

POLICE TRAVELPAC INSURANCE

Leisure travel cover you and your family can trust, when you need it most



Travelpac offers quality, cost competitive travel insurance cover for Police Welfare Fund members travelling overseas.

Features of Police Travelpac

- Emergency Assistance 24 hours, 7 days a week anywhere in the world.
- 15% premium discount for members of Police Health Plan.

Cover Summary:

The following is a summary of cover only. Terms, conditions and exclusions apply. Refer to the Policy wording attached for full details:

- Overseas medical and related expenses.
- Purchase of essential items should your luggage be mislaid for over 12 consecutive hours.
- Loss of deposits, travel delay, missed connections, hijack and legal costs.
- Any additional accommodation and expenses to return to New Zealand in the event of death, serious injury or serious illness of a relative or someone in New Zealand that your travel relies on.
- Loss or damage to luggage and personal effects, money and documents.
- Accidental death and permanent disability.
- Personal liability.
- Reimbursement of rental car excess.

Enquiries or questions?

Please call

0800 500 122

Your membership number is:

TG-6714

In most cases the Assistance centre will need to validate (with Chartis) that your Travel Insurance is currently active.

CHARTIS 

This policy is issued/insured by American Home Assurance Company (New Zealand Branch), trading in New Zealand as Chartis, and the full policy wording is enclosed, including definitions, conditions and policy exclusions. To apply for Police Travelpac Insurance simply complete the application on the back and forward to Police Welfare Fund Insurances Limited, PO Box 12 344, Wellington.



NZ POLICE LEISURE TRAVEL SCHEDULE OF BENEFITS

with effect from 1st September 2006
All figures are stated in New Zealand Dollars

			PLAN A USA, Hawaii, Canada, Japan, Russia, Europe		PLAN B UK, Ireland, India, Nepal, China, Africa & South America & other countries not listed under A or C		PLAN C Australia & South Pacific Islands	
Section	Excess	The Event	Individual	Family	Individual	Family	Individual	Family
1 (A)	\$75	Loss of Deposits	\$100,000	\$200,000	\$100,000	\$200,000	\$75,000	\$150,000
1 (B)	\$75	Cancellation or Curtailment	included in 1 (A) above		included in 1 (A) above		included in 1 (A) above	
1 (C)	Nil	Other Benefits	refer to Policy Document		refer to Policy Document		refer to Policy Document	
2 (A)	\$75*	Medical & Related Expenses	unlimited	unlimited	unlimited	unlimited	\$350,000	\$700,000
2 (B)	\$75	Emergency Dental Treatment	refer to Policy Document		refer to Policy Document		refer to Policy Document	
2 (C)	Nil	Related Expenses	included in 2 (A) above		included in 2 (A) above		included in 2 (A) above	
3 (A)	Nil	Personal Accident	\$75,000	\$150,000	\$75,000	\$150,000	\$50,000	\$100,000
4 (A)	\$75	Luggage, Personal Effects	\$20,000	\$40,000	\$20,000	\$40,000	\$10,000	\$20,000
4 (B)	\$75	Money	\$1,000	\$2,000	\$1,000	\$2,000	\$750	\$1,500
4 (C)	Nil	Mislaidd Luggage	\$1,750	\$3,500	\$1,750	\$3,500	\$1,750	\$3,500
4 (D)	\$75	Credit Card / Charge Cards	\$3,000	\$6,000	\$3,000	\$6,000	\$3,000	\$6,000
5	Nil	Personal Liability	\$2,500,000	\$2,500,000	\$2,500,000	\$2,500,000	\$2,500,000	\$2,500,000
6	Nil	Rental Vehicle Excess Waiver	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000

Please note: Not all Policy benefits and benefit amounts are shown above. In some cases sub-limits apply or the benefits may not be available to You. Please refer to the applicable Section within the Policy. Please also note that this Schedule of Benefits forms part of Your Policy along with the Policy wording contained herein, the form(s) that You need to complete and the Certificate that will be issued to You.
*Please refer to Section 2(A) of the Policy document.

Plan Selection

As a point of clarification:

The insured persons are welcome to shuttle back and forth between countries which are rated differently. So long as they do not spend greater than 50% of their trip or seven consecutive days (whichever is lesser) in the higher rated location then they will not be obliged to pay the higher premium.

If You are Travelling to a Plan B or C country, and You will be spending more than seven consecutive days in a higher Plan country (Plan A is the highest, Plan C is the lowest), You must choose the higher Plan cover for the entire trip. If You plan to spend seven consecutive days or less in a higher Plan country, You may select the (lower) Plan that includes Your other destinations. However if the length of time in the higher Plan destination exceeds the length of time spent in the lower Plan destination, the higher Plan must still be selected.

About Your Assistance Company - Travel Guard™

Travel Guard™ provides access to a highly trained team of assistance personnel (including medical professionals) who are available 24 hours a day to assist You with medical emergencies and other travel related problems You may experience overseas.

