefits, detailing the maximum benefit amounts payable under your policy. Please note that sub-limits also apply to some sections.

Please read this Policy Wording carefully and note the general conditions and exclusions and the conditions and exclusions in each section to ensure that you understand the cover provided by us.

If you need any clarification on your cover or the Policy Wording please contact our Customer Care Team on Toll Free **0800 486 004** or email us at **help@insurancesafenz.co.nz**.

Who is covered?

The insured person (also referred to as 'you' or 'your') is the person named in the **certificate of insurance**.

To be eligible for cover you must be a New Zealand citizen or New Zealand resident taking a course of study at an **educational body** that requires you to be away from your **home**. For cover to apply, the required premium must have been paid first.

Period of insurance

This policy covers you for events that occur only during the period of insurance. The period of insurance starts on the issue date stated in the **certificate of insurance**.

The period of insurance ends on the expiry date shown in your **certificate of insurance**.

Breach of terms

Your insurance cover is subject to the terms and conditions explained in this Policy Wording. If we find that you have breached any of these terms or conditions, we can at our option reduce or refuse to pay any claim you make. However nothing in this policy affects our common law rights including our right to avoid the policy.

Care of property

You must, at your cost or expense, take all reasonable care to keep your property in good repair and act to prevent its loss or damage. This includes (but is not limited to) you:

- taking all reasonable precautions for the packing, safety and supervision of any item(s) of contents or baggage covered under this policy including **portable computers**, portable electronic property, personal effects, travel documents, money and credit cards.
- not leaving any item(s) unlocked or **unattended in a public place** or in any unlocked and unattended building or vehicle at any time, nor in a vehicle overnight.
- securing unattended **portable computers** and portable electronic property in a locked premise, or out of sight in a locked vehicle.
- carrying **portable computers** and portable electronic property as personal hand luggage when travelling.

Travel and transit cover

If you return to your **home** for a period not exceeding 90 days on a temporary basis during the period of insurance and you intend to return to continue your studies, you are covered for new claims occurring during this time.

You are also covered for temporary visits up to a maximum of 14 days for travel to Australia, Bali, Lombok and the **Islands of the South Pacific** and provided you return to New Zealand during the period of insurance. The cover provided for this travel is detailed in Part II of this document.

Automatic extension of cover

We will automatically extend the period of insurance for up to 30 days if your return to your **home** or **place of residence** is delayed due to a delay of transport or your inability to travel due to any **sickness** or **injury** for which a claim is payable under this policy.

Continuation of cover

We won't reduce your cover by the amount of any claim provided you agree to pay any additional premium that we may require.

Cancellation by you

Your cover under this policy may be cancelled by you at any time:

- Before the start date shown in your **certificate of insurance** by giving us written notice; or
- After the start date shown in your **certificate of insurance** provided you have not claimed.
- Upon cancellation, any refund of premium will be calculated as follows:
 - If cancellation takes place more than 14 days before the course start date and you have not claimed, the premium will be refunded in full;
 - If you cancel within 14 days or after the course start date and you have not claimed, we will refund the unused premium to you on a pro-rata basis less 20% for administration purposes.

Cancellation by us

We can cancel your policy by giving you 14 business days notice in writing to your last known contact address if:

- You fail to comply with a provision of the policy, including a provision with respect to payment of the premium;
- You make a false or fraudulent claim under any other contract of insurance (whether with us or with some other insurer) that provides cover during any part of the term of this policy; or
- We believe your claims history under this policy or any other insurance policy (whether underwritten by us or not) is exceptional or abnormal.

Correctness of information 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.

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;
- any criminal conviction subject to the Criminal Records (Clean Slate) Act 2004;
- if another insurer has cancelled or refused to insure or renew 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.

If circumstances change

You must notify us immediately if:

- Your enrolment with the **educational body** ceases or you withdraw from your course of study;
- You move to a different **place of residence**;
- You are the subject of criminal investigations or prosecution;
- Any other insurance policy is cancelled or renewal; refused by an insurer; or
- Any other changes occur that might mean an increased premium or that may make us decide not to insure you.

If you are not sure if something is important you should tell us anyway. If you don't keep us informed, we can reduce or refuse to pay any claim or avoid the policy.

Claim excess

The excess is the amount that you must contribute toward the cost of any claim and a separate excess will apply to each separate claim you make. Unless stated otherwise in the **certificate of insurance**, an excess of \$250 will apply to all claims, except in respect of your liability for damage to property that is owned by your educational provider, landlord or homestay where the greater of your residential tenancy bond or \$500 will apply.

Claim offset

There is no cover under this policy for any loss, event or liability which is covered under any other insurance policy or compensation scheme or which is covered to the extent free health care or treatment is readily available in New Zealand or under any reciprocal health agreement between the Government of New Zealand and the Government of any other country.

We will however, pay the difference between what is payable under the other policy, medical scheme, Act of Parliament, reciprocal health agreement or such other source and what you would otherwise be entitled to recover under this policy. This condition does not apply to claims under the accidental death or **total disablement** sections of this policy.

Government charges

Unless specifically stated otherwise, provided we are able to recover Goods and Services Tax (GST) we will pay up to the benefit amounts stated in the Schedule of Benefits plus GST. All other limits, amounts or excesses mentioned in your policy are GST inclusive.

Premiums also include any New Zealand Government Fire Service and Earthquake Commission levies that you are legally required to pay.

Law and currency

This policy is governed by New Zealand law and the New Zealand courts have exclusive jurisdiction over any legal proceedings in relation to it. All values mentioned in this policy are in New Zealand dollars and all claim payments will be made in New Zealand dollars.

Damages and legal fees

We will not pay any fines, penalties, aggregate, aggravated, exemplary or punitive damages awarded against you by any court or for legal fees or related expenses that we have not agreed to in advance.

Subrogation

We may at our own expense take proceedings in your name to recover compensation, damages or otherwise from any third party for loss or damage covered under this policy. Any amount recovered will belong to us. You must co-operate with us and do nothing to hinder our rights.

