

**ANZ PREMIUM CARD  
OVERSEAS TRAVEL  
INSURANCE**

POLICY WORDING  
EFFECTIVE 22 MARCH 2024





## **IMPORTANT PHONE NUMBERS**

### **ANZ Premium Credit Card**

For account enquiries and lost or stolen cards within New Zealand call **0800 658 044** or outside New Zealand call **+64 9 522 3010**.

### **ANZ Premium Card Overseas Travel Insurance**

#### **General Policy Enquiries**

If You have general enquiries, please call one of the Allianz Partners Customer Care Team on **0800 499 666** between 8.30am and 5pm Monday to Friday.

#### **Emergency Assistance**

If You are overseas and require emergency assistance, please call Allianz Partners Emergency Assistance. Skilled professionals are available 24 hours 7 days a week. Call collect on **+61 7 3305 7194**.

#### **Claim Enquiries**

Please call one of the Allianz Partners Claims Consultants on **0800 499 666** between 8.30am and 5pm Monday to Friday or email us at [anzcardclaims@allianz-assistance.co.nz](mailto:anzcardclaims@allianz-assistance.co.nz)

## CONTENTS

Important Matters	3
Definitions	15
Schedule of Benefits	22
Pre-existing Medical Conditions	23
Medical, cancellation and travel disruption cover for ages 75 and above	24
General Exclusions	25
Section 1 Cancellation and Travel Disruption Benefits	31
Section 2 Medical Benefits	37
Section 3 Life Benefits	40
Section 4 Baggage, Money and Travel Documents	42
Section 5 Rental Vehicle Excess	46
Section 6 Personal Liability	47
Section 7 Kidnap and Ransom	48
Section 8 Transport Accident Insurance	49
Claims	51

## IMPORTANT MATTERS

As an ANZ Premium Cardholder, You and Your Family receive comprehensive Overseas Travel Insurance. As long as You meet the criteria for eligibility and You qualify for cover as expressly described in this document, Your cover will be automatically provided when You travel overseas.

ANZ Premium Card Overseas Travel Insurance is issued and managed by **AWP Services New Zealand Limited trading as Allianz Partners, Level 3, 1 Byron Avenue, Takapuna, Auckland 0622** and underwritten by **The Hollard Insurance Company Pty Ltd ABN 78 090 584 473 (Incorporated in Australia), ("Hollard")** (referred to as "Us", "We" or "Our").

This document is Our ANZ Premium Card Overseas Travel Insurance policy wording. This policy wording sets out the cover available and the terms and conditions which apply. You need to read it carefully to make sure You understand it and that it meets Your needs.

We provide the cover specified in this policy wording subject to its terms, conditions, limits, sub-limits and exclusions. You need to decide if the benefit limits, type and level of cover are appropriate for You and will cover Your potential loss.

This policy wording, together with any written document We tell You forms part of Your policy, makes up Your insurance policy. Please retain these documents in a safe place.

This policy has been arranged for You by ANZ and is available to You as part of Your ANZ Premium Card. No member of ANZ and its related companies, or any other person guarantees Allianz Partners, Hollard or any of the products issued by them.

This policy wording is effective from 22 March 2024 and supersedes any previous policy documentation issued to You in relation to the ANZ Premium Card Overseas Travel Insurance.

## **Eligibility for cover**

You can check Your eligibility for cover here:  
[checkyourcover.co.nz](http://checkyourcover.co.nz)

## **Who is eligible for this cover?**

You are eligible for this policy if You meet the following criteria.

You ordinarily reside in New Zealand and:

- a) You are an ANZ Premium Cardholder at the time You book Your travel and for the entire duration of the relevant Journey; and
- b) You qualify for cover because You have booked Your travel in one of the ways described under the heading How You can activate this insurance policy for Your travel; and
- c) You are a New Zealand Citizen or Resident; and
- d) You hold a return travel ticket for Your travel before You depart New Zealand that shows a return date within the applicable day limit. Please refer to Maximum duration of cover.

If requested by Us, You will need to prove Your eligibility for this policy by providing Us with documentation including but not limited to copies of Your passport or residency visa, Your travel booking receipts and documents relating to Your ANZ Premium Card account.

## **How You can activate this insurance policy for Your travel**

You can check if You qualify for cover here:  
[checkyourcover.co.nz](http://checkyourcover.co.nz)

To have cover under this policy, You must purchase at least 50% of Your pre-paid travel expenses on Your ANZ Premium Card.

Additionally, You can activate this policy for Your travel if Your travel is booked in the following ways:

- a) In cases where Your ANZ Premium Card is not an accepted method of payment, or there will be an additional charge for using Your ANZ Premium Card (e.g. a surcharge), You may purchase at least 50% of Your pre-paid travel expenses using any of Your other ANZ accounts.
- b) If You are booking Your trip using points from a loyalty scheme, You can pay for at least 50% of Your prepaid accommodation or other travel itinerary items using Your ANZ Premium Card.

If You have no prepaid travel expenses such as airfares or accommodation because the trip was gifted, won or purchased for You, and provided that Your trip is not a business trip paid for by Your employer or business, cover under this policy is still available to You. Please call Our Customer Care Team on **0800 499 666** between 8.30am and 5pm Monday to Friday.

