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Introduction

We recommend you read the Policy Wording carefully, especially the Policy Benefits section before deciding whether to acquire this product. The policy contains important information about the key benefits and significant features of your travel insurance. It also contains important information about your rights and obligations such as your duty of disclosure, cooling-off and complaint procedures.

This Policy Wording is dated 17 July 2023. We may change some of the information in the policy that is not materially adverse from time to time where permitted by the law, without needing to notify you. You may review the current version of the policy at any time by visiting the website qantas.com/nz-travelpolicydocuments. Should you require it, we will provide you with a paper version of this policy free of charge upon receipt of such request. If it becomes necessary, we will issue a supplementary or replacement policy.

Who you’re dealing with

The insurer

Qantas Travel Insurance is underwritten and issued by AIG Insurance New Zealand Limited, level 7, 21 Queen Street, Auckland New Zealand (“AIG”). In this Policy Wording, whenever we use the words ‘we’, ‘us’ or ‘our’, it will always mean AIG Insurance New Zealand Limited.

The distributor

This policy is distributed and promoted by Qantas Airways Limited (“Qantas”).
Important contact information

AIG Travel Emergency Assistance

Phone: 0800 446 196 (within New Zealand) or +64 9 355 3187 (from overseas), 24-hours a day from anywhere in the world if you experience a travel emergency or require emergency travel assistance. For more information about this service, refer to Emergency assistance including pre-trip services.

Email: qantasinsuranceassistance@aig.com

AIG Claims

Phone: 0800 446 266 (within New Zealand) or +64 9 355 3078 (from overseas).

Online: Make a claim online at qantasinsurance.com/nz/travelclaim.

Email: qantasinsuranceclaims@aig.com

AIG Customer Service

Phone: 0800 446 273 (within New Zealand) or +64 9 355 3366 (from overseas).

Online: Manage your policy online at qantasinsurance.com/nz/mytravelpolicy.

Email: qantascustomerservice@aig.com

Please have the Policy Number shown on your Certificate of Insurance handy as well as any information that will assist the call operator in answering your question or request for assistance. This includes your current location and a contact number.
Purchasing this product

Table of benefits

The following Table of Benefits provides a summary of the cover available and sets out the maximum amounts we will pay for claims under each section. This is a summary only and sub-limits, wait periods and other restrictions may apply. Please refer to the applicable section under Policy benefits in this Policy Wording to make yourself aware of the covers, and the specific terms, conditions, definitions and exclusions applicable to the cover to ensure it meets your needs.

The amounts shown in the Table of Benefits are stated for each trip and will apply to each insured person, except for Section 9 – If you hire a rental vehicle during your trip, Section 11.1 – Additional kennel and cattery fees, and Section 11.2 – Additional childcare costs, where the total limit will apply to each trip for all insured persons. This means, for example, that we will only pay one rental vehicle excess regardless of the number of people travelling with you, but for loss or damage to personal baggage items, the most we will pay in total will be the limit shown in the Table of Benefits multiplied by the number of people insured by the policy.

All amounts shown are in New Zealand dollars (NZD).

<table>
<thead>
<tr>
<th>Section</th>
<th>Policy Benefits</th>
<th>Does an excess apply?</th>
<th>Limit per insured person unless otherwise stated (NZD$)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td>Domestic Trips</td>
</tr>
<tr>
<td>Section 1</td>
<td>If you have to cancel or shorten your trip</td>
<td>Yes</td>
<td>Unlimited</td>
</tr>
<tr>
<td>1.1 –</td>
<td>Loss of prepaid travel deposits</td>
<td></td>
<td>Included</td>
</tr>
<tr>
<td>1.2 –</td>
<td>Loss of your Qantas Points</td>
<td></td>
<td>$1,500</td>
</tr>
<tr>
<td>1.3 –</td>
<td>Travel agent’s fees</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Section 2</td>
<td>If you incur additional travel expenses</td>
<td>Yes</td>
<td>Unlimited</td>
</tr>
<tr>
<td>2.1 –</td>
<td>Additional accommodation and meal expenses</td>
<td></td>
<td>Included</td>
</tr>
<tr>
<td>2.2 –</td>
<td>Additional transportation expenses</td>
<td></td>
<td>$5,000</td>
</tr>
<tr>
<td>2.3 –</td>
<td>Resumption of your trip</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Section 3</td>
<td>If you are sick or injured during your trip</td>
<td>Yes</td>
<td>No cover available</td>
</tr>
<tr>
<td>3.1 –</td>
<td>Overseas medical expenses</td>
<td></td>
<td></td>
</tr>
<tr>
<td>3.2 –</td>
<td>Someone to be with you</td>
<td></td>
<td></td>
</tr>
<tr>
<td>3.3 –</td>
<td>Cash while you are in hospital (total amount we will pay for all days combined)</td>
<td>Sub-limit: The amount we will pay for each day - $250</td>
<td></td>
</tr>
<tr>
<td>Section 4</td>
<td>If you need to see a dentist during your trip</td>
<td>Yes</td>
<td>No cover available</td>
</tr>
<tr>
<td>4.1 –</td>
<td>Teeth that are injured in an accident</td>
<td></td>
<td></td>
</tr>
<tr>
<td>4.2 –</td>
<td>Emergency relief of dental pain</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Section 5</td>
<td>If you need to be medically evacuated or brought back home</td>
<td>No</td>
<td>No cover available</td>
</tr>
<tr>
<td>5.1 –</td>
<td>Emergency medical evacuation</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Section</td>
<td>Policy Benefits</td>
<td>Does an excess apply?</td>
<td>Domestic Trips</td>
</tr>
<tr>
<td>---------</td>
<td>----------------</td>
<td>----------------------</td>
<td>---------------</td>
</tr>
<tr>
<td>5.2 –</td>
<td>The return of your mortal remains</td>
<td>No cover available</td>
<td>$20,000</td>
</tr>
<tr>
<td>5.3 –</td>
<td>Funeral expenses</td>
<td>No cover available</td>
<td>$5,000</td>
</tr>
<tr>
<td>Section 6</td>
<td>If you die or are disabled as result of an accident</td>
<td>No</td>
<td></td>
</tr>
<tr>
<td>6.1 –</td>
<td>Accidental death</td>
<td></td>
<td></td>
</tr>
<tr>
<td>People aged 18 years and older</td>
<td>$25,000</td>
<td>$25,000</td>
<td></td>
</tr>
<tr>
<td>People under 18 years of age</td>
<td>$10,000</td>
<td>$10,000</td>
<td></td>
</tr>
<tr>
<td>6.2 –</td>
<td>Permanent disablement</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>$25,000</td>
<td>$25,000</td>
<td></td>
</tr>
<tr>
<td>Section 7</td>
<td>If your personal effects or travel documents are lost, stolen or damaged</td>
<td>Yes</td>
<td></td>
</tr>
<tr>
<td>7.1 –</td>
<td>Your luggage or personal effects (total amount we will pay for all items combined)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Sub-limits:</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>– The most we will pay for each item, or set or pair of items – $750</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>– The most we will pay for a smartphone – $2,000</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>– The most we will pay for a camera, video camera or camcorder – $5,000</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>– The most we will pay for a personal computer – $2,500</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>7.2 –</td>
<td>Your money</td>
<td>No cover available</td>
<td>$300</td>
</tr>
<tr>
<td>7.3 –</td>
<td>Your passport and travel documents</td>
<td>No cover available</td>
<td>$3,000</td>
</tr>
<tr>
<td>Section 8</td>
<td>If you experience delays or hijacking</td>
<td>No</td>
<td></td>
</tr>
<tr>
<td>8.1 –</td>
<td>Travel delay (total amount we will pay for all hours combined)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Sub-limit: The amount we will pay for every 6 hours – $200</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>8.2 –</td>
<td>Baggage delay (total amount we will pay for all hours combined)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Sub-limit: The amount we will pay for every 6 hours – $200</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>8.3 –</td>
<td>Hijacking</td>
<td>No cover available</td>
<td>$10,000</td>
</tr>
<tr>
<td>Section 9</td>
<td>If you hire a rental vehicle during your trip</td>
<td>No</td>
<td></td>
</tr>
<tr>
<td>9.1 –</td>
<td>Your rental vehicle’s insurance excess</td>
<td>$8,000 per policy</td>
<td>$8,000 per policy</td>
</tr>
<tr>
<td>9.2 –</td>
<td>Return of your rental vehicle</td>
<td>$1,000 per policy</td>
<td>$1,000 per policy</td>
</tr>
<tr>
<td>Section 10</td>
<td>If you incur legal expenses or legal liability</td>
<td>No</td>
<td></td>
</tr>
<tr>
<td>10.1 –</td>
<td>Legal liability</td>
<td>$3,000,000</td>
<td>$3,000,000</td>
</tr>
<tr>
<td>10.2 –</td>
<td>Defence costs</td>
<td>$50,000</td>
<td>$50,000</td>
</tr>
</tbody>
</table>
## Section 11: If you incur costs in New Zealand

| 11.1 – Additional kennel and cattery fees | No | Domestic Trips: No cover available | $500 per policy |
| 11.2 – Additional childcare costs | No | Domestic Trips: No cover available | $750 per policy |
| 11.3 – Loss of your income after an injury (total amount we will pay for all weeks combined) | Sub-limit: The amount we will pay for each week – $1,000 |
| 11.4 – Loss of income after a serious injury | No | Domestic Trips: No cover available | $15,000* |

## Section 12: If you are diagnosed with COVID-19

| 12.1 – Overseas medical expenses | Yes | Domestic Trips: No cover available | Unlimited** |
| 12.2 – Emergency medical evacuation or repatriation | Domestic Trips: No cover available | Unlimited* |
| 12.3 – Loss of prepaid travel deposits | Domestic Trips: Unlimited^ | Unlimited* |
| 12.5 – Additional transportation expenses | Domestic Trips: Unlimited^ | Unlimited* |
| 12.6 – Your quarantine overseas (total amount we will pay for all days combined) | Sub-limit: The amount we will pay for each day – $150 |
| 12.7 – Additional accommodation and meal expenses | Domestic Trips: No cover available | Unlimited* |
| 12.8 – Your quarantine in New Zealand | Domestic Trips: No cover available | Unlimited* |

### Important notes:
- An excess of NZ$ 100 is payable per event per claim
- Sub-limits apply
- The term ‘Unlimited’ means that there is no maximum cap applied to the coverage amount
- Limited to 12 months of first getting sick or suffering an injury
Potential risks of purchasing this product

Whilst this policy provides broad travel insurance coverage, it may not match your expectations or suit your needs. There are also exclusions that may apply to specific circumstances. To assist with your decision to purchase this insurance and manage your expectations in the event of a claim, we believe it is important to highlight the main areas where there is limited or no cover available under this policy. There are however other limitations and exclusions, and we recommend you review the policy to make sure you are aware of these other limitations and exclusions.

Domestic trips

Not all Policy Benefits are available if you are travelling on a domestic trip. In particular, for domestic trips there is no cover under:

- Section 3 – If you are sick or injured during your trip
- Section 4 – If you need to see a dentist during your trip
- Section 5 – If you need to be medically evacuated or brought back home
- Section 7.2 – Your money, or Section 7.3 – Your passport and travel documents
- Section 8.3 – Hijacking
- Section 11 – If you incur costs in New Zealand
- Section 12.1 – Overseas medical expenses, Section 12.2 – Emergency medical evacuation or repatriation; or
  Section 12.6 – Your quarantine overseas

Please refer to the Table of Benefits for more information.

Epidemic or pandemic, including COVID-19

There is no cover for claims resulting from or relating to an epidemic or pandemic unless you or someone travelling with you is diagnosed with COVID-19, in which case some cover is available under Section 12 – If you are diagnosed with COVID-19.

There is no cover under any section of this policy where you travel contrary to travel restrictions that may be in place due to government orders, warnings, advisories, regulations, directives, prohibitions or border closures relating to any current or previous epidemic or pandemic as declared by the World Health Organisation or by any official governmental body or health authority of either New Zealand or your Destination country.

Government actions

There is no cover for government-issued orders or interventions that impact the ability to travel.