General Exclusions - applying to all sections

The following events, situations and types of loss are not covered under any part of the policy. Other exclusions specific to the different sections in this policy are set out in each section.

1. We will not pay for any loss or damage to:

- a. Any item(s) shipped under a freight or cargo agreement, sent by a postal or courier service, or purchased over the internet;
- b. Tools of trade, stock or samples or property of any kind related to business or trade;
- c. Bicycles, skis/snowboards and/or bindings, surfboards, windsurfers or similar water equipment except where they are damaged in **transit** on a licensed commercial transporter or resulting from fire in or burglary from locked accommodation premises;
- d. Sporting equipment including surfboards, sailboards, boogie boards and bicycles whilst in use;
- e. Items left unlocked or in any unlocked and unattended building or vehicle at any time, or items left in a vehicle overnight even if locked;
- f. Items left in a locked motor vehicle unless stored in a locked luggage compartment of the motor vehicle and forced entry is gained. If there is no lockable luggage compartment in the motor vehicle the items must be unable to be seen from outside the locked vehicle;
- g. Items left with a person you cannot identify or **unattended in a public place**; or
- h. Any electronic data or software.

2. We will not pay for:

- a. Loss of use or consequential loss and/or loss of value; or
- b. Losses due to depreciation or devaluation of currency.

3. Property

We will not pay for any loss or damage that is caused by or results from:

- a. Scratching or breakage of fragile or brittle items. This exclusion does not apply to photographic or video equipment or binoculars;
- b. Wear and tear, deterioration, atmospheric or climatic conditions, mould or fungus, insects, rodents, vermin (including opossums) or any process of cleaning, ironing, pressing, repairing, restoring or alteration;
- c. The confiscation or destruction by customs or any other authority;

d. Any defect in workmanship or any damage caused by any cleaning process, renovating, repairing or restoring any property, but only in respect of the property that has undergone that process; or

e. The malfunction of any electronic device.

4. Medical

We will not pay for any loss or damage that is caused by or results from:

- a. Your **pre-existing medical condition**;
- b. The **pre-existing medical condition** of a **relative** or anyone on whose health your travel or study depends;
- c. Pregnancy and childbirth (except for **unforeseen** medical complications or emergencies within the first 20 weeks/140 days of your pregnancy) but only if you were unaware of the pregnancy at the time you entered into this policy; infertility, abortion or birth control;
- d. sexually transmitted diseases contracted during your **journey**;
- e. Your curtailment or cancellation for medical reasons unless on written medical advice;
- f. Your travel against medical advice or when you are medically unfit to travel;
- g. Medical treatment where you are travelling to obtain medical treatment; or
- h. Elective or cosmetic surgery.

5. Hazards

We will not pay for any loss or damage that is caused by or results from:

- a. Your active participation in:
 - skiing and snow-boarding outside of ski resort boundaries;
 - diving underwater using an artificial breathing apparatus unless You hold open water diving license recognized in New Zealand or are diving with an instructor licensed for these activities, or, under any circumstances, diving underwater at a depth greater than 30 metres;
 - motorcycling unless the total engine capacity of the motorcycle is 200cc or less (a motorcycle licence must also be held at the time and place where the claim occurred);

- mountain and rock climbing using ropes or climbing equipment;
 - professional sport;
 - racing of any kind (other than on foot) including training;
 - ocean yachting 25 nautical miles or more from the mainland;
 - white water rafting, white water kayaking or black water rafting in grade 5 or more rivers;
 - pot holing;
 - polo;
 - rodeo activities;
 - hunting;
 - any activity in remote areas except as part of an organised tour group;
 - extreme versions of any sport; or
 - flying hang or tow gliding, microlite flying, parachuting, sky diving and other aerial activities other than hot air ballooning, paragliding, parasailing, bungee jumping or as a fare-paying passenger in a power driven aircraft licensed to carry passengers flown by a pilot licensed to carry passengers.
- b. Your deliberate exposure to exceptional danger unless in the attempt to save human life;
 - c. Hazardous or unskilled **manual work** except of an academic nature;
 - d. Radioactive contamination or radioactivity in any form whatsoever, whether occurring naturally or otherwise;
 - e. **War**, invasion, act of foreign enemy, warlike operations (whether **war** is declared or not), civil war, mutiny, rebellion, revolution, insurrection, military or usurped power;
 - f. Intentional use of military force to intercept, prevent or mitigate any known or suspected **terrorist act**; or
 - g. Any **terrorist act** unless cover is otherwise provided under individual sections of this policy. If we allege that by reason of this clause, any loss or damage, cost or expense is not covered by this insurance the burden of proving the contrary will be upon the insured.

6. Travel

We will not pay for any loss or damage that is caused by or results from:

- a. Your failure to follow the advice in the mass media or any Government or other official body's warning:
 - Against travel to a particular part of New Zealand or to any country, territory or region if the warning has been issued prior to the incurring of any travel costs;
 - Of a strike, riot, bad weather, civil commotion, or contagious disease;
 - Of a likely, or actual epidemic or pandemic (such as H5N1 Avian influenza) – or a threat of a pandemic (such as H5N1 Avian influenza) that requires travel restrictions.
- b. An epidemic or pandemic that results in you becoming infected or being quarantined and you did not take appropriate action to avoid or minimise any potential claim under the policy including delay of travel;
- c. Any change of plans or disinclination to travel or study on your part or of any other person on whom the travel or study depends;
- d. Carrier caused delays where the costs are recoverable from the carrier;
- e. Any industrial disputes that you were aware of prior to booking your travel; or

- f. The refusal, failure or inability of any person, company or organisation, including but not limited to any airline, other transportation provider, hotel, car rental agency, tour or cruise operator, travel wholesaler, booking agent or other provider of travel or tourism-related services, facilities or accommodation, to provide services, facilities or accommodation, by reason of their own **financial default** or the **financial default** of any person, company or organisation with whom or with which they deal.