Noted below are just some of the services Travel Guard™ can provide subject to the terms and conditions of the Policy. In some cases the Insurer's prior approval is required.

- Pre-departure health information.
- Access to a registered medical practitioner for emergency assistance or advice.
- Emergency transportation to the nearest suitable hospital or Your home.
- Payment guarantees to hospitals and insurance verification.
- Legal referral service.
- Location of New Zealand Embassies & Consulates.
- Assist in replacing Your stolen or lost luggage travel documents, travellers cheques, credit cards etc.

You can contact Travel Guard™ from anywhere in the world, 24 hours a day on 64 9 359 1678 (reverse charges where available).

Blood Care Foundation Membership

This is a charitable company registered in the UK whose purpose is to make fully screened and tested blood available to its members anywhere in the world.

Medical Cover : Please Note

If You are a member of the Police Health Plan:

- Medical Claims under Section 2 are subject to an Excess of \$2,000, or \$10,000 if it is for a Pre-Existing Condition. The Excess will be paid for You by Police Health Plan Ltd.

If You are not a member of the Police Health Plan:

- You must pay an Excess of \$75 for any medical claim under Section 2.

Pre-Existing Medical Conditions

Pre-Existing Medical Condition(s) are not automatically covered by this Policy.

Pre-existing Medical Condition(s) means any condition or illness, diseases, debilitating effect (including symptoms thereof) or Injury which You were aware of at the time of applying for this insurance and/or for which treatment, medication or medical attention has been sought, given or recommended within 90 (ninety) days prior to the Period of Insurance.

Cover for Pre-Existing Medical Condition(s) can be applied for by calling 0800 367 244.

An assessment will be carried out by a health professional who will ask a number of questions concerning the planned travel itinerary, general health, condition(s), treatments and medications. Please have this information close by when the call is made.

TRAVEL INSURANCE POLICY WORDING

IMPORTANT INFORMATION

This Policy is valid only when a current Certificate of Insurance is attached.

AGREEMENT

When the Insured has paid the premium required for the Plan selected as shown on the Certificate of Insurance, We will provide You with cover subject to the terms, Conditions and Exclusions contained in this Policy and the Certificate of Insurance.

YOUR POLICY

This policy is designed to cover Police Welfare Fund members for their overseas leisure travel. It is also designed to cover Police Welfare Fund members for their work related travel, but only when it has been declared and we have agreed to cover it in writing prior to the inception date shown on the Certificate of Insurance. The policy will not provide cover for manual or dangerous work.

YOUR DUTY OF DISCLOSURE

Before You enter into this Policy You have a duty to disclose to Us every matter that You know, or could reasonably be expected to know, is relevant to Our decision (or the decision of a prudent insurer in the circumstances) of whether to accept the risk of the insurance and if so on what terms. You have the same duty to disclose those matters to Us before You renew, extend, vary or reinstate this Policy.

Your duty does not extend to matters:

- that diminish the risk to be undertaken by Us.
- that are of common knowledge.
- that We know or in the ordinary course of Our business ought to know.
- where compliance of Your duty is waived by Us.

If You fail to comply with this duty of disclosure, We may be entitled to reduce Our liability under this Policy in respect of a claim, or may cancel this Policy. If Your non-disclosure is fraudulent, We may also have the option of avoiding this Policy from the inception date.

DEFINITIONS

In this Policy the following definitions apply:

Dependent Children means Your unmarried children over 7 days old and under 21 years of age who are financially dependent upon You for maintenance and support.

Family means You and Your Spouse and accompanying Dependent Children.

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

Injury means physical and bodily Injury caused solely by accidental violent external and visible means occurring within 12 calendar months of the date of the event giving rise to such Injury.

Loss means sudden and Unforeseen accidental physical loss, damage or destruction.

Luggage means personal effects and luggage which accompany You.

Period of Insurance means the period commencing from the date and time You depart from New Zealand for travel outside of New Zealand on the inception date shown in the Certificate of Insurance, and concludes at the date and time You arrive back in New Zealand or midnight of the expiry date shown in the Certificate of Insurance.

In respect of travel between the point of Your overseas departure and arrival in New Zealand and Your place of residence in New Zealand the maximum cover period shall be:

1. Prior to departure; the inception date shown on the Certificate of Insurance, 24 hours following the inception date or the date and time You depart for the overseas Travel, whichever occurs last, and
2. Following your arrival; the expiry date shown on the Certificate of Insurance, 24 hours following Your arrival in New Zealand or the date and time You arrive at Your residence in New Zealand, whichever occurs first.

The above definition shall be extended for:

- (a) Section 1A (Loss of Deposits), where cover starts on the day the premium is paid and the Application Form is accepted by Us with the issue of the Certificate of Insurance; and
- (b) Section 4B (Money), where cover starts 72 hours

prior to the departure date shown on the Certificate of Insurance.

Pre-Existing Medical Condition(s) means any condition or illness, disease, debilitating effect (including symptoms thereof) or Injury which You were aware of at the time of applying for this insurance and/or for which treatment, medication or medical attention has been sought, given or recommended within 90 (ninety) days prior to the Period of Insurance.