Your pre-paid travel expenses include, but are not limited to:

- Air tickets, other transport tickets, accommodation, car rental, pre-paid tours, cruises, taxes and any other pre-paid travel costs

In the event of a claim, **You** must provide **Us** with proof that **You** qualify for cover under this policy.

### **Important information about this cover**

Your Period of Insurance will never commence earlier than 12 calendar months prior to the start date of Your Journey.

If the total period of Your intended travel exceeds the maximum duration of cover stated in this policy wording then You do not qualify for any cover at all under this policy. You may apply to Us to extend the maximum duration of cover. Refer to the heading Extending the maximum duration of cover.

### **Maximum duration of cover**

The maximum period of cover available for each Journey covered under this policy is 90 consecutive days. If Your Journey is more than 90 days long, You do not qualify for any cover under this policy, even within the first 90 days of Your travel.

If You will be travelling for more than 90 days and You still want to have cover under this policy, please refer to Extending the maximum duration of cover.

### **Extending the maximum duration of cover**

In all cases, extensions to the maximum duration of cover are issued at Our discretion.

If You are travelling for more than 90 consecutive days and You want to have cover under this policy, You may apply for cover for the full duration of Your travel provided that:

- a) You have not yet commenced Your Journey; and

- b) the total period of Your intended travel (including the first 90 days) does not exceed 180 days.

Cover for the full duration of Your travel is subject to Our written approval and Your payment of any applicable premium for the additional days.

If We agree to cover the full duration of Your travel, Your cover under this policy will start when You pay Us the applicable premium and We issue You with a Certificate of Insurance.

If You already purchased Your trip and qualified for cover in one of the ways expressly set out in this policy wording and You later decide You will travel for longer than 90 days, the following additional conditions apply to You:

- c) Your cover will not automatically be extended for events which have arisen between the start date of Your Period of Insurance and the date You contact Us to apply for cover for the additional days.

This includes any new illnesses, injuries or medical signs and symptoms You have experienced during this time. However, cover may be available to You following a medical assessment and payment of any applicable premium.

- d) If You have already obtained cover for Your Pre-existing Medical Condition(s) and You contact Us later to extend the maximum duration of cover, this may change the outcome of Your existing medical assessment.

Extensions to cover under this policy are issued at Our discretion and subject to Our written approval. If We agree to extend Your cover, You must pay Us an additional premium which will be charged to Your ANZ Premium Card.

To apply to extend Your cover, please call Our Customer Care Team on **0800 499 666**.



### **Automatic extension of the Period of Insurance**

If during Your Period of Insurance, You are prevented from returning to New Zealand as originally intended for either of the following reasons:

- a) a Registered Medical Practitioner advises You against travelling due to an illness or Injury You have experienced during Your Journey; or
- b) there is an unexpected delay to any scheduled Public Transport in which You were due to travel as a ticket holding passenger which results in Your homeward journey not being completed during Your Period of Insurance,

this policy is extended by up to six months to allow You to complete Your Journey by the next reasonably available transportation.

### **When cover starts and ends**

Cover under Section 1.1 (Cancellation of Journey) commences:

- a) 12 calendar months prior to the start date of Your Journey; or
- b) on the date You purchase Your trip and qualify for cover in one of the ways expressly set out in this policy wording whichever happens later.

Cover under all other sections of this policy commences on the date You commence Your Journey.

Cover ends:

- a) at 11:59pm NZST on the 90<sup>th</sup> consecutive day following the date You commenced Your travel, or if applicable, 11:59pm NZST on the date We have agreed in writing if You have extended Your maximum duration of cover; or
- b) on the date You return to Your Home directly following Your Journey; or
- c) on the day You arrive at a medical facility in New Zealand for further care if You end Your Journey due to a medical reason

whichever happens first.

Please refer to the policy definition of Period of Insurance. You do not have cover under any section of this policy unless You hold an active and valid ANZ Premium Card account at the

time You book Your travel and for the entire duration of Your Period of Insurance.

### **What we will pay**

Provided that You meet the eligibility criteria and You have activated Your cover, We agree to indemnify You in the manner and to the extent set out in this document. This document and any written confirmation issued by Us extending or limiting cover form Your insurance policy.

We will pay claims up to the Maximum Benefit amounts shown in the Schedule of Benefits.

Please read this policy wording carefully and note the exclusions in each section along with the General Exclusions to ensure that You understand the cover provided by Us. If You need any clarification on Your cover or the policy wording please call Our Customer Care Team on **0800 499 666**.

### **How benefit limits and sub-limits are applied**

The policy limits apply per Insured Adult and are stated in New Zealand Dollars. Where referred to in this policy, Insured Adult means the ANZ Premium Cardholder and the ANZ Premium Cardholder's spouse, de facto partner or civil union partner who is travelling with the ANZ Premium Cardholder on the Journey who qualify for cover under this policy for the relevant Journey.

Policy benefits for Dependent Children will be shared within the policy limits of the Insured Adult(s) unless expressly stated otherwise in this policy wording.

For example, the maximum total limit per Insured Adult for personal baggage is \$30,000. If an Insured Adult is travelling with two Dependent Children, the maximum amount claimable for all is \$30,000.

If two Insured Adults are travelling with two Dependent Children the maximum amount claimable for personal baggage will be \$60,000.

## **Excess**

An excess of \$200 will be deducted from Our settlement if You make a claim under the following sections:

- a) Section 1.2 Additional Expenses;
- b) Section 2.1 Medical Expenses;
- c) Section 4 Baggage, Money and Travel Documents.