7. Other

We will not pay for any loss or damage that is caused by or results from:

- a. You being under the influence of alcohol or drugs not prescribed or not used as prescribed by a **medical practitioner**;
- b. Government intervention;
- c. Your failure to follow our direction/s;
- d. Any deliberate or intentional act by you or anyone acting on your behalf, or by anyone living with you or anyone you have allowed in to your **place of residence**;
- e. You engaging in any activity associated with prostitution or any illegal or criminal act; or
- f. Any business or financial or contractual obligation or commitment of you or of any other person on whom the travel or study depends.



Claims

All claims must be notified as soon as possible and in any event no later than 30 days after the event. If you do not contact us this may affect our acceptance or payment of your claim.

For non urgent claims call us on 0800 486 004.

If you require emergency medical or travel assistance, for example if you are to be hospitalised, require evacuation or repatriation services, need to make alternative travel or accommodation arrangements or have lost your baggage or money, please notify us as soon as possible by calling one of the following Allianz Partners numbers:

Within New Zealand: 0800 486 004 or 09 488 1638

Reverse charge call: +64 9 488 1638

(Note: reverse charge calls must be made through a telephone operator)

You can also:

Email: claims@insurancesafenz.co.nz

Post to: **Studentsafe, PO Box 112316, Penrose, Auckland 1642**

Or visit our website where you can download claim forms and view useful information: www.insurancesafenz.com

Wherever possible you or someone acting on your behalf must contact Allianz Partners prior to treatment or hospitalisation. Failure to obtain our prior approval before any hospitalisation or treatment may result in your medical expenses claim being declined.

In the event of a loss, you must immediately:

- Do as much as you can to prevent any further loss or expense;
- Direct all claims communications to us;
- Lodge a written claim against any person, party, hotel or transport provider who may be legally liable for your loss, **sickness or injury**;
- You must not admit liability in respect of any loss.

If your property, baggage, personal effects or money are stolen or vandalised, you must notify the local police or local government authority within 24 hours and you must obtain a copy of their incident report. Any loss or damage to personal baggage whilst in the custody of the carriers (e.g. an airline or bus company) must be notified to them immediately and a property irregularity report obtained.

Any loss of credit cards, traveller's cheques or travel documents must be reported as soon as possible to the issuing authority and the appropriate cancellation measures taken.

All medical certificates, accounts, receipts, information and proof required by us shall be furnished at your cost and in such form and in such reasonable time as we require. Original documents must be produced. This will include a doctor's certificate or letter if your study or travel were curtailed or cancelled due to **sickness or injury** and you must provide at your own expense any medical certificate or report that we may require in order for us to consider any claim further. A medical report and blood test will also be needed if you have been drugged involuntarily.

We may at our own expense conduct any medical examination or arrange for an autopsy to be carried out.

You must not make any offer, promise or payment regarding admission or liability for any loss.

You must immediately provide us with full details of any claim made against you by any other person and all legal documents served on you.

You must comply with all our requests relating to your claim including providing all co-operation, information and assistance requested.

You must at all times act in a prudent manner and take all reasonable steps to prevent loss and minimise any claim made under your policy.

You must immediately consult and follow the advice of a **medical practitioner** if you have suffered **sickness or injury**.

We reserve the right to direct you to our chosen supplier of goods or services to fulfil our obligations and indemnity under this policy.



Schedule of Benefits

Part I – Cover in New Zealand

SCHEDULE OF BENEFITS PART I	
SECTION 1 – STUDENT CONTENTS	Maximum benefits
Contents	\$10,000
Sub limits	
Loss away from place of residence	\$5,000
Personal computers, laptops and tablets	\$3,000
All other items (per item)	\$1,000
Money	\$250
Temporary accommodation	\$1,000
SECTION 2 – ADDITIONAL STUDY AND DOMESTIC TRAVEL BENEFITS	Maximum benefits
Accompanying relatives	\$1,500
Incidental hospital expenses	\$1,000
Loss of deposits and cancellation costs	\$10,000
Repatriation costs	\$1,000
Resumption of study	\$1,000
Travel delay and missed connection	\$500
SECTION 3 – LIFE BENEFITS	Maximum benefits
Funeral expenses	\$10,000
Accidental death or total disablement	\$10,000
SECTION 4 – PERSONAL LIABILITY	Maximum benefits
Personal liability	\$1,000,000
Forest and rural fires	\$1,000,000

Section 1: Student Contents

Under this section of the policy you are covered for **accidental** loss or damage to your contents that happens at your **place of residence** or while your contents are away from your **place of residence** anywhere in New Zealand. The following benefits are included in your cover and are explained under 'What we pay':

- Natural disaster cover
- Temporary accommodation
- Removal of debris

What does 'contents' mean?

When we use the word 'contents', we mean anything that is normally in or around your **place of residence** that you own or have hired, or any item that is in your custody and for which you are responsible, that is not insured elsewhere.

'Contents' does not include any of the following:

- Mechanically propelled vehicles (excluding wheelchairs and mobility scooters), trailers, caravans or aircraft including accessories and spare parts attached to any of them;
- Livestock and pets;
- Trees, shrubs and plants (including pot plants);
- Fixtures and fittings (and their accessories) that are permanently attached to your **place of residence**;
- Items used in any way for professional or business purposes;
- Any communication or navigation device designed for use in a vehicle.

What We Pay

Limits on what we will pay

The most we will pay for any claim under Section 1 is \$10,000.

At our discretion we may elect to repair or replace the property or we will pay the present day value of the lost or damaged item in cash, after making an allowance for depreciation and wear and tear. Proof of purchase and ownership will be required to support any claim over \$500.

- For items that are less than 2 years old, present day value means the lesser of the purchase price or the replacement price of the item(s).
- If an item is more than 2 years old, present day value is calculated by applying a minimum 20% depreciation per annum (from the date of purchase) to the lesser of the purchase price or current replacement price of the item. Depreciation may be measured by using the current second hand value of the lost or damaged item.