Public Place means but is not limited to shops, airports, train stations, streets, hotel foyers and grounds, restaurants, beaches, public toilets and any place to which the public has access.

Relative means Your Spouse, common-law (de-facto) partner, son, daughter, step-child, parent, grand-parent, parent-in-law, grand-child, brother, half brother, sister, half sister, step-parent, guardian, brother-in-law, sister-in-law, daughter-in-law, son-in-law, fiancée or fiancé.

Serious Injury or Serious Illness means (in respect of a Relative or any other person in New Zealand on whose state of health Your journey depends) a life threatening medical condition which first manifested itself during the Period of Insurance.

Spouse means the person with whom You have continuously cohabited within the 90 days immediately preceding the commencement of any trip covered under this Policy.

Terrorist Act means any actual or threatened use of force or violence directed at or causing damage, injury, harm or disruption, or committing of an act dangerous to human life or 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. Robberies or other criminal acts, primarily committed for personal gain and acts arising primarily from prior personal relationships between perpetrator(s) and victim(s) shall not be considered Terrorist Acts. Terrorism shall also include any act which is verified or recognised by the (relevant) Government as an act of terrorism.

Unforeseen/Unforeseeable means sudden, unexpected and unintended.

We/Our/Us/Insurer means American Home Assurance Company (New Zealand Branch), trading in New Zealand as Charitas.

You/Your/Insured mean the Insured Person(s) named in the Certificate of Insurance.

AUTOMATIC EXTENSIONS TO COVER

Extension of Journey

If You have commenced Your journey and are unable to return to New Zealand on the expiry date shown on the Certificate of Insurance because a legally qualified medical practitioner has declared You unfit to travel due to an illness or Injury for which a claim is payable under this Policy or due to the delay of transport, We will automatically extend Your cover for up to 90 consecutive days from the expiry date, at Our full discretion.

MINISTRY OF FOREIGN AFFAIRS AND TRADE ("MFAT")

You are not covered for Travel into and within a location that is listed as an "Extreme Risk" location on the New Zealand Ministry of Foreign Affairs and Trade travel website at www.safetravel.govt.nz.

You may be covered for cancellation costs under Section 1 (Loss of Deposits) if You decide to cancel or curtail Your Travel because the location(s) in Your planned itinerary are upgraded or added to the MFAT list of "Extreme Risk" locations after You have purchased this Policy.

CONDITIONS AND OBLIGATIONS OF COVER

This Policy is issued on the basis, and it is a condition, that:

1. At the time Your travel arrangements are made and/or this insurance is confirmed, whichever occurs last, You must be fit to travel and not be aware of any circumstances that are likely to lead to cancellation or disruption of Your journey.
2. If prior to Your departure date You become aware of any circumstance that may prevent You from completing Your planned journey You must report this information to Us before Your departure date. We reserve the right to review the acceptance terms of this Policy. Section 1(A) – Loss of Deposits, as it relates to the period prior to Your departure date, will not be subject to the review decision.
3. You are a permanent resident of New Zealand and intend returning to Your place of residence in New Zealand upon completion of the journey unless otherwise agreed in writing by Us.
4. All amounts are in New Zealand dollars and all claims are payable in New Zealand dollars. If expenses are incurred in a foreign currency then the rate of currency exchange used to calculate the amount payable will be the rate applying at the time of incurring the expense.
5. You do not make any offer or promise of payment

or admit Your fault to any other person, or become involved in any litigation without Our prior written approval.

6. You will take all reasonable precautions to avoid or minimise any loss, damage, or liability and take all reasonable actions to recover any property lost. Please note, leaving property unattended in a Public Place is not considered to be taking all reasonable precautions.
7. At the time You suffer any Loss, Injury, illness or expense which may be covered under this Policy You will do as much as You reasonably can to stop any further Loss, Injury, illness or expense.
8. This Policy is governed by New Zealand Law and any dispute or action in connection therewith shall be conducted and determined in New Zealand.
9. All medical certificates, accounts, receipts and information requested by Us shall be furnished in such form and in such time as We require. Original documents must be produced.
10. You/Insured must provide Us immediately with full particulars of any claim made against You/Insured by any other person, all legal documents served on You/Insured and allow Us the sole option to negotiate settlement of, or defend the claim in Your/Insured's name.

In the event of a loss - You must immediately:

1. Do as much as You can to prevent incurring any further loss or expense.
2. Contact **Travel Guard™ on 64 9 359 1678** if You are to be hospitalised, have lost all Your luggage or money or if Your journey is to be interrupted or curtailed due to Injury or illness or You are required to return home early for any reason. We will reimburse You for the cost of the call, if charged.
3. Lodge a written claim against any person, party, hotel or transporter who may be legally liable for Your Loss, illness or Injury.
4. **YOU MUST NOT** admit liability in respect of any loss.