The excess applies to each separate event giving rise to a claim.

## **Pre-existing Medical Conditions**

Pre-existing Medical Conditions are excluded under this policy. Cover for Pre-existing Medical Conditions may be available for a premium following a medical assessment. The medical assessment must be completed prior to Your Journey commencing.

If You have any queries on this, please call Our Customer Care Team on **0800 499 666**.

## **Emergency Assistance**

If during Your Journey You are to be hospitalised, require evacuation or repatriation services, need to make alternative travel or accommodation arrangements or have lost Your Personal Baggage or Personal Money, please notify Us as soon as possible.

We provide Our customers with easy access to Our 24 hour, seven days a week emergency assistance service.

A phone call will put You directly in touch with a medical or travel specialist who will be able to assist You and confirm cover available under Your policy. You will be advised of any steps You will need to follow in claiming under Your policy. You can call collect from anywhere in the world for emergency medical and travel assistance:

**Reverse charge call through telephone operator:  
+61 7 3305 7194.**

## **Refund policy**

In some cases You may pay Us a premium for additional coverage.

If You decide that You do not want the additional coverage You have paid for, You may cancel it within 14 days after You paid Us the premium.

You will be given a full refund of the premium You paid, provided You have not started Your Journey or You do not want to make a claim or to exercise any other right under Your policy.

After this period You can still cancel the cover but We will not refund any part of Your premium if You do.

### **Correctness of statements and fraud**

If any claim under this policy is in any respect fraudulent, or if any false declaration is made or false or incorrect information is used in support of any claim, then We can, at Our sole discretion, not pay Your claim and cancel Your cover under this policy from the date that the incorrect statement or fraudulent claim was made.

### **Duty of disclosure**

By activating this insurance policy, You have a duty at law, to disclose to Us all material facts. A material fact is one that may influence a prudent insurer in deciding whether or not to accept the cover and, if so, on what terms and conditions and for what premium.

Examples of information You may need to disclose include:

- anything that increases the risk of an insurance claim;
- any criminal conviction subject to the Criminal Records (Clean Slate) Act 2004;
- if another insurer has cancelled or refused to insure or renew insurance, has imposed special terms, or refused any claim;
- any insurance claim or loss made or suffered in the past.

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

If You fail to comply with Your duty of disclosure it may result in:

- this policy being avoided retrospectively with the effect that the policy never existed;
- this policy being cancelled;
- the amount We pay if You make a claim being reduced; or
- Us refusing to pay a claim.

### **Change of circumstances**

During the Period of Insurance, You must tell Us immediately of any material change in the circumstances surrounding the subject matter of this insurance policy that:

- increases the risk We are insuring, or
- alters the nature of the risk We are insuring.

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

### **Amendments to the terms and conditions**

We may amend the terms and conditions of this insurance policy at any time. If We do so, ANZ will give You 14 days written notice of the amendment via email or to Your last known address.

### **Cancellation**

ANZ may cancel this policy at any time and provide You with 30 days written notice via email or to Your last known address. If Your ANZ Premium Card account is cancelled by either You or ANZ, Your cover will cease immediately. If You are travelling on Your Journey at the time the policy is cancelled by ANZ, cover will continue to be in place for coverable events occurring during Your Journey.

### **Jurisdiction and choice of law**

This insurance is governed by and construed in accordance with the laws of New Zealand and You agree to submit to the exclusive jurisdiction of the courts of New Zealand. You agree that it is Your intention that this Jurisdiction and choice of law clause applies.

### **Sanctions regulations**

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

## **Fair Insurance Code**

Hollard is a member of the Insurance Council of New Zealand and adheres to the Fair Insurance Code, which provides You with assurance that We have high standards of service to Our customers. A copy of the Fair Insurance Code is available from the Insurance Council of New Zealand website: [icnz.org.nz/fair-insurance-code](http://icnz.org.nz/fair-insurance-code)

## **Dispute Resolution Process**

If You have a complaint or dispute in relation to this insurance, or the services of Allianz Partners or its representatives, please call Us on **0800 499 666** or put the complaint in writing and send it to The Dispute Resolution Department, PO Box 33–313, Takapuna, Auckland 0740, New Zealand, or email Your complaint to [DisputeResolution@allianzassistance.co.nz](mailto:DisputeResolution@allianzassistance.co.nz). Allianz Partners will attempt to resolve the matter in accordance with its Internal Dispute Resolution procedure.

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

## **Privacy Notice**

To arrange and manage your insurance and provide you with our services, we (in this Privacy Notice “we”, “our” and “us” means AWP Services New Zealand Limited trading as Allianz Partners of Level 3, 1 Byron Avenue, Takapuna, Auckland 0622, and our agents) collect, store, use and disclose your personal information including sensitive information. We usually collect it directly from you but also from others (including those authorised by you such as your family members, travelling companions, your doctors, hospitals, and other persons whom we consider necessary including our agents). We are the “data controller” and are responsible for ensuring your personal information is used and protected in accordance with applicable laws and regulations. Personal information we collect includes, for example, your name, address, date of birth, phone number, email address, medical information, passport details, bank account details, as well as other information we collect when you visit our website such as your IP address and online preferences.