Pregnancy

There is no cover for any costs relating to pregnancy if you are more than 26 weeks pregnant at the start of or during your trip (including routine pre-natal care and childbirth).
Sports and activities

Most amateur sports and activities are covered at no additional cost, however there are some activities that we don’t cover or that we provide limited cover for. These include:

- Extreme sports and sporting activities.
- Competition sports.
- Racing [other than on foot].
- Scuba diving.
- Trekking above 3,000 metres.
- Motorcycling.

Please refer to the General exclusions for a full list of excluded activities and/or cover restrictions that may apply.

Unattended luggage

There is no cover for any personal baggage items left unattended in any public place, in any shared accommodation such as a hostel room or in any unlocked private room or dwelling. There are also restrictions for items left in vehicles. Please refer to What you are not covered for under section 7 and the General definitions for full details.

Sanctions

AIG is subject to compliance with sanctions laws. As such we will not be deemed to provide cover and we will not be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose us, our parent company or our ultimate controlling entity to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, the United States of America, the Commonwealth of Australia, or New Zealand.

Applying for cover

You can apply for this travel insurance at the time you make a travel booking on qantas.com.

Before you buy, you should review the terms and conditions of this policy to make sure the cover is right for you. You should also review any advisories on safetravel.govt.nz and check the news for anything related to your intended Destinations. We won’t cover any location with a ‘Do not travel’ warning issued by the New Zealand government.

Who can get cover under this policy

To be eligible for cover under this policy, you must be a New Zealand resident with unrestricted right of entry into New Zealand and be eligible for publicly funded healthcare. To be covered whilst on a trip, insured persons under the age of 12 years old must be travelling with an adult on the trip.

This policy covers you for both international trips and domestic trips each up to 45 days duration undertaken between the Policy Start Date and Policy End Date shown on your Certificate of Insurance.

At the time of purchasing this insurance you must not be aware of any circumstances which could lead to cancellation or disruption of any trip, and at the time of purchasing this insurance and up until the time you commence any trip you must be medically fit to travel.
Your duty of disclosure

Before you enter into an insurance contract, you have a duty to disclose to the insurer every matter that you know, or could reasonably be expected to know, is relevant to the insurer’s decision whether to accept the risk of the insurance and, if so, on what terms.

You have the same duty if you extend or vary your insurance policy.

Your duty however does not require you to disclose a matter:

- That diminishes the risk to be undertaken by the insurer;
- That is of common knowledge;
- That the insurer knows or, in the ordinary course of business, ought to know; or
- As to which compliance with your duty is waived by the insurer.

This means that you must answer our questions accurately and completely. If you are unsure about the requirements of any of our questions, please tell us. If you need to check your records or other information before answering, please make sure you do so. In answering our questions, you should also make sure you provide accurate and complete answers for anyone else to whom the questions apply.

Your compliance with this duty is very important as we make our decisions whether to insure you and, if so, on what terms, based on the information you provide. If you fail to comply with your duty of disclosure we may avoid the contract from its beginning. This means that there will be no insurance contract.

Receiving your policy information

We will email you your policy confirmation details, which includes where you can download your Certificate of Insurance, once you’ve paid your premium. You can also review these details online at our policy portal gantasinsurance.com/nz/mytravelpolicy. You will need to provide personal identification information to access your travel insurance and view your policy.

Cooling-off period

You can cancel this policy for any reason within 21 days of purchasing it and get a full refund of the premium you have paid. We won’t provide any refund if you have started your trip or if you have made a claim under your policy within the 21-day cooling-off period.

To cancel your policy during the cooling-off period please log in to our policy portal at gantasinsurance.com/nz/mytravelpolicy or call us on 0800 446 273.

Cancelling outside the cooling-off period

If you want to cancel your policy after the cooling-off period, we may at our discretion refund all or part of your premium. But we’ll only consider your request if you have not started a trip and you haven’t made a claim and don’t intend on making a claim under your policy.

To cancel your policy outside the cooling-off period, please call us on 0800 446 273 to discuss your options.
Excess

An excess is the first amount of a claim that you have to pay. The amount of the excess is shown as the Excess in your Certificate of Insurance. If an excess applies to a claim we’ll cover, we will take this amount off the amount you’re claiming for, or in some cases we may ask you to pay the excess to a supplier, repairer, or us.

Under this policy we will only apply one excess per trip for each event that results in a claim. This means, for example, that if you have to cut your trip short and can claim under Section 1 – If you have to cancel or shorten your trip and Section 2 – If you incur additional travel expenses, we will only deduct one excess. However, if you suffer more than one event, even of the same nature (for example, your bags are stolen twice in the same trip), we will deduct one excess per event. If you suffer an event that impacts multiple trips (for example, you suffer a medical event that prevents you from taking two or more trips you had booked to go on), we will deduct one excess for each trip you claim for.

We will apply an excess if you’re claiming under the following benefits:

- Section 1 – If you have to cancel or shorten your trip
- Section 2 – If you incur additional travel expenses
- Section 3 – If you are sick or injured during your trip
- Section 4 – If you need to see a dentist during your trip
- Section 7 – If your personal effects or travel documents are lost, stolen or damaged
- Section 12 – If you are diagnosed with COVID-19

Cost of your policy

The amount that we charge you when you purchase your policy is called the premium.

The premium we charge reflects the amount of risk we determine for your trip based on a number of factors that you tell us. For example, we’ll calculate the premium considering the number of travellers and the ages of you and anyone else to be insured by the policy.

We won’t charge premium to anyone under the age of 12 years old at the time of buying this policy, however cover in respect of anyone under the age of 12 years old will only apply if they are travelling with an adult on the trip.

We will either charge your credit card for the premium amount or deduct the number of Qantas Points from your Qantas Frequent Flyer account if you choose to redeem Qantas Points to cover the entire premium.
Complaints and feedback

We recognise that sometimes things go wrong, and when they do, we want you to tell us so we can try and make them right as soon as possible.

Below is information on how to contact us and how we will work together to resolve any concerns you have.

To provide feedback or raise a complaint you can contact us by using our website, or by writing to:

The Complaints Team  
AIG Insurance New Zealand Limited  
Level 7, 21 Queen Street  
P.O. Box 1745  
Auckland 1140  
Email: customerfeedbacknz@aig.com

What we will do if you make a complaint

If you make a complaint we will record your complaint, make sure that your concerns are addressed as quickly as possible and seek to achieve a fair outcome for both parties. We will treat your complaint respectfully and handle all personal information in accordance with our Privacy Policy. We will assess your complaint upon receipt. We will acknowledge your complaint within five business days of receiving it and provide you with the name and contact details of the person who will be handling it. We will ensure that someone experienced who has not been handling your case fully investigates your complaint. We will respond to your complaint within 10 business days of the date we have all the information we need to determine your complaint. Where further information, assessment or investigation is required, we will agree reasonable timeframes with you. If we cannot agree on reasonable timeframes, you can contact our independent external dispute resolution scheme about those timeframes. We will update you at least once every 20 business days, or another such interval as we may agree with you, until your complaint is resolved.

If you are not happy with our response or handling of your complaint

If you are not satisfied with our response or the handling of your complaint, you can have the matter reviewed by our Internal Dispute Resolution Committee ("IDRC"). If you wish to have your complaint reviewed by the IDRC, you can write to our Complaints Team using the contact details above. As part of your request, please include detailed reasons for requesting the review and the outcome you are seeking. This information will assist the IDRC in carrying out its assessment and review of your complaint.

Financial Services Complaints Limited ("FSCL")

We are a member of an independent dispute resolution scheme operated by Financial Services Complaints Limited ("FSCL") and approved by the Ministry of Consumer Affairs.

Your complaint will be referred to FSCL if we have reached a “deadlock” in trying to resolve it. FSCL’s contact details are info@fscl.org.nz or telephone 0800 347 257.

Full details of how to access the FSCL scheme can be obtained on their website fscl.org.nz. There is no cost to you to use the services of FSCL.
Policy benefits

Understanding your policy benefits

This insurance cover is primarily designed and valid for conventional leisure travel. A range of benefits are available, however there are some circumstances where cover cannot be provided which are described in the Policy Benefits and elsewhere in the Policy Wording. It is important that you read and understand the entire Policy Wording, especially the Policy Benefits and retain it in a safe place.

This Policy Wording includes important information about purchasing this product, complaints and feedback, the policy benefit terms and conditions (the “Policy Benefits”), General exclusions, Sanctions exclusions, General definitions, making a claim and important information (collectively “the/this policy”), and should be read in conjunction with the Certificate of Insurance we issue to you including any amendments you make to the policy. In this policy:

- Words or phrases that appear in bold have specific meanings, which are described in the General definitions. The words ‘we’, ‘our’, ‘us’, ‘you’, ‘your’ and ‘trip’ whenever they appear also have specific meanings but are not in bold to make the policy easier to read.
- The General exclusions and Sanctions exclusions apply to all sections of this policy. Specific conditions and/or exclusions may also apply, which will be set out in the applicable Policy Benefits section.
- Under each section:
  - What you are covered for describes the benefit available to you including any conditions that may apply; and
  - What you are not covered for sets out the applicable Policy Benefits section specific exclusions that will apply in addition to the General exclusions.
- The Certificate of Insurance shows important policy details such as the Policy Issue Date, Policy Start Date, Policy End Date, Destinations covered, travellers covered under the policy and the Excess applicable to any claim made by you. Your Certificate of Insurance will also show any special terms we issue to you.
- Headings in this policy don’t affect the interpretation or meaning of any of the covers available to you under them and are intended only to assist you in navigating this document.

Covered period for your trip

We will cover you for all trips up to 45 days each that you undertake between the Policy Start Date and Policy End Date shown in your Certificate of Insurance. Your cover under this policy in respect of any one trip will start and stop as follows.

Your cover under Section 1 – If you have to cancel or shorten your trip and Section 12.3 – Loss of prepaid travel deposits, starts at the Policy Issue Date shown in your Certificate of Insurance or the date and time that you pay for a trip, whichever is later.

Cover in respect of all other sections begins at 12.01 am on the Policy Start Date shown on your Certificate of Insurance, the time that you leave your home to commence a trip, or the Policy Issue Date, whichever is later.

Cover under all benefits will end on the earliest of when you arrive home, at 11.59 pm on the 45th day after you departed on a trip, or at 11.59 pm on the Policy End Date shown in your Certificate of Insurance.

There is no cover under this policy when you are between trips except as provided for in Section 1 – If you have to cancel or shorten your trip and Section 12.3 – Loss of prepaid travel deposits above.
Extending your policy

You cannot extend the Policy End Date shown on your Certificate of Insurance, or extend cover for any one trip beyond 45 days under this policy.

If you are travelling on an international trip for longer than 45 days you can, however, apply for an International Comprehensive policy as applicable by calling us on +64 9 355 3366 to cover the additional days, from the 46th day and up to a maximum of 365 days from the date you commenced your trip. You cannot however, extend a domestic trip.

If you will be travelling on an international trip that will continue past the Policy End Date, you can apply for an International Comprehensive policy as applicable to cover the additional days or, (and as would be applicable to both international and domestic cover) apply for a new Annual Multi Trip Plan by calling us on +64 9 355 3366.

Automatic extension of cover

If you can’t return home on or before the Policy End Date shown on your Certificate of Insurance or the 45th day of your trip due to something unexpected and outside your control, we will automatically extend your cover for up to 30 days without payment of any additional premium. This includes if you or someone travelling with you is hospitalised or considered unfit to travel because of a sickness, illness or injury, or unavoidable delays affecting your public transport that prevent you from completing your trip on time. But we will only provide this automatic extension of cover if you make every reasonable endeavour to return home at the first possible or available opportunity; for example, when you are considered fit to fly or the reason for your travel delay has been removed.

How we cover existing medical conditions

We don’t automatically provide cover for all existing medical conditions under this policy. This section explains how we cover existing medical conditions.

There are some existing medical conditions that we will automatically cover you for providing you satisfy certain criteria. We explain these and the criteria that apply (if any) under Automatically covered conditions below.

If your existing medical conditions are not covered as an Automatically Covered Condition, you will not be covered for any claim arising from your existing medical conditions under any section of this policy. You will, however, continue to be covered under this policy for other medical events not related to your existing medical conditions.