CANCELLATION CLAUSES OF THIS INSURANCE

Before Inception Date

If this Policy does not meet the requirements of the Insured, We will provide a full refund of premium provided the Policy has not been claimed on or used and the Policy document is returned to Us within 7 days of purchase.

Our Right To Cancel

We may cancel this insurance at any time by writing to the Insured's postal address shown on the Certificate of Insurance giving the Insured Person/Persons 14 days notice and refunding the unused portion of premium if applicable.

NO PREMIUM IS REFUNDABLE ONCE COVER HAS COMMENCED AND A CLAIM IS BEING MADE UNDER THIS INSURANCE.

FRAUD

If You/Insured make a claim and/or statement which is fraudulent in any way We have the right to void and/or cancel this insurance immediately.

POLICY AGE LIMIT

This Policy does not cover travel undertaken by You unless You are over 7 days old or under 76 years of age at the time You depart for Your journey, unless Our prior written approval has been given.

POLICY LIMITS

Unless otherwise stated herein the maximum amount We will pay under each Policy Section/sub-Section:

- (i) for each Insured Person is the applicable amount shown under the Individual column on the Schedule of Benefits for the Plan selected on the Certificate of Insurance, and
- (ii) for all insured members of a Family is the applicable amount shown under the Family column on the Schedule of Benefits for the Plan selected on the Certificate of Insurance in the aggregate.

Note: Where the Individual Plan has been selected, any accompanying Dependent Children are included under Your (i.e. the parent/guardian) Individual sums insured.

OTHER INSURANCE

There is no cover under this insurance for a loss or event or liability which is covered under any other insurance policy, health or medical scheme or Act of Parliament or to the extent that free health care or treatment is available in New Zealand or under any reciprocal health agreement between the Government of New Zealand and the Government of any other country. We will however, pay the difference between what is payable under the other insurance policy, health or medical scheme, Act of Parliament or reciprocal health agreement and what You would otherwise be entitled to recover under this insurance.

GENERAL EXCLUSIONS

We will not pay under any Section of this Policy for claims arising directly or indirectly out of:

1. Professional sporting activities and hazardous sports or activities including but not limited to:
 - (i) racing (except on foot);
 - (ii) mountaineering involving use of ropes and guides;
 - (iii) rock-climbing;
 - (iv) ocean yachting (unless cover has been approved by Us or Our representative but always excluding Section 3 – Personal Accident);
 - (v) underwater activities always involving the use of self contained underwater breathing apparatus (unless You hold an open-water diving certificate or are diving with a qualified instructor);
 - (vi) motorcycling unless the total engine capacity of the motor cycle is 200cc or less (a Motor Cycle Licence must also be held at the time and place where the claim occurred);
 - (vii) skydiving;
 - (viii) hang-gliding;
 - (ix) potholing;
 - (x) hunting; or
 - (xi) off piste skiing; or
 - (xii) trekking above 3000 metres; or
 - (xiii) deliberate exposure to exceptional danger.
2. Suicide, intentional self Injury, insanity, any psychological, psychosomatic, nervous or mental condition, any sexually transmitted disease, Acquired Immune Deficiency Syndrome (AIDS), Human Immunodeficiency Virus (HIV), or activities associated with the use of drugs (unless prescribed or administered by a legally qualified medical practitioner) or Your being under the influence of or arising from or in any way connected with the consumption of alcohol.
3. Loss or destruction of or damage to any property whatsoever or any Loss or expense whatsoever resulting or arising therefrom or any consequential loss directly or indirectly caused by or contributed to by or arising from ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel.
4. The use, release or escape of nuclear materials that directly or indirectly results in nuclear reaction or radiation or radioactive contamination; or the dispersal or application of pathogenic or poisonous biological or chemical materials; or the release of pathogenic or poisonous biological or chemical materials.
5. Liability You assume by agreement unless the liability would have legally been Yours if You had not entered into the agreement.
6. You engaging in any activity associated with prostitution or any illegal or criminal act.
7. War, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection or military or usurped power.
8. (i) the intentional use of military force to intercept, prevent, or mitigate any known or suspected Terrorist Act.
(ii) any Terrorist Act.
General Exclusions 8.(i) and 8.(ii) do not apply to Section 2 – Medical and Related Expenses and Section 3 – Personal Accident.
9. Riot or civil commotion unless You have already left New Zealand or You have paid for Your travel and accommodation and Your Policy was in force before You became aware of or could reasonably be expected to be aware of the riot or civil commotion.
10. Any foreseeable act of any person acting on behalf of or in connection with any organisation with activities directed towards the overthrow by force of any Government (whether with legal authority or not) or any act of violence.
11. Any interference with Your travel plans by a Government or official authority including but not limited to refusal of a visa or permit to You or to any Relative or travelling companion or restriction of access to any locality.
12. Any loss if you did not take precaution to avoid a loss after there was warning not to travel in the mass media.
13. An event that occurs in a location listed as “Extreme Risk” on the Ministry of Foreign Affairs and Trade (MFAT) Travel Advice website unless the location was upgraded or added to the list after the commencement of Your travel.
14. You engaging in any manual or dangerous work in connection with any business or trade.
15. Any loss, injury, damage or legal liability arising directly or indirectly from travel in, to or through Afghanistan, Cuba, Democratic Republic of Congo, Iran, Iraq, Liberia, Sudan or Syria; or
16. Any loss, injury, damage, or legal liability suffered or sustained directly or indirectly by an insured person if that insured person is:
 - (i) a terrorist; or
 - (ii) a member of a terrorist organisation; or
 - (iii) a narcotics trafficker; or
 - (iv) a purveyor of nuclear, chemical or biological weapons.