Any personal information provided to us is used by us and our agents to evaluate and arrange your insurance. We also use it to administer and provide the insurance services and manage your and our rights and obligations in relation to

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

You authorise us to disclose your personal information to recipients including third parties (some of whom are data processors) in New Zealand and overseas involved in the above processes, such as travel consultants, travel insurance providers and intermediaries, agents, distributors, reinsurers, claims handlers and investigators, cost containment providers, medical and health service providers, overseas data storage (including "cloud storage") and data handling providers, transportation providers, legal and other professional advisers, your agents, broker and travelling companions, your travel group leader if you travel in a group, your employer if you have a corporate travel policy, your bank if you have bank credit card insurance, the Insurance Claims Register and our related and group companies and Hollard. Some of these third parties may be located in other countries including in Australia, Europe, Asia, Canada or the USA. We will use reasonable endeavours to ensure people we disclose your personal information to outside New Zealand are required to protect it in a way that provides comparable safeguards to those set out under New Zealand privacy law, such as via contractual data protection obligations, our group binding corporate rules or because they are subject to laws of another country with comparable protections. However, you acknowledge that sometimes overseas recipients of your personal information may not be required to protect it in a way that provides comparable safeguards to those provided under the New Zealand privacy law.

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

longer wish to receive marketing material or promotional offers from us or our related companies and business partners by calling our Contact Centre on 0800 499 666.

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

You can: (1) seek access to your personal data and ask about its origin, the purposes of the processing, and details of the data controller or data processor and the parties to whom it may be disclosed; (2) correct and update your personal information (subject to the provisions of applicable privacy legislation), and (3) ask for a copy of your personal data in an electronic format for yourself or for someone you nominate. You may in some circumstances restrict the processing of your personal data, and request that it be deleted.

Where your personal information is used or processed with your specific consent as the sole basis for processing (rather than on a contractual basis or legitimate interest), you may withdraw your consent at any time. In cases where we cannot comply with your request concerning your personal information, we will give you reasons why. You may not access or correct personal information of others unless you have been authorised by their express consent or are otherwise permitted by law.

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

If you have a request or complaint concerning your personal information or about this Privacy Notice, please contact: Privacy Officer, Allianz Partners, P.O. Box 33-313, Takapuna, Auckland 0740 or email us at [AzPNZ.Privacy@allianz-assistance.co.nz](mailto:AzPNZ.Privacy@allianz-assistance.co.nz). For urgent assistance please call our Contact Centre on 0800 499 666. You can also contact the Privacy Commissioner at the Office of the Privacy Commissioner, P.O. Box 10 094, The Terrace, Wellington 6143 if you have a complaint.



For more information about our corporate privacy policy and handling of personal information, including further details about access, correction and complaints, please visit our website at [www.allianzpartners.co.nz](http://www.allianzpartners.co.nz) and click on the Privacy Policy link.

### **Privacy Act and the Insurance Claims Register (ICR)**

The ICR is a database of insurance claims to which participant insurers have access. The purpose of the ICR is to prevent insurance fraud. The ICR is operated by Insurance Claims Register Limited (ICR), PO Box 474, Wellington. This policy is issued to You on the condition that You authorise Us to place details of any claims made against this policy on the database of ICR Ltd, where they will be retained and be available for other insurance companies to inspect.

You also authorise Us to obtain from the ICR personal information about You that is (in Our view) relevant to this policy or any claim made against it. You have certain rights of access to and correction of this information, subject to the provisions of applicable privacy legislation.

## **DEFINITIONS**

Words and phrases, and any form of the words and phrases listed in this Definitions section have a special meaning when used in this policy. Headings are for reference only and do not affect interpretation.

**Accident** means any sudden and unexpected external physical force which occurs while You are on a Trip.

**Allianz Partners** means AWP Services New Zealand Limited trading as Allianz Partners, Level 3, 1 Byron Avenue, Takapuna, Auckland 0622.

**ANZ** means ANZ Bank New Zealand Limited.

**ANZ Premium Card** means a current and valid ANZ Airpoints Visa Platinum Card account issued by ANZ (including additional cards of that ANZ Premium Card account) that is eligible for this travel insurance.

**ANZ Premium Cardholder** means an ANZ customer who has been issued with a valid ANZ Premium Card (including additional cards of an ANZ Premium Card account), which is current at the time the Injury, sickness, loss or damage first occurs.

**Close Relative** means Your spouse, de facto partner, civil union partner, fiancé(e), parent, parent-in-law, step parent, child, step child, foster child, son and daughter-in-law, sibling, brother and sister-in-law, half or step brother or sister, grandparent, or grandchild.

**Complications** means any secondary diagnosis, occurring prior to, during the course of, concurrent with, or as a result of, pregnancy which may adversely affect the pregnancy outcome, or, in relation to any Pre-existing Medical Condition.

**Computer System** means any computer, hardware, software, or communication system or electronic device (including but not limited to smart phone, laptop, tablet, wearable device), server, cloud, microcontroller, or similar system, including any associated input, output, data storage device, networking equipment, or backup facility.

**Dependent Children** means Your natural, step or legally adopted unmarried children accompanying You on the Journey and for whom cover under this policy has been activated, who are aged under 19 and not in fulltime employment, or, who are aged under 26 if they are a fulltime student at an accredited institute of higher learning and primarily dependent on You for maintenance and support.

**Epidemic** means a contagious disease recognised or referred to as an epidemic by a representative of the World Health Organization (WHO) or an official government authority.