Under this policy, we define an existing medical condition as:

1. Any sickness including mental health condition, injury or disability which in the one-year period before the Policy Issue Date:
   (a) You were aware of or a reasonable person in the circumstances could be expected to be aware of; and
   (b) Such condition:
      (i) Manifested itself, worsened, became acute or exhibited symptoms which would have caused an ordinarily prudent person to seek diagnosis, care or treatment;
      (ii) Required taking prescribed drugs or medicine, or tests or further investigation had been recommended by a medical practitioner; or
      (iii) Was treated by a medical practitioner or treatment had been recommended by a medical practitioner.

2. Any congenital, chronic or ongoing condition which you are aware of, or a reasonable person in the circumstances could be expected to be aware of, before the Policy Issue Date.
We will not provide cover under any section of this policy for any claim arising directly or indirectly out of, based upon or associated with any existing medical condition, unless your existing medical condition is covered under Automatically covered conditions below.

Automatically covered conditions

There are some existing medical conditions that we will cover you for automatically provided you satisfy certain criteria. These include over 40 common conditions suffered by New Zealanders.

The Automatically Covered Conditions and the criteria that apply are listed below. If you satisfy these criteria, we will automatically cover you for that existing medical condition. There is nothing else you need to do to activate this cover (for example, listing the condition on your Certificate of Insurance or supplying us with a copy of your medical records).

<table>
<thead>
<tr>
<th>Condition</th>
<th>Criteria</th>
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<tr>
<td>Acne</td>
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<td>Allergies – providing you’re not required to carry an epi-pen and you have not had to go to hospital in the last 12 months</td>
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<td>Asthma – providing you’ve not had any attacks requiring hospitalisation or medical treatment other than regular inhalers in the last 12 months</td>
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<td>Bell’s Palsy</td>
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<td>Benign Positional Vertigo – providing you haven’t required hospitalisation for benign positional vertigo in the last two years, including as an outpatient</td>
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<td>Bunions</td>
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<td>Broken/Fractured Bones – providing these are completely healed with no ongoing treatment or residual problems</td>
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<td>Carpal Tunnel Syndrome</td>
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<td>Cataracts</td>
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<td>Childhood Bronchiolitis – providing you haven’t required hospitalisation in the last 12 months</td>
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<td>Congenital Blindness</td>
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<td>Congenital Deafness</td>
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<td>Dermatitis</td>
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<td>Dry Eye Syndrome</td>
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<td>Eczema</td>
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<td>Essential Tremor</td>
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<td>Gastric Reflux</td>
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<td>Glaucoma</td>
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<td>Goitre – providing your condition has been confirmed as benign and the underlying medical cause is not a tumour</td>
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<td>Gout</td>
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<td>Graves’ Disease – providing you haven’t received treatment from a medical practitioner for Graves’ disease in the last six months</td>
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<td>Haemorrhoids</td>
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<td>Hashimoto’s Disease – providing the underlying medical cause is not a tumour</td>
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<td>Hay Fever</td>
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<td>Hiatus Hernia</td>
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<td>Hip/Knee Replacements – providing they were performed more than 12 months ago and there are no ongoing treatments or residual problems</td>
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<td>Hyperthyroidism/Overactive Thyroid – providing the underlying medical cause is not a tumour</td>
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<td>Hypothyroidism</td>
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<td>Incontinence – providing you have no underlying gastrointestinal or urinary condition</td>
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<td>Insomnia</td>
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<td>Ligament Injury – provided these are completely healed with no ongoing treatment or residual problems</td>
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<td>Macular Degeneration</td>
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<td>Menopause/HRT</td>
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<td>Plantar Fasciitis</td>
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<td>Raynaud’s Disease</td>
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<td>Restless Leg Syndrome</td>
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<td>Sinusitis – providing this is fully resolved and no further follow up</td>
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<td>Solar Keratosis – providing your condition has been confirmed as benign</td>
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<td>Tinnitus</td>
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<td>Trigger Finger</td>
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<td>Varicose Veins</td>
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Emergency assistance and pre-trip services

By choosing Qantas Travel Insurance, you have direct access to our Travel Assistance team 24 hours a day, seven days a week if you have a travel emergency or require assistance during your trip.

The Travel Assistance team is comprised of a network of 24-hour service centres, which provide access to clinics, air evacuation services, and other medical assistance providers to give you the best available medical advice, care and medical transfers. The team will assess your situation and guide you through the process to address it.

To contact our Travel Assistance team, phone 0800 446 196 (within New Zealand) or +64 9 355 3187 (from overseas).

Our Travel Assistance team can also provide you access to a range of general travel services before and during your trip. However, unless the service is covered under this policy as part of a claim there may be a cost to you if you choose to access those services.

For example, they can provide a medical services provider referral, however, they will not cover the costs of physicians unless covered under Section 3 – If you are sick or injured during your trip. As another example, the team can provide lost luggage assistance, but they will not cover the costs of a third party’s baggage tracing fees. When arranging assistance services, the team will notify you whether you may or may not be covered for any expenses relating to those services.

The Travel Assistance team can provide the following services to you:

- Pre-trip passport and visa information.
- Pre-trip vaccination and inoculation recommendations or requirements that may be needed prior to travelling to your Destination(s).
- Referral to local embassy or consulate at your Destination(s).
- Referral to legal firms in your general area.
- Emergency telephone translation service in all major languages as well as referrals to interpreter services.
- Assistance to search for a lost item and coordinate efforts to return lost items and/or luggage to your current destination or home.
- Assistance with replacement of lost or stolen travel documents, passports or visas.
- Telemedicine referral – our Travel Assistance team can connect you with a qualified medical professional to discuss general medical conditions and/or specific symptoms, with pharmacy services as available.
- Medical services provider referral - our Travel Assistance team can provide a list of physicians, dentists and optometrists in the area in which you are travelling.

The Travel Assistance team will make every effort to obtain appropriate medical attention for you when travelling, however they cannot guarantee that medical facilities will always be available in your location. The team will exercise due-care and diligence in the appointment and/or referral of any service provider to assist you, but assumes no responsibility for any advice or service provided by any third-party service provider.

As it relates to medical services, the Travel Assistance team’s medical staff can remotely assess and monitor your condition and confer with your treating physician, but cannot provide medical treatment or advice.

All third-party costs associated with the services provided are your responsibility, unless covered elsewhere in this policy as part of a claim. The provision of assistance services will not in itself be an admission of liability for any claim.
Section 1 – If you have to cancel or shorten your trip

Under this section we will pay the costs specified below you incur because you have to cancel or shorten your trip. Cover under this section applies for events that occur before your scheduled departure date, as well as events that occur once you have started your trip that require you to cut short your trip and return home. Depending on the circumstances of your loss, you may be able to claim under this section and Section 2 – If you incur additional travel expenses. For example, if you need to shorten your trip and return home, you may be able to claim for lost deposits under this section and claim additional expenses getting home under Section 2.

If you claim under this section, you may need to pay an excess. Your excess is shown on your Certificate of Insurance and is the amount we will take off the loss you are claiming for. Please refer to Excess for more details.

What you are covered for

- Loss of prepaid travel deposits – if you are unable to use travel arrangements you have paid for
- Loss of your Qantas Points – if you lose Qantas Points redeemed for any of the travel arrangements
- Travel agent’s fees – if you have to pay your travel agent a cancellation fee

1.1 – Loss of prepaid travel deposits

We will cover you if you have to cancel or shorten your trip due to something unexpected and outside your control, and you are unable to use travel arrangements you have paid for.

We will pay up to the amount shown in the Table of benefits for non-refundable travel and accommodation expenses, non-refundable costs of excursions, tours and activities and the cost of visas obtained specifically for your trip. But we won’t cover costs you would have had to pay anyway such as timeshare management fees or holiday club membership fees.

You must tell the travel company and/or service providers you have booked with as soon as you know you have to cancel or shorten your trip. We will not pay any additional cancellation or alteration penalties you incur after you became aware. For example, if you have booked a cruise and became aware that you needed to cancel when the cancellation penalty was 75% but didn’t actually cancel the cruise until the cancellation penalty was 100%, then we would not pay for the additional 25% penalty.

We won’t pay for any portion of travel or accommodation arrangements under this section if we’re paying for alternate arrangements under Section 2 – If you incur additional travel expenses, in respect of the same reason and the same period of time. For example, if you have to shorten your trip and return home, we won’t pay for forfeited accommodation if we’re also paying additional accommodation expenses during your transit for the same night(s).

If you used rewards or loyalty points to cover the costs of deposits, the amount we will pay in respect of those deposits will be the quoted retail price for the same ticket or service at the time you made the booking, less your contribution towards the ticket or service (if any) and divided by the number of points redeemed, and multiplied by the number of points redeemed less any points that were returned back to you, i.e.:

\[
\frac{\text{Quoted retail price of ticket or service} - \text{your cash contribution}}{\text{Number of points redeemed for booking}} \times \frac{\text{Number of points redeemed for booking} - \text{number of points returned to you}}{\text{(Number of points redeemed for booking) - number of points returned to you}}
\]
For example, if you redeemed 24,000 points and contributed $50 towards a ticket or service that retailed for $400, and you were refunded 12,000 points by the provider, then the amount we will pay you will be $175 (less any applicable excess) calculated as follows:

\[
\frac{\text{($400.00 - $50.00)}}{24,000 \text{ points redeemed for booking}} \times 24,000 \text{ points redeemed} - 12,000 \text{ points returned to you}
\]

Claimable deposit value = $175.00 (less any applicable excess)

1.2 – Loss of your Qantas Points

We will cover you for the loss of your Qantas Points if you redeemed Qantas Points for any of the travel arrangements we cover under Section 1.1 – Loss of prepaid deposits above.

We will pay to reinstate your lost Qantas Points, but we will only do this if you elect for us to do so, otherwise we will settle your claim under Section 1.1 – Loss of prepaid deposits above. We won’t reinstate any points for which the service provider has already offered you compensation.

If you want to claim under this section, you must ask Qantas to refund your Qantas Points as soon as you know you need to cancel or shorten your trip. If Qantas will refund your points subject to payment of a cancellation fee, you must take this option and pay the cancellation fee to Qantas. If this applies to you and you have used Qantas Points to cover the cancellation fee, we will arrange to reinstate only the number of Qantas Points used to cover the cancellation fee.

1.3 – Travel agent’s fees

We will cover your travel agent’s cancellation fees if you have to cancel your trip before your scheduled departure date due to something unexpected and outside your control.

We will pay up to the amount shown in the Table of benefits for non-recoverable fees you have been charged by your travel agent, but we will not pay more than the loss of normal remuneration available to the agent had the trip gone ahead as planned. If only a deposit has been paid at the time of cancellation, we will only pay the agent’s cancellation fees up to the amount of the deposit.

What you are not covered for under Section 1

1. You or anyone travelling with you not wanting to travel or deciding not to travel.
2. You or anyone travelling with you being unable to travel because you or they don’t have a valid passport or the necessary visas or permits.
3. Any error or omission in your booking arrangements made by you, your travel agent or any other person acting on your behalf.
4. Any costs for delays, rescheduling or cancellation caused by or within the operational control of your public transport provider. You may, however, be covered for delays under Section 8.1 – Travel delay.
5. Any costs resulting from an epidemic or pandemic. You may, however, be able to claim under Section 12 – If you are diagnosed with COVID-19.
6. Any terrorist act, or the intentional use of military force or other intervention by a government or official authority to intercept, prevent, or mitigate any known or suspected terrorist act.
Section 2 – If you incur additional travel expenses

Under this section we will pay for the additional costs specified below you incur because you are stranded at your destination, or miss a transport connection, or need to cut your trip short and return home. Depending on the circumstances of your loss, you may be able to claim under this section and Section 1 – If you have to cancel or shorten your trip. For example, if you need to shorten your trip and return home, you may be able to claim additional expenses for getting home under this section and claim for lost deposits under Section 1.

If you claim under this section, you may need to pay an excess. Your excess is shown on your Certificate of Insurance and is the amount we will take off the loss you are claiming for. Please refer to Excess for more details.

✔️ What you are covered for

- Additional accommodation and meal expenses – if you are stranded at your Destination for more than 24 hours
- Additional transportation expenses – if you need to catch up on your itinerary or come home early
- Resumption of your trip – if you want to resume your trip within 30 days of returning early to your home.