- If you cannot establish the purchase date of any item, present day value is calculated by applying a minimum of 50% depreciation, (which may be increased further based upon our assessment of the age of the item) to the lesser of the purchase price or current replacement price of the item.

We will only pay for cash, bank or currency notes, cheques, postal or money orders or other negotiable instruments lost as a result of burglary from your **place of residence**.

We will only pay to match damaged loose floor coverings, drapes, curtains or blinds in the room or rooms where the loss or damage happened.

If a lost or damaged item is part of a pair, set or co-ordinated group of articles, we will not pay more than the cost of replacing the lost or damaged item. We will not pay for the whole set or group, or pair. We will however try to match the item as best we can.

The most we will pay for any **accidental** loss or damage that occurs while your contents are away from your **place of residence**, anywhere in New Zealand, is \$5,000 for the entire claim, plus the value of any item **accidentally** lost or damaged that is specified on your **certificate of insurance**.

The following details are the most we will pay for any of the listed items unless the item is specified on your **certificate of insurance** for a higher amount. The limits below include accessories and ancillary equipment to any item::

- \$3,000 for each **portable computer** (laptop, notebook) or similar portable electronic device
- \$1,000 for any other item
- \$250 for all cash, bank or currency notes, cheques, postal or money orders or other negotiable instruments
- \$10,000 in total for any one claim

Natural disaster benefit

If **accidental** loss or damage to your contents is caused by earthquake, natural landslip, volcanic eruption, hydrothermal activity or tsunami, or fire resulting from any of these, we will pay:

- The difference between the indemnity value of your contents and the amount payable under the Earthquake Commission Act 1993, provided the Earthquake Commission has accepted liability under the Act for the loss or damage, but we will not be liable for any excess imposed by that Act.
- For **accidental** loss or damage to your contents that is not covered by the Earthquake Commission Act 1993.

- Up to \$1,000 for alternative accommodation, providing your total **accidental** loss or damage claim and excluding any excess under that Act is recoverable from the Earthquake Commission and no other claim for the same event has been made under this policy. However, if a claim is accepted under this policy for the same event, the Temporary accommodation benefit set out below will instead apply.

The maximum we will pay under this benefit will be limited to the amount that we would have paid under the policy if the cause of the loss or damage was other than loss or damage covered by this benefit, less the amount that you are entitled to receive from the Earthquake Commission and less any excess.

The basis for settling claims and all other policy terms and conditions apply to the natural disaster benefit.

Temporary accommodation

If your **place of residence** is uninhabitable because of **accidental** loss or damage covered by this section of your policy, we will pay up to \$1,000 to cover the reasonable cost incurred by you for your temporary accommodation, including boarding domestic pets and storing your contents, for up to one month.

Removal of debris

We will pay the reasonable cost of removing contents debris from your **place of residence**, provided we have agreed to the costs in advance.

The exclusions

General exclusions that apply to the entire policy are detailed under the Introduction section at the start of this document. In addition, we will not pay for:

- Loss or damage that happens while your **place of residence** is unoccupied (meaning no authorised person has slept there overnight) for more than 60 consecutive days, unless we have agreed in writing to maintain your cover whilst your **place of residence** was unoccupied and you have accepted any additional terms we may impose and paid any additional premium required;
- Burglary, theft, malicious or deliberate damage committed by anyone who is renting, living with you or anyone you have allowed into your **place of residence**; or
- The loss of cash, bank or currency notes, cheques, postal or money orders or other negotiable instruments other than as a result of burglary from your **place of residence**.

Section 2: Additional Study and Domestic Travel Benefits

Under this section of the policy you are covered for additional travel and related costs if you or a **relative** suffer unexpected **sickness** or **injury** that interrupts your study plans. The amounts we will pay under this section are set out in the following specific benefits which are explained under 'What we pay':

- Accompanying **relatives** travel costs
- Incidental **hospital** expenses
- Loss of deposits and cancellation costs
- Repatriation costs
- Resumption of study
- Travel delay and missed connection

What we pay:

a. Accompanying relatives travel costs

If you are hospitalised as an inpatient while studying away from your **home** or if medical circumstances reasonably necessitate, we will pay up to \$1,500 for the reasonable return airfare (economy class), transportation and accommodation charges incurred, for one of your **relatives** to attend you and / or escort you to your **home**.

b. Incidental hospital expenses

We will pay a cash benefit of \$100 for every continuous 24-hour period you are confined to **hospital** as an in-patient due to **sickness** or **injury**. The maximum sum payable under this sub-section is \$1,000.

c. Loss of deposits and cancellation costs

We will reimburse you up to \$10,000 for the non-recoverable, unused portion of travel, accommodation, educational fees or other deposits paid for in advance by you following cancellation, alteration or amendment of your travel plans due to:

- The **unforeseen** death, **serious injury** or **serious sickness** of a **relative** provided that person is under 76 years of age; or
- You suffering **sickness** or **injury** that, on the advice of a **medical practitioner**, prevents you from studying, during the period of insurance.

The amount claimable will be less any amounts refundable

d. Repatriation costs

We will reimburse you or pay up to \$1,000 for the expenses reasonably and necessarily incurred in addition to those already budgeted for or likely to be incurred but less any

refund on unused prepaid travel and accommodation arrangements, as a result of you having to return to your **home** from your place of study due to:

- The **unforeseen** death, **serious injury** or **serious sickness** of a **relative** provided that person is under 76 years of age; or
- You suffering **sickness** or **injury** that, on the advice of a **medical practitioner**, requires your return **home**.

e. Resumption of study

If you wish to return to your place of study following a claim being met under Repatriation costs above, we will pay up to \$1,000 for the reasonable additional costs of an economy class air fare to return you to the same location you were in prior to your claim, provided:

- Your resumption of study takes place within three months of the date of loss recorded on your claim for the Repatriation costs; and
- At least 28 days of the original period of insurance was remaining when the event that necessitated your return **home** occurred; and
- Your resumption of study is necessary for educational purposes such as completing examinations, lectures or research commitments or an existing academic course.

f. Travel delay and missed connection

If your travel arrangements between your **home** and place of study are delayed for at least 12 consecutive hours due to any **unforeseen** cause beyond your control, we will pay up to \$500 for your reasonable additional costs necessarily incurred due to the delay, including the costs of meals, which are not recoverable from any other source, provided:

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

Conditions

We will only pay for one repatriation in relation to the same **relative, sickness, injury** or event.