**Family** means Your spouse, de facto partner or civil union partner and Your Dependent Children who are accompanying You on Your Journey.

**Fatal Injury** means loss of life which is:

- a) caused by an Accident during Your Journey; and
- b) resulting independently of any other cause (including but not limited to any Pre-existing Medical Condition, illness, or disease).

**Hazardous Work** means any occupation (paid, unpaid or voluntary) which exposes You to an increased risk of physical danger, harm or adverse health effects, including but not limited to the following:

- activities more than 12 nautical miles offshore including commercial fishing
- occupations carried out underground or underwater

- work with firearms, explosives or weaponry of any kind
- forestry or logging
- demolition or operating heavy machinery
- occupations where You work at heights greater than two metres
- activities as a member of the defence forces or fire, police and ambulance services
- work with wild animals (including wild animals in captivity)
- working with or around hazardous chemicals and/or materials.

**Hospital** means an established hospital registered under any legislation that applies to it, that provides in-patient medical care. It does not include any institution used primarily as a nursing or convalescent home, a place of rest, a geriatric ward, a rehabilitation or external care facility or a place for the treatment of alcoholism, drug addiction or substance addiction.

**Home** means Your usual place of residence in New Zealand.

**Injury** means an external or internal bodily injury caused solely and directly by violent, accidental, external and discernible means.

**Insured Adult** means the ANZ Premium Cardholder and the ANZ Premium Cardholder's spouse, de facto partner or civil union partner who is travelling with the ANZ Premium Cardholder on the Journey who qualify for cover under this policy for the relevant Journey.

**Journey** means the international travel covered by this policy which:

- a) commences when You leave Your Home on the start date of Your travel covered by this policy; and
- b) ends on the date You return to Your Home or at 11:59pm NZST on the 90<sup>th</sup> consecutive day following the date You commenced Your travel.

**Kidnap/Kidnapped/Kidnapping** means the seizing, detaining or carrying away of You by force or fraud for the purpose of demanding ransom.

**Limb** means an arm at or above the wrist or a leg at or above the ankle.

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

**Pandemic** means an Epidemic that is recognised or referred to as a pandemic by a representative of the World Health Organization (WHO) or an official government authority.

**Period of Insurance** means the period of cover We provide to You commencing on the later of:

- a) 12 calendar months prior to the start date of Your Journey; or
- b) the date You purchase Your trip and qualify for cover in one of the ways expressly set out in this document,

and ending on the earlier of:

- a) 11:59pm NZST on the 90<sup>th</sup> consecutive day following the date You commenced Your travel, or if applicable, 11:59pm NZST on the date We have agreed in writing if You have extended Your maximum duration of cover; or
- b) the date You return to Your Home directly following Your Journey; or
- c) the day You arrive at a medical facility in New Zealand for further care if You end Your Journey due to a medical reason.

**Permanent Total Disablement** means an Injury that:

- a) the effects of which have lasted for 12 consecutive months and at the end of that time is certified by a Registered Medical Practitioner with the appropriate specialisation to assess the Injury, as being beyond any hope of improvement; and
- b) means Your complete inability to engage in any employment for which You are or may become qualified to perform by reason of education, training or experience after rehabilitation.

**Personal Baggage** means Your suitcases, trunks and similar containers including their contents and articles worn or carried by You. It does not mean or include any business samples or items that You intend to trade, passport or travel documents, cash, bank notes, currency notes, cheques, negotiable instruments, electronic data, software, intangible assets, watercraft of any type (other than surfboards), furniture, furnishings, household appliances, mechanically propelled

vehicles, unmanned vehicles, hired items or any other item We have informed You in writing is excluded.

**Pre-existing Medical Condition** means:

- a) Any physical defect, infirmity, existing or recurring illness, Injury, disability or Mental Illness of which You, or the person due to whom You are claiming, are aware of.
- b) Any medical condition for which You, or the person due to whom You are claiming have had or received a medical examination, consultation, treatment, investigation and/or medication in the 12 months prior to the date You activated Your cover under this policy.

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

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

**Public Transport** means an aircraft, vehicle, train, tram, vessel or other scheduled transport operated under a license for the purpose of transporting passengers. However, it does not mean a taxi, limousine or similar service.

**Ransom** means any monetary loss which is incurred in the provision and delivery of cash, marketable goods, services or property to secure the release of a Kidnapped traveller.

**Reasonable** means:

- a) for medical, hospital, dental or funeral expenses, the standard level of care given in the country You are in provided it does not exceed the level You would normally receive in New Zealand; and
- b) for all other covered expenses, a level comparable to the same nature and class as booked for the rest of Your Journey;

in each case as determined by Us.

**Registered Medical Practitioner** means a qualified doctor or dentist, other than You, a Travelling Companion, someone You work with, or a Close Relative, holding

the necessary certification in the country in which they are currently practising.

**Resident** means someone who holds a valid New Zealand residence class visa.

**Rental Vehicle** means a campervan/motorhome that does not exceed 4.5 tonnes, a sedan, coupe, hatchback, station-wagon, SUV, 4WD or mini bus/people mover rented from a licensed motor vehicle rental company or agency.

**Terrorist Act** means an act, including but not limited to the use of force or violence, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s), which constitutes terrorism as recognised by the government authority or under the laws of New Zealand and is committed for political, religious, ethnic, ideological or similar purposes, including but not limited to the intention to influence any government and/or to put the public, or any section of the public, in fear. It does not include general civil disorder or unrest, protest, rioting, political risk, or acts of war.