2.1 – Additional accommodation and meal expenses

We will cover you if you incur accommodation and/or meal expenses you weren’t expecting to pay due to something unexpected happening outside your control.

We will pay up to the amount shown in the Table of benefits for the reasonable and necessary expenses you incur because you are stranded at your destination for more than 24 hours after you had expected to leave, or that you incur during any transit covered under this policy.

⚠️ We will only pay expenses that you pay which are over and above the costs that you have budgeted for or would have been expected to pay on your trip. This means, for example, that we will not cover additional costs for meals that you would have had to have bought during your trip anyway.

We will only pay for the same class of accommodation and meals that you had booked for the rest of your trip unless the same class is not available, or we and your treating medical practitioner agree that a different class is required after a sickness, illness or injury. This means, for example, we will not pay for a five-star hotel if you only used three-star hotels for the rest of your trip.

We won’t pay for any additional travel or accommodation arrangements under this section if we’re also paying for lost deposits under Section 1 – If you have to cancel or shorten your trip, in respect of the same reason and the same period of time. For example, if you have to shorten your trip and return home, we won’t pay for additional accommodation expenses during your transit if we’re paying forfeited accommodation for the same night(s).

2.2 – Additional transportation expenses

We will cover you if you incur additional transportation expenses to catch up on your itinerary or shorten your trip to return home due to something unexpected and outside your control.

We will pay up to the amount shown in the Table of benefits for reasonable and necessary scheduled transportation expenses incurred to get you to the place you were supposed to be, in accordance with your original trip itinerary after you were stranded at a connecting destination or you missed a transport connection, or return you home if it is necessary and unavoidable that you have to cut short your trip and return directly home.
2.3 – Resumption of your trip

We will cover you to resume your trip if you had to cut your trip short and return home due to something unexpected and outside your control.

We will pay up to the amount shown in the Table of benefits for reasonable and necessary scheduled transportation expenses and any accommodation and meal expenses incurred in your transit, to resume your trip within 30 days of having to return home. But we will only pay this if you had more than 25% of your trip remaining at the time you had to cut your trip short.

We will only pay additional transportation expenses based on the fare class that you had booked for the majority of your trip, unless your claim is to shorten your trip and return home, and we and your treating medical practitioner agree that an upgrade is required because of your medical status.

If we have to pay for you to return home early, we will use your return ticket towards our cost where possible. This may include changing the travel dates or upgrading the fare class, depending on your circumstances. If you do not hold a return ticket for your trip, we will deduct an amount equal to your original public transport’s published one-way fare, based on the travel class that you booked for your outbound public transport, at the time you come home.

What you are not covered for under Section 2

1. You or anyone travelling with you not wanting to travel or deciding not to continue with your travel.
2. Any costs for delays, rescheduling or cancellation caused by or within the operational control of your public transport provider.
3. Any claim where you have not allowed enough time to reach your departure point or check in, at or before the recommended time.
4. Any error or omission in your booking arrangements made by you, your travel agent or any other person acting on your behalf.
5. Expenses relating to an epidemic or pandemic. You may, however, be able to claim under Section 12 – If you are diagnosed with COVID-19.
6. Any terrorist act, or the intentional use of military force or other intervention by a government or official authority to intercept, prevent, or mitigate any known or suspected terrorist act.
Section 3 – If you are sick or injured during your trip

The cover available under Section 3 only applies to an international trip and is not available for a domestic trip.

Under this section we will pay for the medical and associated expenses specified below you incur outside New Zealand as a result of your sickness, illness or injury. This section does not cover dental expenses, which we cover under Section 4 – If you need to see a dentist during your trip, or any costs relating to COVID-19, which we cover under Section 12 – If you are diagnosed with COVID-19.

If you claim under this section, you may need to pay an excess. Your excess is shown on your Certificate of Insurance and is the amount we will take off the loss you are claiming for. Please refer to Excess for more details.

Important Note – If you need to go to hospital and are likely to be kept as an inpatient for more than 24 hours, or if you need to see a specialist, you must call us as soon as reasonably possible on +64 9 355 3187 and follow our reasonable advice or instructions.

What you are covered for

- Overseas medical expenses – if you get sick or suffer an injury and have to pay medical expenses overseas
- Someone to be with you – if you are hospitalised for more than five days, and someone needs to travel from New Zealand to be with you
- Cash while you are in hospital – if you are confined to hospital as an inpatient for more than 24-hours
- Internet and telephone calls – if you need to contact us in relation to a medical or travel emergency

3.1 – Overseas medical expenses

We will cover you for your overseas medical expenses if you get sick or suffer an injury during your trip. For the purpose of this section, ‘medical expenses’ means the usual and customary costs for medical, hospital, ambulance or outpatient services and supplies given or prescribed by a medical practitioner and wheelchair hire and like aids or devices used by you under the instruction of a medical practitioner whilst you are confined to hospital as an in-patient. ‘Usual and customary’ means the usual level of charges for the standard services and supplies given or prescribed for the treatment of your condition at your destination, had this insurance not existed. We won’t pay for experimental or elective treatments.

We will pay up to the amount shown in the Table of benefits for the reasonable and necessary medical expenses you incur outside New Zealand within 12 months of first getting sick or suffering the injury. But there is no cover under this policy for medical expenses you incur in New Zealand once you return home, including if we return you under Section 5 – If you need to be medically evacuated or brought back home.

This is not private medical insurance. If you need to go to hospital overseas you must, as reasonably possible, first attempt to seek treatment at a public hospital where public care is available under a reciprocal health agreement between New Zealand and any foreign government. This includes Australia and the United Kingdom.

If you need to go to hospital and are likely to be kept as an inpatient for more than 24 hours, or if you need to see a specialist, you must call us as soon as reasonably possible on +64 9 355 3187 and follow our reasonable advice or instructions. We won’t ask you to do anything that would compromise your health or the level of care you receive, but we may be able to assist in directing you to English speaking facilities or facilities that can assist us in monitoring your condition or managing your claim.

If you don’t comply with these requirements, we may limit our payment to those costs you would have incurred had you complied with them.
3.2 – Someone to be with you
We will cover someone to travel from New Zealand to your location if you are likely to be hospitalised overseas for more than five days due to a serious illness or injury, and we and your treating medical practitioner agree that it is medically necessary for someone to be with you.

We will pay up to the amount shown in the Table of benefits for the reasonable and necessary travel and accommodation expenses for one person to travel to, stay with, and accompany you back home. But we will only pay this if you are travelling alone, or if the people travelling with you have to return home or continue with their trip.

3.3 – Cash while you are in hospital
We will cover you if you are confined to hospital as an in-patient overseas for more than 24 hours during your trip.

We will pay you in cash The Amount We Will Pay For Each Day shown in the Table of benefits for each fully completed 24-hour period that you are confined to hospital by a medical practitioner due to a sickness, illness or injury you suffer during your trip. The most we will pay is the Total Amount We Will Pay For All Days Combined shown in the Table of benefits. This means we will pay a maximum of 30 days hospitalisation in total.

3.4 – Internet use and telephone calls
We will cover you for your internet use and telephone calls made overseas for the purpose of contacting us in relation to a medical or travel emergency.

We will pay up to the amount shown in the Table of benefits for the reasonable costs of using your or someone else’s mobile phone, a standard land line or any internet connection. If you need to purchase a prepaid card to call us, then we will reimburse you the cost of the card but only up to the amount which is reasonable and appropriate for this intended use. For example, we will not reimburse you for a $100 prepaid card if a $20 prepaid card would have been sufficient to cover your call costs.

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What you are not covered for under Section 3

1. Expenses incurred for continuing any medications you were on, or treatments you were receiving, before you began your trip.
2. Expenses relating to an epidemic or pandemic. You may, however, be able to claim under Section 12 – If you are diagnosed with COVID-19.
3. Using a hospital for addiction treatment or as a nursing, convalescent or rehabilitation place.
4. External prosthetic appliances or devices. This includes (but is not limited to) artificial limbs, hearing aids, contact lenses, lenses, glasses, artificial teeth and dental bridges or wheelchair and walking aids. But this exclusion won’t apply to and we will cover you for wheelchair hire and like aids or devices as specifically referenced under Section 3.1 – Overseas medical expenses above.
5. Any loss excluded in the General exclusions.
Section 4 – If you need to see a dentist during your trip

The cover available under Section 4 only applies to an international trip and is not available for a domestic trip.

Under this section we will pay the emergency dental expenses specified below you incur outside New Zealand if your teeth are damaged in an injury or you suffer from sudden and acute dental pain. We won’t pay for dental treatments that can wait until you get back home.

If you claim under this section, you may need to pay an excess. Your excess is shown on your Certificate of Insurance and is the amount we will take off the loss you are claiming for. Please refer to Excess.

✔ What you are covered for

- Teeth that are injured in an accident – if your sound and natural teeth are broken or damaged as the result of an injury
- Emergency relief of dental pain – if you suffer sudden and acute dental pain

4.1 – Teeth that are injured in an accident

We will cover you for your overseas emergency dental expenses if your sound and natural teeth are broken or damaged as the result of an injury during your trip.

We will pay up to the amount shown in the Table of benefits for the reasonable and necessary dental expenses you incur outside New Zealand within 12 months of first suffering the injury.

⚠️ The dental expenses we will cover are those that are medically necessary to treat and/or stabilise your dental condition at the place the injury occurred. This does not include the cost of dentures, dental prostheses or dental reconstruction, unless such dental reconstruction is required as a result of the injury.

We won’t cover injury to unsound or unnatural teeth, or any injury resulting from the lack of dental maintenance under this policy. If you make a claim, you’ll need to provide a report from the treating dentist confirming the reason for and details of the dental treatment.

4.2 – Emergency relief of dental pain

We will cover you for emergency dental expenses to relieve sudden and acute dental pain you suffer whilst on your trip.

We will pay up to the amount shown in the Table of benefits for the reasonable and necessary costs for a consultation and pain relief prescribed or authorised by a registered dentist at your location. This does not include the cost of over-the-counter medications self-prescribed to treat your dental pain.

⚠️ What you are not covered for under Section 4

1. Any expense for non-emergency dental check-ups or preventative treatments.
2. Anything related to routine dental care or lack thereof.
3. Any loss excluded in the General exclusions.
Section 5 – If you need to be medically evacuated or brought back home

The cover available under Section 5 only applies to an international trip and is not available for a domestic trip.

Under this section we will pay the costs specified below if you need to be moved for medical reasons or if your remains need to be returned to New Zealand. This section does not cover travel costs if you need to cut your trip short and return home, which we cover under Section 2 – If you incur additional travel expenses or Section 12 – If you are diagnosed with COVID-19 depending on your circumstances.

✔ What you are covered for
  - Emergency medical evacuation – if you need to be moved to another location or repatriated back to New Zealand
  - The return of your mortal remains – if you die unexpectedly whilst on your trip
  - Funeral expenses – if you die unexpectedly whilst on your trip

5.1 – Emergency medical evacuation

We will cover you if you need to be moved to another location for medical treatment or repatriated back to New Zealand as the result of a sickness, illness or injury that is covered under Section 3 – If you are sick or injured during your trip, or that would be covered under Section 3, but public care was available.

We will pay up to the amount shown in the Table of benefits for the reasonable and necessary costs for transportation and medical support services incurred in evacuating or repatriating you, using the means that we and your treating medical practitioner agree is the most appropriate based on strict medical necessity and the medical constraints of your condition.

⚠️ You must follow our reasonable instructions to move to another location or return to New Zealand following a medical emergency. We won’t ask you to do anything that would compromise your health and would never ask you to move unless you were medically fit to travel.

If you need to be evacuated or repatriated and you haven’t already notified us under Section 3 – If you are sick or injured during your trip, for example, because you received public care, you or someone acting on your behalf must call us as soon as possible on +64 9 355 3187 and follow our reasonable advice or instructions.

If you don’t comply with these requirements, we may limit our payment to costs for services that we would have paid under the same circumstances had you complied with them. If you decide to remain overseas when we request that you return to New Zealand, we won’t cover any further medical expenses under this policy from the date and time that we would have repatriated you.
5.2 – The return of your mortal remains

We will cover the return of your mortal remains if you die unexpectedly whilst on your trip.