The exclusions

General exclusions that apply to the entire policy are detailed under the Introduction section at the start of this document.

Section 3: Life Benefits

Under this section of the policy you are covered for funeral expenses if your **sickness** or **injury** results in your death. An additional benefit is provided if you suffer an **injury** during the period of insurance that results in your death or **total disablement** within 12 months. The amounts we will pay under this section are set out in the following specific benefits and are explained under 'What we pay':

- Funeral expenses
- Death or disablement by **injury**
- Exposure

What we pay

a. Funeral expenses

We will pay up to \$10,000 for the reasonable cost of returning your remains to your **home** or the reasonable funeral and related costs for cremation or burial at the place of your death.

b. Death or disablement by injury

In the event of an **injury** resulting in your death or **total disablement** within 12 calendar months of the **injury**, we will pay you or your estate \$10,000.

c. Exposure

If **injury** results in your exposure to the elements and as the result of that exposure you suffer death or **total disablement** within 12 calendar months, we will pay you or your estate \$10,000.

Conditions

After the occurrence of any one of the events covered by this section, all cover under this section will cease.

For the purposes of this section only, **injury** includes medically-acquired infections or blood poisoning contracted through **injury**.

Payment will be made for only one of the events in b. or c. above.

You cannot claim a funeral, death or disablement benefit under both Part I and Part II of this policy.

The exclusions

General exclusions that apply to the entire policy are detailed under the Introduction section at the start of this document.

Section 4: Personal Liability

Under this section of the policy you are covered for your legal liability if you cause **accidental** loss or damage to someone else's property in New Zealand. The amounts we will pay under this section are set out in the following specific benefits and are explained under 'What we pay':

- Personal liability
- Forest and Rural Fires

What we pay

Personal liability

We will cover your legal liability up to \$1,000,000 (plus legal costs and expenses) if your negligence causes **accidental** damage to someone else's property. This must be the result of a single **accidental** event that happened in New Zealand.

Forest and Rural Fires Act 1977

Under the Forest and Rural Fires Act 1977 we will cover you for up to \$1,000,000 (plus legal costs and expenses) for costs under section 43 of the Forest and Rural Fires Act incurred and apportioned by any Fire Authority, and costs claimed by any other party that were required to protect their property from fire. We will pay up to \$100,000 (plus legal costs and expenses) for costs and levies under section 46 and 46A of the Forest and Rural Fires Act.

We will not pay

We will not cover you if you intentionally light a fire and it did not comply with the Forest and Rural Fires Act or any other statutes or local body requirements concerning the lighting of fires.

Multiple benefits

If a single **accidental** event results in a claim under both the Personal liability and Forest and Rural Fires Act benefits, the amounts paid are cumulative and the total will be limited to \$1,000,000 (plus legal costs and expenses).

The excess

An excess of \$500 or the amount of your residential tenancy bond, whichever is the greater, will apply for damage to property that is owned by your educational provider, landlord or homestay. An excess of \$250 will apply for all other claims under this section.

The exclusions

General exclusions that apply to the entire policy are detailed under the Introduction section at the start of this document. In addition, we will not pay for;

Loss of or damage to property:

- Owned, occupied or held in trust by you or in your custody or control or owned by or in the control of any member of your family;
- Resulting from the acts of anyone who is renting, living with you or anyone you have allowed access to your **place of residence**;
- Caused by or arising from your ownership, possession, maintenance or use of any mechanically propelled vehicle, aircraft or water-borne craft;
- Caused by or arising from your business or trade or occupation (other than part time babysitting) or out of professional advice given by you; or
- Claims resulting from liability assumed under an agreement unless such liability would have attached in the absence of such agreement.



Schedule of Benefits

Part II – Leisure Travel

Activation of Cover

This part of the policy is activated when you have booked a **journey** of 14 days or less for leisure travel during the period of insurance to Australia, Bali, Lombok and the **Islands of the South Pacific**.

SCHEDULE OF BENEFITS PART II	
SECTION 1 – CANCELLATION / TRAVEL DISRUPTION	Maximum benefits
Loss of deposits or cancellation of journey paid in full	\$5,000
Missed connection / travel delays	\$500
SECTION 2 – MEDICAL BENEFITS	Maximum benefits
Medical costs	\$250,000
Dental costs as the result of injury	\$500
SECTION 3 – LIFE BENEFITS	Maximum benefits
Funeral expenses	\$20,000
Accidental death or total disablement	\$10,000
SECTION 4 – BAGGAGE, PERSONAL EFFECTS AND MONEY	Maximum benefits
Personal baggage – total limit	\$5,000
Portable computers and similar electronic devices	\$3,000
Other baggage – item limit	\$1,000
Emergency baggage	\$250
Replacement of travel documents	\$500
Money	\$250
SECTION 5 – PERSONAL LIABILITY	Maximum benefits
Rental vehicle excess	\$1,500
Personal liability	\$1,000,000

Section 1: Cancellation and Travel Disruption Benefits

Under this section of the policy you are covered for irrecoverable financial loss if any **unforeseeable** circumstance beyond your control means you have to curtail or interrupt your **journey**. The occurrence of the circumstance and the planned **journey** must both occur within the period of insurance. The amounts we will pay under this section are set out in the following specific benefits and are explained under 'What we pay':

- Loss of deposits or Cancellation of **journey** paid in full
- Curtailment
- Missed connection
- Travel delay

What we pay:

a. Loss of deposits or Cancellation of journey paid in full and Curtailment

(i) Loss of deposits or Cancellation of journey paid in full

We will pay up to \$5,000 for your irrecoverable travel and accommodation deposits or expenses which have been paid in advance.