THE FOLLOWING SECTIONS 1,2,3,4,5, & 6 APPLY TO ALL POLICY OPTIONS.

SECTION 1 - LOSS OF DEPOSITS, CANCELLATION, CURTAILMENT, REPATRIATION/EXPATRIATION, AND OTHER BENEFITS.

SECTION 1(A) LOSS OF DEPOSITS

If You have to cancel Your journey because of the death, Serious Injury or Serious Illness of a Relative or any other person on whom Your travel depends, or because of any other Unforeseeable cause beyond Your control, We will pay for loss of deposits paid or charges contracted to be paid which cannot be recovered from any other source. Refer Exclusions applicable to Sections 1, 2 & 3.

WE WILL NOT PAY THE FIRST \$75 OF EACH AND EVERY CLAIM UNDER SECTION 1(A).

SECTION 1(B) CANCELLATION OR CURTAILMENT

(i) If Your journey is curtailed due to the Unforeseeable death, Serious Injury or Serious Illness of a Relative or any other person in New Zealand upon whom Your travel depends, or due to any other Unforeseeable cause beyond Your control and are unable to continue with Your planned itinerary and have to return early to New Zealand, We will pay reasonable extra travel and accommodation costs which You necessarily incur provided You already held a return ticket to New Zealand.

(ii) Once Your journey has commenced, if Your planned itinerary is necessarily interrupted due to the Unforeseeable death, Serious Injury or Serious Illness of a Relative or any other person in New Zealand upon whom Your travel depends, or due to any other Unforeseeable cause beyond Your control, We will pay for Your reasonable extra travel and accommodation costs which You necessarily incur (including the costs of meals over and above the amount You had already budgeted for) associated with Your planned itinerary.

Please Note:

- (i) Section 1(B) does not cover resumption of journey costs.
- (ii) If You claim under Section 1(A) or 1(B) due to illness or Injury or You have to return home early, You must contact Travel Guard™ for prior approval before incurring a Loss or expense and be able to provide supporting documentation including a medical certificate confirming the necessity for Your return or Your inability to travel.

WE WILL NOT PAY THE FIRST \$75 OF EACH AND EVERY CLAIM UNDER SECTION 1(B).

SECTION 1(C) OTHER BENEFITS:

(i) Hijack Cover
If whilst on Your journey You are detained on a means of public transport due to it being hijacked by persons using violence or threat of violence We will pay You \$500 or a maximum of \$1,000 for a Family for each consecutive 24 hour period You are forcibly detained by the hijackers, up to a maximum of 10 consecutive days.

(ii) Legal costs
We will pay the reasonable costs You incur as a result of false arrest or wrongful detention by any Government or foreign power up to a maximum amount of \$10,000 (Individual Plan) or \$20,000 (Family Plan).

(iii) Missed Connection
If Your journey from or to New Zealand is interrupted by any Unforeseeable cause beyond Your control, and as a result You miss Your connection according to the specified and/or advised time We will reimburse You for any reasonable expenses incurred to enable You to use alternative scheduled transport services additional to those You had already budgeted for, so that You can:-

- a) meet Your connecting travel arrangements; or
- b) be at a special event such as a wedding, sporting event or conference that cannot be delayed because of Your late arrival.

The maximum amount payable is \$2,000 (Individual Plan) or \$4,000 (Family Plan).

Please Note: If a claim is payable under Section 1(C) (iii) of the Policy You cannot claim under Section 1(A) and/or 1(B) for the unused portion of Your transport arrangement costs.

(iv) Travel Delay

We will pay Your reasonable extra expenses additional to those already budgeted for, up to \$250 (Individual Plan) or \$500 (Family Plan), actually and necessarily incurred if, due to any Unforeseeable circumstances outside Your control, the departure of the scheduled transport on which You are booked to travel is delayed for more than 6 consecutive hours.

SECTION 2 – MEDICAL AND RELATED EXPENSES

SECTION 2(A) – MEDICAL EXPENSES

If You sustain an illness or Injury during the Period of Insurance We will pay the reasonable customary charges You necessarily incur overseas within 12 calendar months of the illness or Injury for prescribed medical treatment, surgical treatment, hospital and/or nursing care and emergency air/land transportation. We will also pay You up to \$2,500 for continuing treatment after Your return to New Zealand provided such costs are incurred within 12 calendar months from the original occurrence date of the illness or Injury.