We will pay up to the amount shown in the Table of benefits for the reasonable and necessary costs incurred to bring your remains back to New Zealand, including costs incurred overseas for services and supplies provided by a mortician or undertaker such as the cost of a basic casket and embalming or cremation, if so elected. But we will only pay if you were medically fit and able to undertake the planned travel when you commenced your trip.

5.3 – Funeral expenses

We will cover funeral expenses in New Zealand if you die unexpectedly whilst on your trip.

We will pay up to the amount shown in the Table of benefits providing you were medically fit and able to undertake the planned travel when you commenced your trip.

⚠️ What you are not covered for under Section 5

1. Expenses incurred for body retrieval or recovery.
2. Expenses relating to an epidemic or pandemic. You may, however, be able to claim under Section 12 – If you are diagnosed with COVID-19.
3. Any loss excluded in the General exclusions.
Section 6 – If you die or are disabled as result of an accident

Under this section, we will pay you or your estate as specified below if you are injured in an accident and die or suffer a permanent injury as a result. For the purpose of this section, ‘accident’ means something that is sudden and unexpected which exerts an external force on the body. This includes, for example, motor vehicle accidents or something striking the body, but does not include anything resulting from any sickness, illness or infectious disease.

What you are covered for

- Accidental death – if you die as the result of an injury
- Permanent disablement – if you are permanently injured as the result of an accident

6.1 – Accidental death

We will cover you if you die as the result of an injury you suffer from an accident whilst on your trip.

We will pay the amount shown in the Table of benefits if you die from the injury within 12 months of the accident.

We will also pay the amount shown in the Table of benefits if you disappear in the disappearance, sinking or wrecking of the public transport you were travelling on, and you remain missing after 12 months. But we will only make this payment subject to a signed undertaking by the executor of your estate that the amount will be refunded to us if it is later discovered that you did not die as a result of the accident.

6.2 – Permanent disablement

We will cover you if you suffer a permanent injury from an accident whilst on your trip.

For the purpose of this section, ‘permanent’, means that after 12 months a medical practitioner certifies that your injury is beyond any hope of improvement.

We will pay up to the amount shown in the Table of benefits if as a result of the accident, you suffer a permanent injury listed below within 12 months of the accident:

- Permanent total disablement. ‘Total disablement’ means disablement which stops you from eating, dressing, washing, bathing or toileting without another person or mechanical service.
- Permanent loss of use of one or more limbs. ‘Limb’ means the entire limb between the shoulder and the wrist or between the hip and the ankle, and ‘loss of use’ means total functional disablement or complete physical severance through or above the wrists or ankle joints.
- Permanent loss of sight in one or both eyes. ‘Loss of sight’ means your remaining vision is less than 3/60 on the Snellen Scale. This means you see at 3 feet what most people can see at 60 feet.
- Permanent loss of hearing in one or both ears. ‘Loss of hearing’ means that you suffer a hearing loss of more than 81 decibels in the impacted ear.
- Permanent loss of speech. ‘Loss of speech’ means the disability in articulating any three of the labial sounds, the alveololabial sounds, the palatal sounds or the velar sounds which contribute to speech, or total loss of the vocal cord or damage of the speech centre in the brain resulting in aphasia.
What you are not covered for under Section 6

1. Any sickness, illness or infectious disease.
Section 7 – If your personal effects or travel documents are lost, stolen or damaged

The cover available under Section 7.2 and Section 7.3 only applies to an international trip and is not available for a domestic trip.

Under this section we will pay for the loss or damage specified below to your personal baggage items that you have with you on your trip. This section does not cover delayed baggage, which we cover under Section 8 – If you experience delays or hijacking. To be eligible for cover under this section, you must take reasonable precautions to keep your baggage items safe during your trip. You must also report any loss to the police or relevant authority having jurisdiction at the place of loss, for example an airport authority or airline representative, and provide us with a copy of the report.

If you claim under this section, you will need to pay an excess. Your excess is shown on your Certificate of Insurance and is the amount we will take off the loss you are claiming for. Please refer to Excess for more details.

✔️ What you are covered for

- Your luggage or personal effects – if your personal baggage items are lost, stolen or accidentally damaged
- Your money – if your personal money items are stolen
- Your passport and travel documents – if your passport or travel documents are stolen or accidentally damaged

7.1 – Your luggage or personal effects

We will cover you if your personal baggage items are lost, stolen or accidentally damaged during your trip.

We will pay for personal baggage items that belong to you including those you purchase during your trip, but we won’t make any payments for items that are borrowed or rented by you.

The amount we will pay will be based on the value of the item at the time it was lost, stolen or damaged. This means we will deduct an amount for the age of the item based on our standard depreciation tables. We may also take into account wear and tear and the general condition the item was in at the time of such lost, theft or damage.

We will pay up to the Total Amount We Will Pay For All Items Combined shown in the Table of benefits, for all items lost, stolen or accidentally damaged in the same event.

The most we will pay for each item, set or pair of items, smartphone, camera, video camera, camcorder or personal computer is the amount shown in the Table of benefits for the respective item. For the purpose of this section, a ‘set or pair of items’ means items that are designed to be used together, for example, a pair of shoes, a pair of earrings or a set of golf clubs.

We will either replace or repair the item or reimburse you for your loss. If you elect not to repair the item, the amount we will pay will not be more than the repair costs we would have paid.
7.2 – Your money

We will cover you if your personal money items are stolen during your trip. For the purpose of this section, ‘personal money items’ means cash, bank notes, traveller’s cheques and money orders only.

We will pay up to the amount shown in the Table of benefits for the loss of personal money but only for those money items that are either carried on your person at the time of loss or secured in a locked safe at your accommodation.

You must be able to give us reasonable proof for any items that you’re claiming for. For example, if you’re claiming for cash, you must be able to give us a currency exchange receipt, a bank statement or other bank documents that show the amounts you exchanged or withdrew, and the dates.

We won’t pay any amounts under this section that are in relation to monetary shortages due to the error or omission of any person or financial transaction, or that result from currency devaluation.

7.3 – Your passport and travel documents

We will cover you if your passport or travel documents are stolen or accidentally damaged during your trip. For the purposes of this section, ‘travel documents’ means your identity cards, travel tickets, visas or any entry permits you require for your trip.

We will pay up to the amount shown in Table of benefits for the replacement of your passport and/or any travel documents required to continue with your trip or return you back to New Zealand, and for any reasonable additional travel or accommodation expenses not covered elsewhere under this policy that you incur overseas for the sole purpose of replacing them, for example, the costs of travelling to the local Embassy or Consulate at your Destination.

What you are not covered for under Section 7

1. Any loss or damage to the following types of items:
   (d) Snow sports equipment;
   (e) External prosthetic appliances or devices, including artificial limbs, hearing aids, contact lenses, lenses, glasses, artificial teeth (including dentures) or dental bridges;
   (f) Furniture or household effects;
(g) Fragile or brittle items, antiques, artefacts, collectibles, paintings or fine art;
(h) Any motorised land, air or waterborne vehicle of any kind or vehicle parts or accessories;
(i) Software, applications or data, including stored data such as documents or photos;
(j) Consumables, perishables or anything that’s likely to go bad quickly, such as food or flowers;
(k) Any form of currency, negotiable instruments, bank accounts, electronic accounts except as provided under Section 7.2 – Your money above; or
(l) Property which is contraband or which is or has been illegally transported or traded.

2. Loss or damage to sporting equipment when you’re using it;
3. Any personal baggage items you mail or ship separately to you, send with someone else, or leave in the care of anyone who is not in your travelling party or who is not an authorised employee of your public transport or service provider.
4. Items of value, which may include smartphones, cameras, video cameras, camcorders, personal computers, jewellery and watches, that are checked-in as baggage.
5. Any personal baggage items that are checked-in as baggage contrary to the terms and conditions of the public transport provider.
6. Any personal baggage items left unattended in any public place, in any shared accommodation such as a hostel room or in any unlocked private room or dwelling.
7. Any personal baggage items left in a vehicle overnight or in an unlocked vehicle at any time.
8. Items of value, which may include smartphones, cameras, video cameras, camcorders, personal computers, jewellery and watches, left in a vehicle at any time. This includes loss or damage of such items even if concealed in the boot of a locked vehicle during daylight hours.
9. Screens of smartphones, personal computers or tablets, or scratching or denting of any personal baggage item unless the scratch or dent makes the item unusable.
10. Mechanical or electrical breakdown of any items.
11. Loss or damage due to or resulting from wear and tear or gradual deterioration, or the action of moths, vermin or atmospheric or weather conditions including mildew, humidity, rust or corrosion.
Section 8 – If you experience delays or hijacking

The cover available under Section 8.3 only applies to an international trip and is not available for a domestic trip.

Under this section we will pay you as specified below if you are delayed or hijacked during your trip. This section is not designed to cover additional costs you incur for delays or missed connections such as additional accommodation or transportation expenses, which we cover under Section 2 – If you incur additional travel expenses.

✔ What you are covered for

- Travel delay – if your pre-booked public transport is delayed from departing for more than six hours
- Baggage delay – if your checked-in baggage is delayed for collection for more than six hours
- Hijacking – if the aircraft or ship you are travelling on is hijacked

8.1 – Travel delay

We will cover you if the pre-booked public transport that you had arranged to travel on is delayed from departing for more than six hours from the scheduled departure time. For the purpose of this section, ‘scheduled departure time’ means the time printed in the itinerary the public transport issued to you, or if no itinerary is issued, the time published in the public transport’s other formal documentation including its website.

We will pay you The Amount We Will Pay For Every 6 Hours shown in the Table of benefits for every fully completed six-hour period that the delay lasts for, from the scheduled departure time until the actual departure time of the public transport or the departure time of alternate transportation offered by the public transport, or we have paid the Total Amount We Will Pay For All Hours Combined, shown in the Table of benefits.

8.2 – Baggage delay

We will cover you if your checked-in baggage is delayed for collection at your scheduled arrival port for more than six hours from your arrival time.

We will pay you The Amount We Will Pay For Every 6 Hours shown in the Table of benefits for every fully completed six-hour period that your baggage is delayed, from your arrival time until your baggage is returned to you by the public transport or we have paid the Total Amount We Will Pay For All Hours Combined, shown in the Table of benefits.

If your delayed baggage is subsequently permanently lost by the public transport, you can also claim under Section 7 – If your personal effects or travel documents are lost, stolen or damaged, however, we will deduct any amount we pay for baggage delay under this section from your claim under Section 7.

⚠️ We will only accept a claim from one insured person for any one piece of delayed baggage, even if the baggage contains personal effects belonging to more than one person covered by this policy. This means we will only pay one person if only one bag is delayed and will not accept claims from other insured persons in respect of the same baggage item.
8.3 – Hijacking

We will cover you if the aircraft or cruise ship that you are travelling on is hijacked during your trip. For the purpose of this section, ‘hijack’ means the aircraft or cruise ship being completely seized by hijackers and you being held captive as a result. It does not include unsuccessful hijacks or hijack attempts.

We will pay you the amount shown in the Table of benefits in the event you are hijacked. You must get written confirmation of the hijack from the airline or cruise operator and you will need to give us your tickets or boarding confirmation receipt in support of your claim.

You may also be able to claim under Section 1 – If you have to cancel or shorten your trip and/or Section 2 – If you incur additional travel expenses, if as a result of the hijack, you want to cancel the remainder of your trip and return home.

⚠️ What you are not covered for under Section 8

1. Delays of taxi or shuttle services, or delays of metropolitan bus, train or ferry services.
2. Any claim where you have not complied with your ticket conditions, for example, you not checking in at or before the required check-in time, or you checking-in baggage items contrary to the terms and conditions of the public transport.
3. Any claim for baggage items sent with someone else or mailed or shipped separately.
4. Any claim for baggage items held by customs, the police or other officials.
5. Any loss excluded in the General exclusions.
Section 9 – If you hire a rental vehicle during your trip

Under this section we will reimburse you for the costs specified below you incur in relation to a rental vehicle that you hire during your trip. To be eligible for this cover the rental vehicle must be hired from a licensed rental agency, and you must be a named driver or co-driver on the hire agreement.