(ii) Curtailment

If you cannot complete your **journey** and have to return to New Zealand earlier than planned, we will pay up to \$5,000 for reasonable, additional travel and accommodation expenses (necessarily and actually incurred by you, in order to return to New Zealand) which are additional to your planned itinerary, providing you already hold a pre-paid return ticket.

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

The maximum amount we will pay under a. is \$5,000.

b. Missed connection

If your scheduled public transport service is cancelled or curtailed due to riot, strike or civil commotion, natural disaster or severe weather conditions, or you miss your connecting scheduled public transport service due to any **unforeseeable** circumstance beyond your control, we will pay up to \$500 for the additional necessary and reasonable travel and accommodation expenses, appropriate to the **journey** being undertaken, that you incur to arrange alternative transport to enable you to maintain your original travel itinerary, provided:

- There was no warning that the cancellation may occur;

- You have made reasonable efforts to avoid any additional expenses; and
- Refunds on unused tickets or travel vouchers have been applied for.

If the purpose of your trip is to attend a wedding or conference, we will pay the reasonable alternative travel costs to your planned destination if the conference or wedding cannot be delayed solely due to your late arrival.

The amount claimable under this section will be less any amounts refundable for unused tickets or vouchers.

c. Travel delay

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

Written proof of delay from the transport provider must be submitted together with receipts for the extra costs incurred.

Conditions

You can claim under only one of either a. Loss of Deposits or Cancellation of **journey** paid in full, b. Missed connection or c. Travel delay for a single event.

You must advise us as soon as you are aware of any health or other circumstances that is likely to result in cancellation or curtailment of your **journey**. If you wish to continue with your travel arrangements, we are not obligated to cover this change in your health or circumstances.

The exclusions

General exclusions that apply to the entire policy are detailed under the Terms and Conditions section at the start of this document. In addition, we will not pay for, the loss, damage, liability, expenses or claims for or arising directly or indirectly out of:

- Your disinclination to travel, personal wishes, financial circumstances or business reasons;
- Your failure to check in at the correct departure time or claims resulting from you being a standby passenger;
- Any circumstances likely to lead to the cancellation or curtailment of the **journey** that you are aware of (including strikes or strike notices) that was present at the time you purchased this insurance;
- You or your travelling companion not having the appropriate passport, entry visa or work permit documentation required by any foreign government or foreign power;

- Your travel plans being affected when travel is prevented or limited by legislation, government or court order;
- The inability of a tour operator or wholesaler to complete arrangements for a group tour, due to a deficiency in the number of persons required to commence or complete any part of the tour;
- Costs charged by or payable to a supplier resulting from rescheduling or cancelling of travel arrangements by that supplier;
- The inability or negligence of a tour operator, charter airline or wholesaler to complete your travel arrangements;
- Costs paid in advance that exceed the recommended retail value of any concert or sporting event ticket that is scheduled to take place during your **journey**; or
- Claims under a(i) for any **unforeseeable** circumstance occurring before or within 7 days of purchasing your policy, unless the policy was purchased at the same time as your travel arrangements were made.

Section 2: Medical Benefits

Under this section of the policy you are covered for your medical treatment costs for a **sickness** or **injury** that occurs during your **journey**. The amounts we will pay under this section are set out in the following specific benefits and are explained under 'What we pay':

- Overseas medical expenses
- Emergency dental treatment

What we pay

a. Overseas medical expenses

You are covered for reasonable and customary overseas **hospital**, medical, surgical, nursing home charges or other remedial attention or treatment given or prescribed by a **medical practitioner**, including medical repatriation expenses, incurred as a result of a **sickness** or **injury** which occurred on your **journey**. This benefit only applies in excess of any amounts you are entitled to from any reciprocal arrangements between New Zealand and the country in which the charges or expenses were incurred and in excess of any amounts that are recoverable by or on behalf of you from any other source.

Please note that as New Zealand has reciprocal health arrangements with Australia, if you require treatment in Australia you will be required to seek treatment from their public health system.

Special conditions

You, or someone acting on your behalf, must wherever possible contact Allianz Partners prior to treatment or hospitalisation. Failure to obtain our prior approval before any hospitalisation or treatment may result in your medical expenses claim being declined.

We have the option of returning you to New Zealand for further treatment if you are medically fit to travel and we will cover the costs for your repatriation. If you decline to return we will not pay for any ongoing overseas medical expenses.

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

The cover provided under this section will be extended to cover reasonable costs incurred to treat you and/or return you to New Zealand upon diagnosis of any psychosomatic, psychological, psychiatric disorder, anxiety or depression up to a maximum policy limit of NZ\$10,000 - unless this condition existed prior to your departure from New Zealand.

b. Emergency dental treatment as the result of an injury

We will pay up to \$500 for emergency dental treatment necessary as a result of an **injury** to sound natural teeth. No cover is provided under this policy for any dental treatment in excess of this benefit.

The exclusions

General exclusions that apply to the entire policy are detailed under the Introduction section at the start of this document. In addition, we will not pay for, loss, damage, liability, expenses or claims for or arising directly or indirectly out of:

- The extraction of wisdom teeth unless these have become impacted;
- Dental expenses incurred in New Zealand;
- Normal dental health maintenance, or any treatment resulting from a lack of regular dental health maintenance or hygiene including dentures, fillings, root canals, polishing and scaling, replacement due to the loss of dental bridges, restoration work, caps or crowns;
- Precious metal cost or pins and fittings, titanium implants in relation to dental treatment.

We will not pay for private medical treatment when public treatment is available.

Section 3: Life Benefits

Under this section of the policy you are covered for funeral expenses if your **sickness** or **injury** results in your death during your **journey**. You are also covered for death or **total disablement** within 12 months of an **injury** that occurred during your **journey**. The amounts we will pay under this section are set out in the following specific benefits and are explained under 'What we pay':

- Funeral expenses
- Death or disablement by **injury**
- Exposure

What we pay

a. Funeral expenses

We will pay up to \$20,000 for the reasonable funeral and cremation or burial expenses in the area where death occurred or for the cost of returning your body or ashes to New Zealand but excluding funeral and interment costs.

b. Accidental death or total disablement

In the event of an **injury** resulting in your death or **total disablement** within 12 calendar months of the **injury**, we will pay you or your estate \$10,000.

c. Exposure

If **injury** results in your exposure to the elements and as the result of that exposure you suffer death or **total disablement** within 12 calendar months, we will pay you or your estate \$10,000.