Please Note: If you are to be hospitalised or require emergency air transport, evacuation or repatriation You must immediately contact **Travel Guard™ on 64 9 359 1678**.

FOR NON-POLICE HEALTH PLAN MEMBERS, WE WILL NOT PAY THE FIRST \$75 OF EACH AND EVERY CLAIM UNDER SECTION 2 (A). FOR POLICE HEALTH PLAN MEMBERS, THE EXCESS FOR SECTION 2(A) IS \$2,000 OR \$10,000 FOR A PRE-EXISTING CONDITION ACCEPTED BY US PRIOR TO THE COMMENCEMENT OF THE PERIOD OF INSURANCE.

SECTION 2(B) – EMERGENCY DENTAL TREATMENT

(a) We will reimburse You up to a maximum amount of \$750 per Policy for reasonable dental costs for the relief of sudden and acute pain incurred during the Period of Insurance.

(b) We will reimburse You also for the reasonable dental costs of treatment for damage to sound and natural teeth provided such damage is caused solely by Injury during the Period of Insurance. If You choose to defer treatment for damages caused solely by Injury until Your return to New Zealand We will reimburse You for the reasonable cost of that treatment in New Zealand.

The maximum amount payable under Section 2(B)(b) is \$1,200 (Individual Plan) or \$2,400 (Family Plan).

Please Note: Under this Section You are not covered for routine dental treatment or where the claim is due to normal wear and tear or normal maintenance of dental health or lack thereof.

WE WILL NOT PAY THE FIRST \$75 OF EACH AND EVERY CLAIM UNDER SECTION 2(B).

SECTION 2(C) – RELATED EXPENSES

We will pay:

a) the reasonable additional travel and accommodation costs for one person to travel to, remain with, and accompany You home to New Zealand but only if this is on written medical advice and Our prior written consent has been given.

b) the reasonable cost incurred following Your Unforeseeable death, to return Your body or ashes to New Zealand or reasonable burial or cremation costs in the place where the death occurred.

c) the reasonable costs incurred in returning Your personal effects to New Zealand following Your unexpected death to a maximum of \$5,000.

d) a cash benefit of \$150 for every continuous 24 hours You are confined in hospital overseas as an in-patient up to a maximum of \$3,000. There is no benefit payable for the first 48 hours of confinement or where the medical condition giving rise to the hospitalisation is not covered by this Policy.

e) the reasonable costs incurred, up to a maximum of \$250, in returning Your hire car to the nearest hire car depot if You are unable to return it Yourself due to Your illness, Injury or death, but only where You are liable for such costs under the hire agreement.

PLEASE NOTE: SPECIFIC EXCLUSIONS ALSO APPLY TO EACH SECTION OF THE POLICY.

SECTION 3 – PERSONAL ACCIDENT

If during the Period of Insurance You sustain an Injury which directly results in (i) death, (ii) permanent total paraplegia or permanent total quadriplegia, (iii) permanent total Loss of one or more limbs or (iv) permanent total Loss of sight in one or both eyes, We will pay the amount specified in the Plan selected as shown on the Certificate of Insurance.

Please Note: We will only pay under one of the events 3 (i) - (iv). This means that amounts specified for the above benefits cannot be added to one another.

DISAPPEARANCE:

In the event that Your body is not found within 12 calendar months after an accident involving the vehicle, aircraft, or waterborne craft in which You are travelling death will be presumed in the absence of any evidence to the contrary.

The amount We will pay in the event of the death of a Dependent Child is \$10,000.

If You are aged 76 years or over at the time of Injury or death, no benefit is payable under this Section.

AGGREGATE LIMIT OF LIABILITY

- Except as provided in (b), Our total liability for all claims in respect of any one accident or series of accidents arising out of any one event, shall not exceed \$750,000 in total.
- Our total liability for all claims directly arising out of air travel in aircraft whose flights are not conducted in accordance with fixed schedules to and from fixed terminals over specific air routes, shall not exceed \$225,000 in total.

EXCLUSIONS APPLICABLE TO SECTION 1 (Loss of Deposits, Cancellation, Curtailment, Repatriation/Expatriation and Other Benefits), SECTION 2 (Medical and Related Expenses) and SECTION 3 (Personal Accident):

(Please note these are in addition to the General Exclusions)

You are not covered for:

- The refusal, failure or inability of any person, company or organisation, including but not limited to any airline, other transportation provider, hotel, car rental agency, tour or cruise operator, travel wholesaler, booking agent or other provider of travel or tourism related services, facilities or accommodation, to provide services, facilities or accommodation, by reason of their own Financial Default or the Financial Default of any person, company or organisation with whom or with which they deal.
- The operation of legal processes or law enforcement personnel acting in the course of their duties.
- Circumstances where the costs are recoverable from any other source.
- Your failure to check in according to an itinerary supplied or times advised to You.
- Cancellation of or changes to Your journey due to financial reasons, business reasons, contractual reasons, personal wishes or at the request of an employer.
- Claims arising from delays caused by carriers or re-scheduling. This Exclusion shall not apply to Section 1(C)(iv) Travel Delay.
- Any consequential loss or loss of enjoyment.
- Air travel other than as a passenger on a fully licensed passenger carrying aircraft.
- Your failure to return to New Zealand after the date when You may in the opinion of Our Medical Adviser have safely been repatriated to New Zealand at Our expense or after the time when You fail to follow Our instructions and directions.
- Expenses incurred for dental treatment due to the normal wear and tear, or the normal maintenance of dental health or lack thereof.