✔ What you are covered for

- Your rental vehicle’s insurance excess - if your rental vehicle is damaged or stolen and you have to pay an excess or deductible to the rental agency
- Return of your rental vehicle – if you can’t return your rental vehicle because of something covered by this policy

9.1 – Your rental vehicle’s insurance excess

We will cover you if the rental vehicle you hire is damaged or is stolen whilst in your care, and you have to pay an insurance excess or deductible under the rental vehicle hire agreement.

We will pay up to the amount shown in the Table of benefits for the excess or deductible you are liable for, but we will only pay this amount once per policy in respect of any one hire period. This means we will only pay one person for the excess or deductible even if more than one person covered by this policy is a named driver or co-driver on the hire agreement.

⚠️ You must be covered by a Collision Damage Waiver or similar comprehensive motor insurance for the rental vehicle during the rental period for this cover to be effective. For the purpose of this section, ‘comprehensive motor insurance’ means the motor insurance coverage either automatically included in the cost of your rental vehicle hire or offered by the rental agency that provides cover for loss or damage to the rental vehicle. If the rental agency does not automatically provide you with a Collision Damage Waiver you must purchase suitable comprehensive insurance coverage. You are not required to purchase any optional waivers or buy-downs (for example, the excess reduction or excess waiver) under this policy, but we will not cover you for options that you did not select. For example, we will not cover you for windscreen damage if you did not select the glass cover option.

9.2 – Return of your rental vehicle

We will cover you if you are unable to return the rental vehicle you hire to the rental depot because of any event covered by this policy (except where the event is a natural disaster or extreme weather conditions at your destination).

We will pay up to the amount shown in the Table of benefits for the costs of returning the rental vehicle to the nearest rental depot, but we will only pay this amount once per policy in respect of any one hire period. This means we will only pay one person for the return costs even if more than one person covered by this policy is a named driver or co-driver on the hire agreement.

❌ What you are not covered for under Section 9

1. Any claim where you have not complied with the terms and conditions of the rental vehicle hire agreement and, where applicable, the rental vehicle’s comprehensive motor insurance policy.
2. Any claim where you are using the rental vehicle for commercial purposes or for the carriage of commercial goods.
3. Loss or damage that occurs beyond the limits of any public roadway or on any roadway inaccessible to two-wheel-drive cars.
4. Costs to return the rental vehicle where natural disasters or extreme weather conditions at your destination prevents you (or us) from doing so.
5. Any loss excluded in the General exclusions.
Section 10 – If you incur legal expenses or legal liability

Under this section we will cover your legal liability and defence costs specified below which may arise from your negligent or alleged negligent act(s) provided such negligent act(s) occurred during your trip.

To be eligible for cover under this section you must tell us as soon as reasonably possible of the event which may give rise to your legal liability, or as soon as someone makes a claim against you, and you must not admit or deny fault or liability, make any offer or promise of payment to any other party, or become involved in any litigation without our prior approval.

✔ What you are covered for

- Legal liability – if you become legally liable to pay compensation because you negligently damage something, injure someone or cause a death of a person
- Defence costs – if you incur legal expenses defending a claim for legal liability

10.1 – Legal liability

We will cover you if you become legally liable to pay compensation because you negligently damage a third party’s property, injure someone or cause a death of a person during your trip.

We will pay up to the amount shown in the Table of benefits for compensatory damages that are either determined by a court of competent jurisdiction within New Zealand or the country in which the event that gives rise to your legal liability happened. But we will not pay for any fines or penalties, or punitive, aggravated or exemplary charges.

10.2 – Defence costs

We will cover you if you incur legal expenses defending a claim for legal liability made against you that results from your negligent or alleged negligent act(s) provided such negligent or alleged negligent act(s) occurred during your trip.

We will pay up to the amount shown in the Table of benefits for the reasonable and necessary legal costs and expenses for defending and settling the claim, but we will only pay if we have agreed to cover these costs before you incur them.

⚠ You must follow our advice and instruction if you want to claim under this section. If you fail to comply with this, we won’t cover any further costs from the time you stopped following our instruction. For example, we won’t continue to cover the costs of defending a claim against you if our legal representative thinks you’re more likely to lose and we want to settle instead.

⚠ What you are not covered for under section 10

1. Injury or death to a member of your family or anyone travelling with you.
2. Damage to anything that you or anyone travelling with you own.
3. Damage to land or buildings, including timeshare properties, that you reside in. This exclusion doesn’t apply to places that you temporarily stay in during your trip, for example, a hotel room or an Airbnb.
4. Liability assumed under an agreement, unless you would still be liable for the injury, death or damage in the absence of such agreement.
5. Anything that relates to your job or business. This includes the conduct of any trade or profession, professional advice you give, or anything that happens to someone who works for you.
6. Anything to do with you owning, possessing or using any mechanically propelled vehicle or aircraft, watercraft, firearms or animals.

7. Anything that would be covered under workers compensation legislation, an industrial award or agreement, accident compensation legislation, or any similar legislation or regulation.

Section 11 – If you incur costs in New Zealand

The cover available under Section 11 only applies to an international trip and is not available for a domestic trip.

Under this section we will pay you for the costs specified below you incur in New Zealand as a result of something happening to you on your trip.

✔ What you are covered for

- Additional kennel and cattery fees – if you incur additional fees because you are delayed from returning to New Zealand
- Additional childcare costs – if you incur additional costs because you are delayed from returning to New Zealand
- Loss of your income after an injury – if you can’t resume your normal job because you were injured in an accident overseas

11.1 – Additional kennel and cattery fees

We will cover you for additional kennel or cattery fees that you incur if you are delayed from returning to New Zealand because of any event covered by this policy.

We will pay up to the amount shown in the Table of benefits for the additional fees you incur in New Zealand for domestic cats and dogs owned by you which you placed into a kennel or cattery whilst you went on the trip, but we will only pay this amount once per trip. This means we will only pay one person for the additional fees even if there is more than one person covered by this policy.

11.2 – Additional childcare costs

We will cover you for additional childcare costs that you incur if you are delayed from returning to New Zealand because of any event covered by this policy.

We will pay up to the amount shown in the Table of benefits for the reasonable additional costs you incur in New Zealand for a qualified childcare worker to care for your unaccompanied children or legal wards under the age of 18 years, who live with you and are primarily dependent on you for maintenance and support, but we will only pay this amount once per trip. This means we will only pay one person for the additional costs even if both parents are covered by this policy.

11.3 – Loss of your income after an injury

We will cover you if you lose your income as the result of an injury you suffer in an accident overseas.

We will pay you your average weekly income based on your earnings over the previous 12 months, up to The Amount We Will Pay For Each Week shown in the Table of benefits, for each week that a medical practitioner certifies that you cannot resume your normal job in New Zealand. But we will not pay for any period that you did not intend to work, or the first four weeks after you intended to resume your job. This means we will only start paying five weeks after you would have returned to work.

The most we will pay is the Total Amount We Will Pay For All Weeks Combined shown in the Table of benefits. This means we will pay a maximum of 10 weeks loss of income in total once we start paying. But our payments will stop once you return to work, or if a medical practitioner agrees with us that you are fit to return to work.
To be eligible to claim under this benefit, you must be aged over 15 and under 75 years of age and be able to prove that you had work to return to. We will also require you to prove your average weekly income.

You must notify us within 30 days of returning to New Zealand if you are or may be unable to resume your work, and submit a claim for compensation against any other party that might cover your income. We will not pay for loss of income resulting from any injury which is covered by the Accident Compensation Corporation.

We will only pay you for loss of income if you are not claiming under Section 6 – If you die or are disabled as result of an accident, for the same event.

What you are not covered for under section 11

1. Expenses relating to an epidemic or pandemic.
Section 12 – If you are diagnosed with COVID-19

The cover available under Section 12.1, Section 12.2 and Section 12.6 only applies to an international trip and is not available for a domestic trip.

Under this section we will pay for the costs specified below that are excluded elsewhere in the policy under the epidemic or pandemic exclusion if you, someone travelling with you or your relative is diagnosed with COVID-19. For the purpose of this section, ‘COVID-19’ means a disease that is explicitly recorded by the ICD10 code U07.1, 2019-nCoV acute respiratory disease, described in patient records as Coronavirus disease (COVID-19), or described in patient records as resulting from severe acute respiratory syndrome coronavirus 2 (SARSCoV-2).

If you claim under this section, you may need to pay an excess. Your excess is shown on your Certificate of Insurance and is the amount we will take off the loss you are claiming for. Please refer to Excess for more details.

What you are covered for

- Overseas medical expenses – if you incur medical expenses outside New Zealand
- Emergency medical evacuation or repatriation – if you need to be medically evacuated
- Loss of prepaid travel deposits – if you have to cancel or shorten your trip
- Additional accommodation and meal expenses – if you have to stay where you are after you intended to leave
- Additional transportation expenses – if you need to catch up on your itinerary or come home early
- Your quarantine overseas – if you are placed into mandatory quarantine outside New Zealand

12.1 – Overseas medical expenses

We will cover you for your overseas medical expenses if you are diagnosed with COVID-19 during your trip.

We will pay up to the amount shown in the Table of benefits for the reasonable and necessary medical expenses you incur outside New Zealand as the result of you contracting COVID-19. But there is no cover under this policy for medical expenses you incur in New Zealand once you return home, including if we return you under Section 12.2 – Emergency medical evacuation or repatriation below.

12.2 – Emergency medical evacuation or repatriation

We will cover you if you need to be, as a result of you contracting COVID-19 during your trip, medically evacuated.

We will pay up to the amount shown in Table of benefits for the cost of emergency evacuation provided such evacuation is medically necessary. We will also pay under this section the cost of returning your body or your ashes to New Zealand up to the amount shown in the Table of benefits.

12.3 – Loss of prepaid travel deposits

We will cover you if you have to cancel or shorten your trip because you, someone travelling with you or your relative is diagnosed with COVID-19, and you are unable to use travel arrangements you have paid for.

If you are diagnosed with COVID-19 or need to go to hospital because you believe you may have contracted COVID-19, you must call us as soon as possible on +64 9 355 3187.
We will pay up to the amount shown in the Table of benefits for non-refundable travel and accommodation expenses, non-refundable costs of excursions, tours and activities and the cost of visas obtained specifically for your trip. But we won’t cover costs you would have had to pay anyway such as timeshare management fees or holiday club membership fees.

12.4 – Additional accommodation and meal expenses

We will cover you if you incur accommodation and/or meal expenses you weren’t expecting to pay because you or someone travelling with you is diagnosed with COVID-19 during your trip.

We will pay up to the amount shown in the Table of benefits for the reasonable and necessary expenses you incur if, as the result of the COVID-19 diagnosis, you have to stay where you are after you had intended to leave by order of a government body or health authority, or because a public transport refuses you carriage.

12.5 – Additional transportation expenses

We will cover you if you incur additional transportation expenses to catch up on your itinerary or shorten your trip and return home because you or someone travelling with you is diagnosed with COVID-19 during your trip.

We will pay up to the amount shown in the Table of benefits for reasonable and necessary scheduled transportation expenses incurred to get you to the place you were supposed to be in accordance with your original trip itinerary after you were stranded at a connecting destination or you missed a transport connection, or return you home if as the result of the COVID-19 diagnosis, it is necessary and unavoidable that you have to cut short your trip and return home.

We will only pay additional transportation expenses based on the fare class that you had booked for the majority of your trip, unless your claim is to shorten your trip and return home and we and your treating medical practitioner agree that an upgrade is required because of your medical status.

If we have to pay for you to return home early, we will use your return ticket towards our cost. If you do not hold a return ticket for your trip, we will deduct an amount equal to your original public transport’s published one-way fare, based on the travel class that you booked for your outbound public transport, at the time you come home.

12.6 – Your quarantine overseas

We will pay if you are unexpectedly placed into mandatory quarantine outside New Zealand for more than 24 hours by a written order of a government body or health authority because you test positive for COVID-19 or you or someone travelling with you is identified as having been exposed to COVID-19.

We will pay you The Amount We Will Pay For Each Day shown in the Table of benefits for every fully completed 24-hour period that you are in quarantine, until you are released from quarantine or we have paid the Total Amount We Will Pay For All Days Combined shown in the Table of benefits. This means we will pay a maximum of 14 days in total.
What you are not covered for under Section 12

1. Any loss if you are travelling against a medical practitioner’s advice or acting in a way that goes against the advice of a medical practitioner (including travelling with COVID-19 symptoms).