Conditions

If you fail to follow our requirements under Section 2 Medical benefits, and such failure causes or contributes to a claim under this section, no benefit under this section will be payable.

For the purposes of this benefit, **injury** includes medically-acquired infections or blood poisoning contracted through **injury**.

Payment will be made for only one of the events in b. or c. above.

You cannot claim a funeral, death or disablement benefit under both Part I and Part II of this policy.

The exclusions

General exclusions that apply to the entire policy are detailed under the Introduction section at the start of this document.

Section 4: Baggage, Personal Effects & Money

Under this section of the policy you are covered for the **accidental** loss or damage of personal baggage, travel documents and money that occurs during your **journey**. The amounts we will pay under this section are set out in the following benefits and are explained under 'What we pay':

- Personal baggage
- Emergency baggage
- Travel documents
- Money

What we pay

Personal baggage

We will pay up to \$5,000 for **accidental** loss or damage to your personal baggage, which has been taken or purchased on your **journey**.

At our discretion we may elect to repair or replace the property or we will pay the present day value of the lost or damaged item in cash, after making an allowance for depreciation and wear and tear. Proof of purchase and ownership will be required to support any claim over \$500.

For items that are less than 2 years old, present day value means the lesser of the purchase price or the replacement price of the item(s).

If an item is more than 2 years old, present day value is calculated by applying a minimum 20% depreciation per annum (from the date of purchase) to the lesser of the purchase price or current replacement price of the item. Depreciation may be measured by using the current second hand value of the lost or damaged item.

If you cannot establish the purchase date of any item, present day value is calculated by applying a minimum of 50% depreciation, (which may be increased further based upon our assessment of the age of the item) to the lesser of the purchase price or current replacement price of the item.

Some limits on what we pay

The following shows the most we will pay for any of the listed items unless the item is specified on your **certificate of insurance** for another amount. The limits below include accessories and ancillary equipment:

- \$3,000 For each **portable computer** (laptop, notebook) or similar portable electronic device
- \$1,000 For any other item
- \$5,000 In total for any one **journey**

Emergency baggage

If your baggage is temporarily lost or delayed in **transit** and is not restored to you within 12 hours of the discovery of the loss, we will reimburse you for the emergency purchase of essential replacement items. We will reimburse you up to NZ\$250 after the first 12 hours.

Receipts of purchases must be produced to support any claim.

This benefit does not apply if your baggage is temporarily lost or delayed when you are returning to your normal **place of residence**.

If the mislaid luggage is not found any payment for emergency baggage will be deducted from a claim under the personal baggage cover above.

Travel documents

We will pay up to the \$500 for the cost of replacing your personal travel documents including passports and entry visas, credit cards and travellers cheques carried with you on your **journey**, and the cost of subsequent unauthorised use by other persons, provided that you have observed all terms and conditions of the issuing authority and you cannot recover your loss from any other source.

Within 24 hours of the loss being discovered you must notify the police and the issuing authority to ensure that the appropriate cancellation measures are taken. You must ensure that you comply with conditions under which the documents, cards or travellers cheques have been issued and have done everything to minimise the loss.

Money

We will pay up to \$250 for the **accidental** loss or theft from your person or from a locked safe or from your accommodation when you are present in the room of cash, coupons or vouchers taken on your **journey** for personal use.

The exclusions

General exclusions that apply to the entire policy are detailed under the Introduction section at the start of this document. In addition, we won't pay for, loss of or damage to:

- Jewellery - except when at the time of the loss or damage the item was being worn by you, or was in your bedroom while you are present in the same room, or in a locked safe;
- Household furniture (other than soft goods including manchester and household linen).



Section 5: Personal Liability

Under this section of the policy we cover your legal liability if during your **journey** you cause **accidental** loss or damage to someone else's property or cause **injury**, death or **sickness** to their person. The amounts we will pay under this section are set out in the following benefits and are explained under 'What we pay':

- Personal liability
- Rental vehicle excess

What we pay:

Personal liability

We will indemnify you up to \$1,000,000 (plus legal costs and expenses) for all sums that you become legally liable to pay as direct compensation consequent on:

- **Accidental injury**, death or **sickness** to persons; or
- **Accidental** loss or damage to tangible property;

occurring during the course of your **journey** and during the period of insurance.

Rental vehicle excess

We will cover the insurance excess you are required to pay up to \$1,500 if you cause loss or damage to a **rental vehicle** you have hired, provided that:

- You were the driver of the vehicle at the time of the **accident** or, if the vehicle was not being driven, it was under your custody and control when stolen or damaged;
- You have observed all local driving license rules and regulations;

- You have not breached your **rental vehicle** hire contract;
- The excess is not recoverable from any other source; and
- You have made a claim with the motor vehicle's insurer which has been accepted, or would have been accepted except for the application of the excess.

The exclusions

General exclusions that apply to the entire policy are detailed under the Introduction section at the start of this document. In addition, we won't pay for:

Loss of or damage to property:

- Owned, occupied or held in trust by you or in your custody or control or owned by or in the control of any member of your family; or
- Resulting from the acts of anyone who is renting, living with you or anyone you have allowed access to your **place of residence**.

Loss of or damage to property or **injury** (including death or **sickness**) caused by or arising out of:

- Your ownership, possession, maintenance or use of any mechanically propelled vehicle, aircraft or water-borne craft;
- Your business or trade or occupation (other than part time babysitting) or out of professional advice given by you; or
- Claims resulting from liability assumed under an agreement unless such liability would have attached in the absence of such agreement.