11. Pregnancy or childbirth except where You are less than 28 weeks pregnant at the time the event giving rise to the claim occurs and such costs are incurred due to Unforeseeable medical complications or emergencies. There is no cover for a child born overseas during the journey unless, after the birth, You request and We agree in writing to include the child under the Policy as an Insured Person.

12. Any Pre-Existing Medical Condition(s) unless You have notified Us, and where required by Us, Your doctor has completed Our Medical Certificate and We have confirmed cover for that Pre-Existing Medical Condition(s).

13. Any Pre-Existing Medical Condition(s) where You are travelling against medical advice or for which You are travelling to seek medical or other treatment.

14. Any Pre-Existing Medical Condition(s) of any other person on whom Your travel plans depend.

15. Private medical treatment when public care or treatment is available in New Zealand or under any Reciprocal Health Agreement between the Government of New Zealand and the Government of any other country.

16. The maintenance of any course of treatment You had prior to the commencement of Your journey or replenishment of medications taken by You prior to Your departure from New Zealand unless Your medication is stolen on the journey.

SECTION 4 – LUGGAGE, MONEY, MISLAID LUGGAGE AND CREDIT CARDS

SECTION 4(A) – LUGGAGE

We will indemnify You for the accidental Loss of Your Luggage including the reasonable cost of replacing Your travel tickets, passport, drivers licence and similar non-negotiable documents. We will not pay more than \$1,000 for any single item or set of items (except in respect of a video camera or any digital camera that has the capability of taking continuous moving pictures similar to that of a video camera where the maximum payable is \$2,000 per item) unless this has been specified on the Certificate of Insurance and not more than \$5,000 for any one specified item or set of items or \$15,000 in total for all specified items and sets of items. A pair or set of items is treated as one item e.g. a pair of earrings is considered one item and a camera body, its standard lens and accessories are considered one item. The sum insured in respect of eyewear, bicycles or surfboards is limited to \$750 per item. You can not insure any bicycle or surfboard for more than \$750.

It is a condition of this Policy that We have the option to replace, repair or make cash payment for Your Losses after taking into account due allowance for depreciation, wear and tear.

Please note: Any amount payable under Section 4(A) will be reduced by any amount paid under Section 4(C).

WE WILL NOT PAY THE FIRST \$75 OF EACH AND EVERY CLAIM UNDER SECTION 4(A).

SECTION 4(B) – MONEY

We will Indemnify You for accidental Loss of personal money comprising of bank and currency notes, coins, travellers cheques, credit cards and/or vouchers.

WE WILL NOT PAY THE FIRST \$75 OF EACH AND EVERY CLAIM UNDER SECTION 4(B).

SECTION 4(C) – MISLAID LUGGAGE

If whilst overseas and due to an Unforeseen circumstance You are deprived of Your luggage by the carrier for at least 12 consecutive hours We will pay You for purchases of emergency and essential items of clothing, toiletries and related items. **Receipts are required.**

SECTION 4(D) – CREDIT CARDS AND/OR CHARGE CARDS

You are covered for financial Loss You suffer solely as a result of any credit card and/or charge card for which You are responsible being stolen or lost and fraudulently used

by any person other than You or a family member or person travelling with You, provided You cannot recover Your Losses from any other source.

Please Note: For Your claim to be considered You must supply all Credit Card and/or Charge Card Receipts.

WE WILL NOT PAY THE FIRST \$75 OF EACH AND EVERY CLAIM UNDER SECTION 4(D).

YOUR OBLIGATION TO PROTECT YOUR PROPERTY

YOU MUST AT ALL TIMES:

- Act in a responsible manner and exercise all reasonable care for the safety, security and supervision of Your property and You must not leave property unattended in a Public Place or in any unlocked and unattended vehicle or building;
- Stow property left in a locked vehicle out of sight in a locked boot. If the vehicle is left unattended overnight and is not in a locked private garage, then You must not store any items in the vehicle;
- Endeavour to minimise any Loss and not abandon any damaged property; and
- Promptly advise Police and/or Carriers and obtain written proof of the Loss.

Please Note: Failure to comply with any of these obligations may result in the loss of Your right to claim for property lost or damaged, at Our absolute discretion.