2. Any quarantine mandate that generally or broadly applies to:
   (a) All arriving/transiting passengers, or all arriving/transiting passengers from a particular geographic area of origin;
   (b) All individuals currently located in a particular geographic area; or
   (c) All passengers, or a sub-group of passengers that is broader than just you and the people travelling with you, in any public transport.

3. Any loss excluded in the General exclusions.
General exclusions

The following General Exclusions apply to all sections of the policy. This includes cover available both before you travel and whilst on your trip. In addition to these General Exclusions, section specific exclusions may apply to a particular section of the policy. Please refer to What You Are Not Covered For under the applicable section for more details.

We will not cover you for loss, expense or liability directly or indirectly arising from, related to or associated or in connection with or in respect of:

่าย Known events ณ

1. Planned or actual travel to, or choosing to stay in, any country or region where the New Zealand government has issued a ‘Do not travel’ advisory. However, if your Destination is upgraded to a ‘Do not travel’ advisory after the Policy Issue Date and after you booked a trip covered by this policy, but before you enter such Destination, you may be able to claim under Section 1 – If you have to cancel or shorten your trip and/or Section 2 – If you incur additional travel expenses. If your Destination is upgraded to a ‘Do not travel’ advisory when you are in such Destination, all policy benefits will apply provided always that you try and leave that Destination as soon as reasonably possible after you become aware of the upgrade. Please check safetravel.govt.nz for more information. We recommend you subscribe to updates for your intended Destinations. You can also follow Safetravel on Facebook or Twitter, or follow the social media accounts of your nearest New Zealand embassy.

2. Any event or set of circumstances that you were aware of at the time you booked a trip covered by this policy or you purchased this insurance, whichever happened last, that could reasonably be expected to lead to a claim.

่าย Medical conditions ณ

1. Any existing medical condition or any complication arising from it, unless the existing medical condition relates to you and it is covered under Automatically covered conditions. Please refer to How we cover existing medical conditions for more information.

2. You or anyone travelling with you not being fit to travel or travelling against the advice of a medical practitioner.

3. Any condition that has been given a metastatic or terminal prognosis at the time of purchasing this insurance and/or before commencing travel.

4. Any condition or set of symptoms that are under or awaiting further investigation, or for which investigation or treatment recommended by a medical practitioner has been refused by you.

5. Travelling to obtain medical care, treatment or advice of any kind, whether or not this is this sole purpose of your trip.

6. Failure to get the inoculations or vaccinations recommended for the Destinations shown on your Certificate of Insurance.

Please note there is no cover for any medical and/or associated expenses incurred in New Zealand or in connection with a domestic trip.

่าย Pregnancy ณ

1. Pregnancy if you are more than 26 weeks pregnant at the start of or during your trip (including routine pre-natal care and childbirth).

2. Infertility, contraception or operations related to sterilisation or any complication arising therefrom.
**Sports and activities**

1. **Snow sports.**

2. Participating in:
   - (a) Extreme sports and sporting activities;
   - (b) Competition sports;
   - (c) Any professional sports or any sport in which you would or could earn or receive remuneration, donation, sponsorship or financial rewards of any kind;
   - (d) Racing other than on foot (i.e., human);
   - (e) Mountaineering;
   - (f) Expeditions;
   - (g) Hunting trips;
   - (h) White water rafting grade four or above;
   - (i) Sailing outside of territorial waters;
   - (j) Parachuting, BASE jumping, sky diving or travel in any other air supported device other than as a passenger in a licensed passenger aircraft operated by an airline or charter company (but this exclusion does not apply to commercially organised hot air ballooning or parasailing).

3. **Scuba diving unless:**
   - (a) You are diving for recreational purposes (for the purpose of clarity, recreational diving does not include technical diving or diving as a professional diver);
   - (b) You are diving with a qualified dive instructor or dive master, or you hold a PADI certification or similar recognised certification and are diving within the level of your certification (including maximum dive depths and bottom time) and to the standards and procedures set up by your certifying agency;
   - (c) Subject to (b) above your planned dive depth does not exceed 40 metres; and
   - (d) You are not diving alone.

4. **Trekking,** hiking or tramping between 3,000 and 5,500 metres unless:
   - the trek, hike or tramp is provided by a recognised commercial tour operator and you are acting under the guidance and supervision of guides or instructors, or any **trekking,** hiking or tramping above 5,500 metres.

**Motorcycling**

1. Your use of a two-wheeled motor vehicle as a rider or a passenger unless:
   - (a) The motorcycle is 125cc or less and you or the person in control of the motorcycle holds a current and valid motorcycle license for the country the motorcycle is being operated in; or
   - (b) The motorcycle is 126cc or greater and you or the person in control of the motorcycle holds a current and valid license for the motorcycle in their home country and the country the motorcycle is being operated in; and
   - (c) At all times, local road rules are being adhered to and a motorcycle helmet and appropriate safety gear is being worn.

**Putting yourself in danger**

1. Intentionally or recklessly risking your personal safety (unless you are trying to save a human life) or the safety of your baggage or personal items.

2. Your suicide, attempted suicide or intentional self-harm.

3. Use of alcohol or drugs unless the drugs have been prescribed by a medical practitioner.

4. Your involvement in any malicious, illegal or criminal act.
Work
1. Taking part in manual labour during your trip.
2. Travelling as an operator or crew member in, or carrying out any testing or repairs on, a private aircraft or a public transport.
3. Working as a law enforcement officer, emergency medical staff or fire service personnel during your trip.

Default
1. A tour operator, airline or any other company, firm or person’s suffering financial default.
2. A tour operator, airline or any other company, firm or person being unable or unwilling to fulfill any part of their legal or contractual obligation to you.

Government actions
1. Travel restrictions due to government orders, warnings, advisories, regulations, directives, prohibitions or border closures relating to any current or previous epidemic or pandemic as declared by the World Health Organisation or by any official governmental body or health authority of either New Zealand or your Destination country.
2. Government-issued orders or interventions that impact the ability to travel.
3. Anything that is secured, destroyed, damaged, quarantined or confiscated by any customs or other regulations.

Losses not covered
1. Indirect losses, which includes loss of enjoyment, loss of revenues, loss of business or business opportunity, or consequential losses not described in this policy such as the cost of replacement locks if your keys are stolen.
2. Any loss or benefit that we are legally prohibited from paying by law.

Things outside your control
1. War, civil war, invasion, revolution or any similar event.
2. Unauthorised and/or unintended activities that:
   (a) Target or affect the devices, equipment, files, data, systems, websites, networks or databases of one or more people or companies; and
   (b) Are performed:
      (i) Using internet or network access via computers or other electronic devices; and/or
      (ii) Via physical means including, but not limited to damaging or altering network connections, physically destroying data centre or network centre equipment, or electromagnetic pulse detonation.
3. A large-scale disruption of electronic devices, electrical grids, or electricity transmission, caused by an electromagnetic pulse (“E.M.P.”). This includes both naturally occurring events (including, but not limited to solar flares and geomagnetic storms) and man-made events (including, but not limited to nuclear E.M.P. and Electromagnetic Interference Devices).
4. The actual, alleged or threatened, whether intentional or accidental, discharge, seepage, migration, release, escape, exposure, explosion or dispersal of any hazardous chemical, biological, radioactive, or nuclear material, gas, matter, fuel, waste or contamination.
5. The terrestrial impact of an object entering from outside the earth’s atmosphere, such as a meteorite, asteroid, or man-made space debris.
Sanctions exclusions

In addition to the **General exclusions** listed above:

1. We will not be deemed to provide cover and we will not be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose us, our parent company or our ultimate controlling entity to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, the United States of America, the Commonwealth of Australia, or New Zealand.

2. This policy will not cover any loss, injury, damage or legal liability arising directly or indirectly from planned or actual travel in, to, or through Cuba, Iran, Syria, North Korea or the Crimea region.

3. This policy will not cover any loss, injury, damage or legal liability sustained directly or indirectly by any individual or entity identified on any applicable government watch list as a supporter of terrorism, narcotics or human trafficking, piracy, proliferation of weapons of mass destruction, organised crime, malicious cyber activity, or human rights abuses.
General definitions

In this policy some words or phrases have a specific meaning attaching to them. These words or phrases are shown in bold. Wherever they appear, they will have the meaning described in this section.

In addition to the words shown in bold, wherever the following words appear they will also have the meanings described in this section:

- ‘Trip’
- ‘We’, ‘our’ or ‘us’
- ‘You’, ‘your’ or ‘insured person’

These words are not in bold so that the policy is easier to read.

Chronic means any condition that persists, or is expected to persist, for longer than a year and after that time is likely to recur. These include, but are not limited to, arthritis, cardiovascular disorders, epilepsy, haemophilia, lupus, motor neuron disease, multiple sclerosis disease, muscular dystrophy, Parkinson’s disease, renal-kidney disease and respiratory disorders.

Competition sports means any involvement, including training, in an organised sport event or contest of a physically demanding, acrobatic and/or combative nature. These include but are not limited to cycling, triathlons, biathlons, ultra-marathons, equestrian, sailing and other water sports, football, rugby, hockey, gymnastics, pole jumping, fencing, weightlifting, archery, shooting, martial arts, boxing and all winter sports. It does not mean sports (including those that are referenced above) which are organised sanctioned competitions for primary or secondary school age students.

Domestic trip means travel to a destination within New Zealand that is more than a 100km radius from your home or your usual place of work.

Epidemic or pandemic means an epidemic or pandemic as declared by the World Health Organisation or by any official governmental body or health authority of either New Zealand or your Destination country, or any disease (including any mutation, strain, or variation of any such disease) or event declared by the World Health Organisation as a public health emergency of international concern, or:

1. The threat or fear of any such epidemic, pandemic, disease or event;
2. Any preventive or pre-emptive action taken to prevent the spread of a potential epidemic or pandemic; or
3. Any quarantine.

Existing medical condition means:

1. Any sickness including mental health condition, injury or disability which in the one-year period before the Policy Issue Date:
   (a) You were aware of or a reasonable person in the circumstances could be expected to be aware of; and
   (b) Such condition:
      (i) Manifested itself, worsened, became acute or exhibited symptoms which would have caused an ordinarily prudent person to seek diagnosis, care or treatment;
      (ii) Required taking prescribed drugs or medicine, or tests or further investigation had been recommended by a medical practitioner; or
      (iii) Was treated by a medical practitioner or treatment had been recommended by a medical practitioner.

2. Any congenital, chronic or ongoing condition which you are aware of, or a reasonable person in the circumstances could be expected to be aware of, before the Policy Issue Date.
**Expedition** means any journey to high risk, remote, inaccessible and/or inhospitable locations including, but not limited to, kayaking trips beyond one kilometre from the coast, or trips to generally inaccessible interiors of a country or areas previously unexplored or unchartered.

**Extreme sports and sporting activities** means any sport or sporting activities that present a high level of inherent danger (i.e., involves a high level of expertise, exceptional physical exertion, highly specialised gear or stunts) including, but not limited to, big wave surfing, bicycle, motor, air or sea craft speed trials or stunts, canoeing down rapids, cliff jumping, horse jumping, horse polo, and stunts. It does not mean usual tourist activities that are accessible to the general public without restriction (other than height or general health or fitness warnings) and which are provided by a recognised local tour operator/activity provider but always providing that you are acting under the guidance and supervision of qualified guides and/or instructors of the tour operator/activity provider when carrying out such tourist activities.

**Financial default** means insolvency, provisional insolvency, bankruptcy, appointment of a liquidator or provisional liquidator, liquidation, restructuring or composition with creditors.

**Home** means your usual place of residence within New Zealand.

**Injury** means a physical bodily injury sustained by you as a result of an accident during the trip which occurs solely, directly and independently of any other cause or causes including sickness, illness, disease or any pre-existing physical or congenital condition, except sickness or illness directly resulting from medical or surgical treatment rendered necessary by such injury.

**International trip** means overseas travel from New Zealand to the Destinations shown on your Certificate of Insurance.