**Total Loss** means:

- a) severance or irrevocable total loss of power and control of an insured body part; or
- b) irrecoverable loss of the entire sight of in an eye; or
- c) loss of the entire hearing in an ear.

**Travelling Companion** means a person with whom You have made arrangements before You activated Your cover under this policy, to travel with You for at least 75% of Your Journey.

**Trip** means a journey taken by the ANZ Premium Cardholder as a paying passenger on scheduled Public Transport provided that:

- a) before boarding the scheduled Public Transport the full cost of the trip was charged to the ANZ Premium Cardholder's ANZ Premium Card prior to commencement of the Journey; and
- b) the trip is purchased and takes place during the Period of Insurance set out in this policy wording.

**Unattended** means leaving Your Personal Baggage and effects:

- a) with a person who is not Your Family member, Travelling Companion or Your Close Relative; or
- b) with a person who is a Travelling Companion or who is a Close Relative but who fails to keep Your Personal Baggage and effects under close supervision; or
- c) where they can be taken without Your knowledge; or
- d) at such a distance from You or outside of Your line of sight, that You are unable to prevent them from being taken.

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

**We, Us, Our** means The Hollard Insurance Company Pty Ltd acting through AWP Services New Zealand Limited trading as Allianz Partners.

**You, Your** means the ANZ Premium Cardholder and any members of their Family travelling with them who qualify for cover for the relevant Journey under this policy.

## SCHEDULE OF BENEFITS

The Schedule of Benefits sets out a summary only of the cover that is provided under this policy and the most We will pay in total for all claims under each section.

### Important Information:

Where used, 'Unlimited' only means that there is no capped dollar sum insured. Sub-limits may apply to some benefits. All costs and expenses must be Reasonable. Terms, conditions, limits and exclusions apply as set out in the policy wording. Maximum Benefits (including applicable sub-limits) are applied per Insured Adult. Dependent Children share the benefit limits of the Insured Adult(s) they are travelling with unless expressly stated otherwise.

<b>Section 1 Cancellation and Travel Disruption Benefits**</b>	<b>Maximum Benefits</b>	
1.1 Cancellation of Journey*	Unlimited	
1.2 Additional Expenses*	Unlimited	
1.3 Travel Delay*	\$15,000	
1.4 Resumption of Journey*	\$10,000	
1.5 Epidemics and Pandemics*	Unlimited	
<b>Section 2 Medical Benefits**</b>	<b>Maximum Benefits</b>	
	Persons aged under 75	Persons aged 75+**
2.1 Medical and Repatriation Expenses*	Unlimited	Nil
2.2 Medical and Repatriation Expenses as a result of a Terrorist Act	\$250,000	Nil
2.3 Emergency Dental Treatment	Unlimited	Nil
2.4 Hospital Cash*	\$5,000	Nil
2.5 Search and Rescue – Natural Disaster	\$20,000	Nil
2.6 Funeral Expenses	\$25,000	Nil
<b>Section 3 Life Benefits</b>	<b>Maximum Benefits</b>	
3.1 Accidental Death or <b>Permanent Total Disablement</b>	\$100,000	
• Dependent Children	\$10,000	
3.2 Accidental Death or <b>Permanent Total Disablement</b> as a result of a Terrorist Act	\$25,000	
3.3 Loss of Income*	\$12,000	



<b>Section 4 Baggage, Money and Travel Documents</b>	<b>Maximum Benefits</b>
4.1 Personal Baggage – Total Limit*	\$30,000
• General item limit	\$2,000
• Special item limit (portable computers and cameras (including video cameras)	\$5,000
4.2 Emergency Baggage*	\$1,500
4.3 Replacement of Travel Documents	\$5,000
4.4 Personal Money	\$500
<b>Section 5 Rental Vehicle Excess</b>	<b>Maximum Benefits</b>
5.1 Rental Vehicle Excess	\$6,000
<b>Section 6 Personal Liability</b>	<b>Maximum Benefits</b>
6.1 Personal Liability	\$2,500,000
6.2 Defence Costs (including wrongful arrest)	\$13,000
<b>Section 7 Kidnap and Ransom</b>	
7.1 Kidnap and Ransom	\$250,000
<b>Section 8 Transport Accident Insurance</b>	
8.1 Transport Accident Insurance	\$1,000,000

\* Sub-limits apply – please read this policy wording in full for details.

\*\* If **You** are aged 75 or above, there is no automatic cover under Section 2 Medical Benefits or under Section 1 Cancellation and Travel Disruption Benefits for claims arising from **Your** medical conditions or signs or symptoms, whether pre-existing or not. Cover may be available to **You** following application to **Us**. Please refer to the Medical Cover for ages 75 and above section for information on how **You** can apply to have cover under Section 2, and for claims arising from **Your** medical conditions under Section 1.

## PRE-EXISTING MEDICAL CONDITIONS

### Important information about Pre-existing Medical Conditions

Pre-existing Medical Conditions are not covered under this policy. Please refer to the definition of Pre-existing Medical Conditions in the Definitions section.

Cover for Pre-existing Medical Conditions may be available following application to and acceptance by Our Customer Care Medical Assessments Team prior to the commencement of Your Journey.

Our Customer Care Medical Assessments Team can be contacted on **0800 499 666**.