Definitions

The following words have special meanings whenever used in this policy. Note words in the singular include the plural and vice versa.

Accident, accidental, accidentally means a sudden and **unforeseen** event that causes physical loss or physical damage or **injury** that was not intentionally caused or expected by you.

Certificate of insurance means the latest (in time) certificate of policy details including endorsements that forms part of this policy document.

Educational body means an institute or university where you will be enrolled for a course of study.

Financial default means insolvency, bankruptcy, provisional liquidation, liquidation, financial collapse, appointment of a receiver, manager or administrator, entry into any official or unofficial scheme or arrangement, statutory protection, restructuring or composition with creditors, or the happening of anything of a similar nature under the laws of any jurisdiction.

Home means your principal residence in New Zealand prior to applying for this insurance (excluding flats, hostels or halls of residence).

Hospital means any institution lawfully operated for the care and treatment of sick or injured persons with organised facilities for diagnosis and surgery and having 24 hour a day nursing service and medical supervision but does not include any institution used primarily as a nursing or convalescent home, a place of rest, a geriatric care facility, a mental institution, a rehabilitation or extended care facility or a place for the care or treatment of alcoholics or drug addicts.

Injury means an external or internal bodily injury caused solely and directly by violent, **accidental**, external and visible means during the period of insurance.

Islands of the South Pacific means American Samoa, Cook Islands, Fiji, Kiribati, Nauru, New Caledonia, Niue, Norfolk Island, Samoa, Solomon Islands, Tahiti, Tonga, Tokelau, Tuvalu and Vanuatu.

Journey means a period of not more than 14 days of leisure travel to Australia, Bali, Lombok or the **Islands of the South Pacific**, commencing when you leave your **place of residence** or **home** and ceasing when you return to your **place of residence** or **home**.

Manual work means work involving physical labour, including but not limited to, construction, installation and assembly. This does not include bar and restaurant work.

Medical practitioner means a person who is, or is deemed to be registered with the local country's medical authority as a practitioner of the profession of medicine and who holds a current practicing certificate.

Mental illness means any illness, condition or disorder listed in the current edition of the Diagnostic and Statistical Manual of Mental Disorders.

Place of residence is the flat, homestay, hostel or halls of residence noted in your **certificate of insurance** where you reside whilst studying away from **home**.

Portable Computer means a personal computer, tablet or other electronic device that has internet connectivity, data retrieval and data storage capability. A computer includes smart phones that have a purchase price in excess of \$500.00.

Pre-existing medical condition means any medical or physical conditions or circumstances, including **mental illness**:

- Which you are aware of, or ought to have been aware of; or
- For which advice, care, treatment, medication or medical attention has been sought, given or recommended; or
- Which have been diagnosed as a medical condition, or a **sickness** or which are indicative of a **sickness**; or
- Which are of such a nature to require, or which potentially may require medical attention; or
- Which are of such a nature as would have caused a prudent, reasonable person to seek medical attention prior to the start date of cover under this policy.

Public place means any area to which the public has access (whether authorised or not) including but not limited to hotel foyers and grounds, restaurants, public toilets, beaches, airports, railway stations, bus terminals, taxi stands and wharves.

Relative means your **spouse, de-facto spouse**, parent or step-parent or guardian, parent-in-law, grandparent, daughter, son, daughter or son-in-law, brother or sister.

Rental vehicle means a motorised passenger vehicle, such as a sedan or station wagon, rented from a licensed motor vehicle rental agency. This does not include recreational vehicles, motorcycles, scooters or mopeds.

Serious injury or serious sickness (in respect of a **relative** or any other person on whose state of health the travel depends) means a life-threatening medical condition which first manifested itself during your period of insurance.

Sickness means any illness, **mental illness** or disease (including symptoms thereof).

Spouse or de-facto spouse means your husband or wife or the person with whom you have continuously cohabited during the 90 days immediately preceding the period of insurance.

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

Total disablement means disablement which continues for 12 consecutive months and at that time is certified by a **medical practitioner** as being beyond hope of improvement which results in your complete inability to engage in or attend to any gainful employment for which you are reasonably qualified to perform by reason of education, training or experience or for which you may become fit to perform through rehabilitation and retraining.

Transit means travel, including diversions of less than 72 hours to or from your **home** in New Zealand.

Unattended in a public place means an item can be taken without your knowledge or at a distance from which you cannot prevent it from being taken.

Unforeseen, unforeseeable means sudden, unexpected and unintended.

War means war, whether declared or not, or any warlike activities, including use of military force by any sovereign nation to achieve economic, geographic, nationalistic, political, racial, religious or other ends.

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.

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.

Dispute Resolution Process

If you have a complaint or dispute in relation to this insurance, or the services of Allianz Partners or its representatives, please call Allianz Partners on 0800 486 004 or put the complaint in writing and send it to The Dispute Resolution Department, PO Box 33 133, 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 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, phone number, 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 Hollard. Some of these third parties may be located in other countries including in Australia, Europe, Asia, Canada or the USA. We will use reasonable endeavours to ensure people we disclose your personal information to outside New Zealand are required to protect it in a way that provides comparable safeguards to those set out under New Zealand privacy law, such as via contractual data protection obligations, our group binding corporate rules or because they are subject to laws of another country with comparable protections. However, you acknowledge that sometimes overseas recipients of your personal information may not be required to protect it in a way that provides comparable safeguards to those provided under the New Zealand privacy law.

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 800 048.

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 800 048. 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.

The Insurance Claims Register (ICR)

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

This policy is issued to You on the condition that You authorise us to place details of any claims made against this policy on the database of ICR, where they will be retained and be available for other insurance companies to inspect. You also authorise us to obtain from ICR personal information about You that is (in our view) relevant to this policy or any claim made against it. You have certain rights of access to and correction of this information, subject to the provisions of applicable privacy legislation.



Allianz 

 **Marsh**

Contact Details

Email: help@insurancesafenz.co.nz

Phone: 0800 486 004

InsurancesafeNZ

PO Box 33313

Takapuna

Auckland, 0740