**Manual labour** means your active personal participation in work which involves physical labour or manual operation, including but not limited to:

1. Outside building or installation work performed three or more metres above the ground, underground work, mining work, military duties, offshore work, manual agricultural labour or construction work;
2. Work that involves heavy machinery, explosives or hazardous materials;
3. Work as a diver, lifeguard, taxi driver, bus driver, or other commercial vehicle or heavy vehicle driver, dispatch rider or delivery person;
4. Work of a manual nature that involves specialist equipment and training, or work that presents risk of serious injury including but not limited to oil riggers, fishermen, crane operators or welders; or
5. Work as a bar, restaurant or hotel staff, or work as musicians and singers, or fruit pickers if the fruit pickers are operating machinery.

**Medical practitioner** means a recognised, registered and properly qualified medical professional licensed under any applicable laws and acting within the scope of his/her license and training. The attending medical practitioner cannot be you or anyone travelling with you, or your relative, employer, or employee.

**Mountaineering** means the ascent or descent of a mountain ordinarily necessitating the use of specified equipment including, but not limited to, crampons, pickaxes, anchors, bolts, carabineers and lead-rope or top-rope anchoring equipment.

**Personal computer** means portable computers, laptops, notebooks and Chromebooks, and includes accessories and attachments that come as standard equipment with the personal computer. Any handheld devices including tablets and smartphones are excluded from this category.

**Public place** means any place that the public has access to including, but not limited to, shops, airports (including airport lounges), train stations, bus stations, aircraft, ships, trams, taxis, buses or other forms of transport, streets, hotel foyers and grounds, function, exhibition or conference centres, restaurants, beaches, parks and public toilets.
Public transport means any land, water or air conveyance operating under a valid license for conveyance of fare-paying passengers and which operate to fixed, established and regular schedules and routes that you are to travel on during your trip.

Quarantine means a restriction on movement or travel imposed by an official governmental body or health authority, in order to slow or prevent the spread of an epidemic or pandemic related communicable disease.

Rental vehicle means a four-wheeled motor vehicle rented or hired by you from a licensed car rental agency for the carriage of non-fare paying passengers that has a Gross Vehicle Mass or GVM less than 4.5 tonnes.

Serious illness or injury means a condition which necessitates treatment by a medical practitioner who certifies that as a direct result of this condition you or someone travelling with you requires urgent medical attention and are unfit to commence the trip or continue on with your original trip.

Service provider means any registered commercial entity to which payment is made in respect of services provided.

Snow sports means snow skiing and snowboarding both on and off piste, back country skiing or snowboarding, snowmobiling, tobogganing, cross-country skiing or telemark skiing.

Snow sports equipment means skis or snowboards and their bindings, and ski poles.

Terrorist act means any actual or threatened use of force or violence directed at or causing damage, injury, harm or disruption, or commission of an act dangerous to human life or property, against any individual, property or government, with the stated or unstated objective of pursuing economic, ethnic, nationalistic, political, racial or religious interests, whether such interests are declared or not, which is verified or recognised by the New Zealand government and/or your Destination country's government as an act of terrorism. Robberies or other criminal acts, primarily committed for personal gain and acts arising primarily from prior personal relationships between perpetrator(s) and victim(s) will not be considered terrorist acts.

Trekking means an overnight hike, tramp, trek or similar activity through mountainous terrain, national parks or reserve lands normally undertaken on foot but can be by other means including, but not limited to, an animal or off-road vehicle, and which involves an overnight stay in the wilderness including campsites, huts or lodges. For the purpose of clarity it does not mean mountaineering.

Trip means an international trip or a domestic trip each up to 45-days in duration undertaken between the Policy Start Date and Policy End Date shown on your Certificate of Insurance to which cover applies under this policy. Please refer to Covered period for your trip for more information.

Unattended means when an item is not on your person at the time of loss, left with a person other than your travelling companion or left in a position where you are unable to prevent it from being taken.

War means a hostile contention caused by or between nations or states, or parties in the same nation or state, exercising at least de facto authority within a given territory and commanding an armed force. It also includes incidents directed or carried out by a member or members of an armed force in the prosecution of war.

We, our or us means AIG Insurance New Zealand Limited (“AIG”).

You, your or insured person(s) means where applicable the Policyholder and any person listed under Who Is Covered Under This Policy on your Certificate of Insurance, and includes any accompanying infants under two years of age travelling with these persons.
Making a claim

If your trip hasn’t gone as planned and you need to make a claim, we’re here to help you every step of the way. Firstly, you need to let us know what happened by lodging a claim at qantasinsurance.com/nz/travelclaim. Alternatively, you can download a claim form at qantasinsurance.com/nz/travelclaimform and send it with your supporting documentation to qantasinsuranceclaims@aig.com or by mail at:

Qantas Travel Insurance Claims  
AIG Insurance New Zealand Limited  
21 Queen Street, Level 7  
P.O. Box 1745  
Auckland 1140

To help us process your claim faster, please provide any supporting documentation for your claim such as receipts. In some cases, we may require additional information, but we’ll let you know this once we’ve reviewed your claim.

If you have any questions about making a claim, please call us on 0800 446 266.

Remember, when you make a claim, you have certain obligations under the policy which we’ve outlined below.

Timely notice of a claim

You must advise us of any claim as soon as reasonably possible after a loss happens. We may refuse or reduce the amount we will pay if you unreasonably withhold notification and we become compromised as a result, for example, if we’re not able to use our preferred medical suppliers or we’re unable to investigate a loss solely due to your late notification.

Prevent further loss

Once you’ve experienced a loss or become aware of circumstances that may lead to a claim, you must do what you can to prevent any further loss or expense. This includes cancelling travel arrangements with your service providers as soon as you become aware of your need to cancel, claiming refunds for unused services, securing damaged baggage so as to prevent further damage, and not admitting fault or liability for any accident you cause.

Provide supporting documentation

You’ll need to provide us with the documents and proof of loss that we reasonably require to support your claim. You must keep all receipts for additional expenses you incur and make sure that you don’t destroy, dispose of or repair anything related to your claim. This includes your boarding pass and baggage check tags.

If you suffer a medical event that you don’t need to call us for, meaning for example that you do not need to be kept as an in-patient for more than 24-hours or see a specialist, you’ll need to make sure you get a medical report from your treating medical practitioner and keep the packaging for any prescriptions you’re given. If you suffer any loss, theft or malicious damage to any baggage item, you must report it to the to the police or relevant authority having jurisdiction at the place of loss, for example an airport authority or airline representative, and get a written report from them.

You’ll also need to provide us with reasonable proof of ownership for any items you’re claiming for. We are under no obligation to make payment without this proof of ownership. The proof that we will accept will be proportionate to the item’s value, for example, we don’t expect you to provide receipts for your socks or sundries, but we would expect proof such as a purchase receipt or owner’s manual for a laptop or smartphone.
Medical records

If you’re claiming because of a medical event, you must give us permission to obtain your medical records from any medical practitioner who has treated you (whether in New Zealand or overseas). You must also submit to reasonable requests for medical examination by medical practitioners appointed by us. If we ask you to do this, we will cover the costs including reasonable and necessary travelling costs for you and any support person required to be with you.

Help us get money back

You must take all reasonable steps to seek compensation from any other party who might be legally liable to pay for your loss. You’ll need to lodge a written claim against any person or organisation that might be liable to pay and provide us with a copy of your claim against them. In the event that we pay under this policy, you must let us take over and conduct in your name, all your rights of recovery or compensation against such other person or organisation. You must give us what we need to exercise these rights and take no action to prejudice them.

If you have other cover

We won’t cover you for any cost or expense that is covered by another source, including another insurance policy, a medical or health scheme or any statute of government. We will, however, pay the difference between what you can get from the other source and what you would be entitled to claim under this policy, had it not been for this condition. But we will cover you for the full amount payable if you are claiming under Section 3.3 – Cash while you are in hospital, Section 6 – If you die or are disabled as result of an accident, Section 8 – If you experience delays or hijacking, or Section 12.6 – Your quarantine overseas.

If you are covered by more than one travel insurance policy underwritten by us for the same trip (which may include things like travel insurance that comes with your credit card, but does not include corporate travel insurance) we will consider you insured only under the policy which provides the highest amount of cover or best outcome for you.

Our right to recover

You must pay us back any amounts that we have paid you if you subsequently receive a payment from any other source, or if lost personal baggage items we have paid for are subsequently returned to you. We also reserve the right to recover any amounts that we have paid to you or on your behalf from you if you submit a fraudulent claim.

If we pay you for a damaged baggage item, then that item will become our property. We may ask you to send the item to us at our cost, and we may use it towards our costs.

Paying claims

All claims will be paid to you, or in the case of your death your nominees (if any) or your estate, unless you need to be hospitalised as an in-patient, medically evacuated, or moved to another location. In these instances, we will make the necessary arrangements and pay the service provider(s) directly. You cannot transfer your rights under this policy without our prior written agreement.

We’ll pay all claims in New Zealand dollars. If you incur expenses in a foreign currency, we will convert the loss into New Zealand dollars using the exchange rate published by Bloomberg at the time you incur the expense. We will not pay interest on any claim or payment under this policy.
Important information

New Zealand law

This policy is governed by laws of New Zealand. Any dispute or action in connection with this policy will be conducted and determined in New Zealand.

Fair Insurance Code

We are a signatory to the Fair Insurance Code. This Code aims to raise the standards of practice and service in the insurance industry and it includes the following:

- When you lodge a claim we will tell you in plain language what information we need and how you should go about making the claim.
- We will respond promptly to any request you make for assistance with the claim and your claim will be considered and assessed promptly.

You can obtain a copy of the Code from the Insurance Council of New Zealand at icnz.org.nz or by contacting us.

Privacy notice

The privacy of your personal information is very important to us.

AIG, Qantas and its related bodies corporate only collect information from you that is relevant to providing you with products and services, in accordance with the AIG and Qantas Privacy Policies.

You may request access to the personal information we hold about you by providing a written request.

For more information, view the AIG Privacy Notice below and the Qantas Privacy Policy at qantas.com.
AIG privacy statement

We collect information necessary to underwrite and administer your insurance cover, to maintain and to improve customer service and to advise you of our products.

In the course of underwriting and administering your policy, we may disclose your personal information and that of any other person insured by this policy to a related AIG company either in New Zealand or overseas, contractors or third party providers providing services related to the administration of your policy, banks and financial institutions for the purpose of processing your application and obtaining payment of premium, in the event of a claim – assessors, third party administrators, emergency providers, retailers, medical providers and travel carriers, and our assistance provider, who will record all calls to the assistance service provided under your policy for quality assurance, training and verification purposes.

We will only disclose your personal information to these parties for the primary purpose for which it was collected or to enable us to advise you of our insurance products or services. In some circumstances we may be entitled to disclose your personal information to third parties without your authorisation such as law enforcement agencies or government authorities.

Access to your personal information

You may gain access to or request correction of your personal information and that of any other person insured by this policy by writing to:

The Privacy Manager
AIG Insurance New Zealand Limited
PO Box 1745
Shortland Street
Auckland 1140
New Zealand
privacy.officerNZ@aig.com

While access to this personal information may generally be provided free of charge, we reserve the right to charge for access requests in some limited circumstances. In some circumstances we may not permit access to your personal information. Circumstances where access may be denied include where it would compromise the privacy of other individuals or where it would be unlawful.

Consent acknowledgement

By completing the application form (including any associated form) and paying the premium, you consent to the use of your personal information and that of any other person to be insured by this policy stated in the Privacy Statement above.
Contact details

Customer Service

Phone: 0800 446 273 (within New Zealand) or +64 9 355 3366 (from overseas)
Online: Manage your policy online at qantasinsurance.com/nz/mytravelpolicy
Email: qantascustomerservice@aig.com

Claims

Phone: 0800 446 266 (within New Zealand) or +64 9 355 3078 (from overseas)
Online: Make a claim online at qantasinsurance.com/nz/travelclaim
Email: qantasinsuranceclaims@aig.com

Emergency Assistance

For emergency assistance while travelling anywhere in the world, 24/7:
Phone: 0800 446 196 (within New Zealand) or +64 9 355 3187 (from overseas)
Email: qantasinsuranceassistance@aig.com

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The insurer of this product is AIG Insurance New Zealand Limited