If **You** complete a medical assessment for Your Pre-existing Medical Conditions and cover is approved by **Us**, **You** may be

required to pay Us a premium and written confirmation of cover will be forwarded to You.

### **Pre-existing Medical Conditions that cannot be covered under any circumstances**

Some conditions cannot be covered under this policy. These include but are not limited to any medical condition:

- for which surgery is planned or for which You are on a waiting list;
- arising directly or indirectly from any signs or symptoms which You have had, or for which You have not sought a medical opinion, or received a diagnosis, or for which You are under medical care or are awaiting investigations.

Please refer to the General Exclusions if:

- You are travelling against the advice of a Registered Medical Practitioner; or
- You are travelling with the intention of obtaining medical treatment.

### **MEDICAL, CANCELLATION AND TRAVEL DISRUPTION COVER FOR AGES 75 AND ABOVE**

If You are aged 75 or above at the start date of Your Period of Insurance for a Journey under this policy, You do not have automatic cover under:

- a) Section 2 Medical Benefits; and
- b) under Section 1 Cancellation and Travel Disruption Benefits for any claims arising directly or indirectly from Your medical condition(s) or signs or symptoms, whether or not they are Pre-existing Medical Condition(s).

If You wish to apply for this cover, You must complete a medical assessment.

During the medical assessment, We will ask You about Your medical history and Your Pre-existing Medical Conditions.

If We approve Your application for cover under Section 2 Medical Benefits, You may be required to pay a premium, and written confirmation of Your cover will be forwarded to You. Cover will not be in place until You pay any applicable premium and we inform You in writing.

To complete Your medical assessment, please call Our Customer Care Medical Assessments Team on **0800 499 666**.

## GENERAL EXCLUSIONS

General exclusions apply to each section of this policy. You must also check each section of this policy for other exclusions applying specifically to each policy section.

This policy does not cover any loss, damage, liability, death or incapacity directly or indirectly caused by or arising from any of the following:

General Exclusions	
1. Pre-existing Medical Conditions	<ul style="list-style-type: none"><li>a) Your Pre-existing Medical Conditions, or any Complications attributable to those conditions unless the conditions are accepted by Us in writing following a medical assessment and payment of any additional premium;</li><li>b) Pre-existing Medical Conditions of Your Travelling Companion or any Complications attributable to those conditions;</li><li>c) Pre-existing Medical Conditions of Your Close Relatives or any Complications attributable to those conditions, except as specified under Sections 1.1 d), 1.2 f) and 1.4.</li></ul>
2. Medical signs and symptoms	<p>Any physical or mental signs or symptoms that You were aware of, or a Reasonable person in Your circumstances would have been aware of, before cover commenced, and:</p> <ul style="list-style-type: none"><li>a) You had not yet sought a medical opinion regarding the cause; or</li><li>b) You were currently under investigation to define a diagnosis; or</li><li>c) You were awaiting specialist opinion.</li></ul>
3. Travelling against medical advice	You travelling against the advice of a Registered Medical Practitioner.
4. Travelling for medical or dental treatment	You travelling with the intention of obtaining medical or dental treatment.
5. Elective and cosmetic treatment	Elective or cosmetic treatment received by You or Your Travelling Companion during Your Journey.

## General Exclusions

6. Sexually transmitted diseases	Sexually transmitted diseases contracted during Your Journey.
7. Pregnancy and childbirth	Pregnancy or childbirth (except for unforeseen medical Complications or emergencies up to and including the first 23 weeks of Your pregnancy).
8. Addiction to drugs or alcohol	A therapeutic or illicit drug or alcohol addiction.
9. Under the influence of drugs and alcohol	You being under the influence of any intoxicating liquor, drugs or substances except a drug prescribed to You by a Registered Medical Practitioner, and taken in accordance with their instructions.
10. Medication or treatment started before Your Journey commenced	The cost of medication You were using at the time the Journey began or the cost for maintaining a course of treatment You were on prior to the start of the Journey.
11. Abortion	You undergoing an abortion where it is not deemed medically necessary to do so by a Registered Medical Practitioner.
12. Suicide and self-inflicted illness or Injury	Your self-inflicted illness or Injury, or Your suicide.
13. Domestic pets	Your domestic pet or farm/lifestyle animal.
14. Persons in Your accommodation	Any person You have invited into Your accommodation premises.
15. Loss of enjoyment or income	Any consequential loss, loss of enjoyment or loss of income.
16. Reducing Your loss	You not doing everything You can to reduce any loss as much as reasonably possible.
17. Risking Your safety	You intentionally or irresponsibly acting in a way that poses a risk to Your safety or the safety of Your Personal Baggage unless You do so in an attempt to protect the safety of a person or to protect property.