EXCLUSIONS APPLICABLE TO SECTION 4 (Luggage, Money, Misaid Luggage and Credit and/or Charge Cards):

(Please note these are in addition to the General Exclusions)

We will not pay for:

- Any unaccompanied item(s) transported under any freight agreement or items sent by postal or courier services.
- Damage by moth, vermin, insects, atmospheric or climatic conditions and/or any process of cleaning, dyeing, repairing, restoring or actions of a like type.
- Mechanical, electrical or hydraulic breakdown or derangement, loss of data or any consequential loss.
- Breaking or scratching of fragile items unless You can prove the breakage was caused by fire or accidental impact to the conveyance (ie. mode of mechanical transport) carrying the articles. This Exclusion does not apply to cameras and their lenses, spectacles, contact lenses and binoculars.
- Sporting equipment and/or bicycles whilst in use, furniture or furnishings, or household effects or appliances used for domestic purposes on the journey, tools of trade (other than portable business equipment), or any means of transport and/or parts and accessories of such transport.
- Bonds, coupons, stamps, negotiable instruments, deeds, manuscripts, securities of any kind or bullion.
- Travellers samples or any property or document of any kind when used wholly or partially for business.
- Confiscation, detention, requisition by Customs or other authorities.
- Loss in value of money or shortages of money caused by mistakes by any person or money dispenser.
- Wear and tear, depreciation in value or gradual deterioration.
- Luggage or money left unattended in any Public Place.
- Any goods that are intended for sale or trade.

SECTION 5 – PERSONAL LIABILITY

We will pay damages and compensation, including legal expenses incurred with Our written consent, which You become legally liable to pay as a result of Your negligence during the Period of Insurance causing:

1. Bodily Injury including death or illness.
2. Loss of or damage to property.

It is a condition of payment under this Section that You do not admit fault or liability to any other person without Our prior written consent.

EXCLUSIONS APPLICABLE TO SECTION 5 (Personal Liability):

(Please note these are in addition to the General Exclusions)

We will not pay damages, compensation or legal expenses in respect of any liability directly arising out of or in connection with:

1. Bodily Injury to You or any member of Your family ordinarily residing with You.
2. Bodily Injury to any of Your employees arising out of or in the course of employment.
3. Loss of or damage to property owned by, or in the control of You or any member of Your family ordinarily residing with You.
4. Loss of or damage to property owned by, or in the control of Your employees arising out of or in the course of employment.

5. Loss of or damage to property, or bodily Injury arising out of Your ownership, use or possession of any mechanically propelled vehicle, aircraft or waterborne craft.
6. Loss of or damage to property, or bodily Injury arising out of Your business, trade or profession including professional advice given by You.
7. Any contract unless such liability would have arisen in the absence of that contract.
8. Judgements which are not in the first instance either delivered by or obtained from a court of competent jurisdiction within New Zealand or the country in which the accident occurred giving rise to Your liability.

SECTION 6 – RENTAL VEHICLE COLLISION DAMAGE AND THEFT EXCESS COVER

We will reimburse You for any excess or deductible which You become legally liable to pay in respect of Loss or damage to a Rental Vehicle during the rental period.

Definition

Rental Vehicle means a rented sedan and/or station wagon, camper van, or moped if that is the accepted mode of transport in the area, from a licensed motor vehicle rental company and shall not include any other style of vehicle.

Conditions

1. The Rental Vehicle must be rented from a licensed rental agency.

2. As part of the hiring arrangement You must take up all comprehensive motor insurance offered by the rental organisation, whether discretionary or mandatory, against loss or damage to the Rental Vehicle during the rental period.
3. You must comply with all the requirements of the rental organisation under the hiring agreement and of the insurer under their insurance.

EXCLUSIONS APPLICABLE TO SECTION 6 (Rental Vehicle Collision Damage and Theft Excess Cover):

(Please note these are in addition to the General Exclusions)

We will not pay for:

1. Loss or damage arising from operation of the Rental Vehicle in violation of the terms of the rental agreement.
2. Wear and tear, gradual deterioration, insects or vermin, inherent vice or damage.

How to Claim

Most people find it more convenient to wait until they return home before making a claim. **However if You require urgent assistance whilst overseas, please contact Travel Guard™ from anywhere in the world, 24 hours a day on:**

64-9-359 1678 (reverse charges where available).

Your membership number is: TG-6714. In most cases Travel Guard™ will need to validate with Chartis, that Your Travel Insurance is currently active. Where possible, You must give written notice of Your claim to Chartis within thirty (30) days of completion of Your journey.

You must:

- retain all receipts for any or all costs incurred and supply the originals with Your claim form;
- submit to Us all information We require in support of Your claim, such as medical or police reports, valuations, or receipts;
- co-operate with Us at all times; and
- report any lost or stolen property to the police or carrier (e.g. airline) within 24 hours of discovery and obtain an official confirmation report.

For further information, read the Travel Insurance policy wording carefully and if you have any questions call our Member Services Team on 0800 500 122.

For the Insurer Financial Strength Rating please refer to the "Police Travelpac Premiums" insert or the Travel Insurance information on www.policeassn.org.nz