## General Exclusions

18. Things You were aware of	Anything which You were aware of, or of which a Reasonable person in Your circumstances ought to have been aware of at the time You purchased Your policy, that would give rise to You making a claim.
19. Government regulations and illegal acts	You or Your Travelling Companion breaching any government prohibition or regulation, including visa requirements or intentionally acting illegally, or any travel that is prevented or limited by legislation, government or court order.
20. Government intervention	Government intervention of any kind, including a government authority confiscating, detaining or destroying anything.
21. Acts of war	Any act of war, whether war is declared or not, or from any rebellion, revolution, insurrection or taking of power by the military.
22. Terrorism	Terrorist Acts, or the threat of a Terrorist Act, except where cover has been expressly stated in this document.
23. Nuclear, biological and chemical materials	A nuclear reaction or contamination from nuclear weapons or radioactivity, or, biological and/or chemical materials, substances, compounds or the like including when used directly or indirectly for the purpose of harming or to destroy human life and/or create public fear.
24. Travel warnings	You not following the advice of any government or any other official body's warning and where You did not take appropriate action to avoid or minimise any potential claim under Your policy (including delay of travel to the country or part of a country referred to in the warning). Refer to <a href="http://safetravel.govt.nz">safetravel.govt.nz</a> for further information.

## General Exclusions

25. Epidemics and Pandemics	<p>An actual or likely Epidemic or Pandemic, or, the threat of an Epidemic or Pandemic, except under the following sections:</p> <ul style="list-style-type: none"><li>• Section 1.5 (Epidemics and Pandemics) and;</li><li>• Section 2.1 (Medical Expenses).</li></ul> <p>Refer to <a href="http://who.int">who.int</a> and <a href="http://safetravel.govt.nz">safetravel.govt.nz</a> for further information on Epidemics and Pandemics.</p>
26. Trade sanctions	<p>Violation of any applicable trade or economic sanctions, law or regulation.</p>
27. Protective clothing and equipment	<p>You not wearing the appropriate protective, equipment, clothing and head protection for the sport or activity You are participating in.</p>
28. Safety warnings	<p>You not observing all safety warnings and advice about adverse weather and terrain conditions.</p>
29. Domestic travel	<p>Travel within New Zealand unless this forms part of Your international travel itinerary for the relevant Journey.</p>
30. Occupations	<p>Occupations involving Hazardous Work.</p>
31. Motorcycles and mopeds	<p>You riding a moped or motorcycle in the following circumstances:</p> <ol style="list-style-type: none"><li>a) without a helmet (whether as a driver or a passenger); or</li><li>b) without a valid driver's licence as required in the country You are in; or</li><li>c) where a valid licence is not required in the country You are in, You riding if You do not have a full New Zealand licence qualifying You to ride the moped or motorcycle You are riding on, as specified by the New Zealand Transport Agency (<a href="http://nzta.govt.nz">nzta.govt.nz</a>).</li></ol>

## General Exclusions

### 32. Activities

- Active participation in:
- a) skiing and snow-boarding outside of ski resort boundaries;
  - b) diving underwater using an artificial breathing apparatus unless You hold an open water diving licence recognised in New Zealand or are diving with an instructor licensed for these activities, or, under any circumstances, diving underwater at a depth greater than 30 metres;
  - c) flying, hang or tow gliding, microlite flying, parachuting, sky diving and other aerial activities other than the following:
    - hot air ballooning;
    - paragliding;
    - parasailing;
    - bungee jumping; or
    - as a fare-paying passenger in a power driven aircraft licensed to carry passengers flown by a pilot licensed to carry passengers;
  - d) mountain and rock climbing;
  - e) Professional Sport;
  - f) racing of any kind (other than on foot) including training;
  - g) ocean yachting 25 nautical miles or more from the mainland;
  - h) white water rafting, white water kayaking or black water rafting in grade 5 or more rivers;
  - i) pot holing;
  - j) rodeo activities;
  - k) hunting;
  - l) any activity in remote areas except as part of an organised tour group;
  - m) extreme versions of any sport.

## General Exclusions

### 33. Cyber Risk

- a) Any unauthorised, malicious, or illegal act, or the threat of such act(s), involving access to, or the processing, use, or operation of, any Computer System;
- b) Any error or omission involving access to, or the processing, use, or operation of any Computer System;
- c) Any partial or total unavailability or failure to access, process, use, or operate any Computer System; or
- d) Any loss of use, reduction in functionality, repair, replacement, restoration or reproduction of any data, including any amount pertaining to the value of such data.



## SECTION 1 CANCELLATION AND TRAVEL DISRUPTION BENEFITS

**IMPORTANT:** If You are aged 75 or above at the start date of Your Period of Insurance, You do not have cover under this Section for any claims arising directly or indirectly from Your medical condition(s) or signs or symptoms, whether or not they are Pre-existing Medical Condition(s), unless You have completed a medical assessment and We have agreed in writing to provide You with this cover.

Note: If Your travel plans are disrupted by a claimable event, a claim can only be lodged under one of the following: Sections 1.1 Cancellation of Journey, 1.2 Additional Expenses, 1.3 Travel Delay or 1.4 Resumption of Journey. You cannot make a separate claim for the same event under each of these sections.

In all cases the amount claimable will be less any amounts refundable on unused travel vouchers or tickets. You will be required to provide proof of any refunds (or lack thereof) with Your claim.

If You cancel, curtail or incur additional expenses for medical reasons, You must provide written advice from a Registered Medical Practitioner that it was medically necessary.

### **1.1 Cancellation of Journey**

If Your Journey is cancelled, rescheduled or shortened because of circumstances that were not expected or intended by You and are outside Your control, We will reimburse You:

- a) the non-refundable portion of unused travel and accommodation arrangements scheduled to be used by You during Your Journey, that You have paid in advance of cancellation and cannot recover in any other way, inclusive of Your travel agent's cancellation fees and any commission or service fees retained by Your travel agent up to a maximum of 10% of Your total travel costs or \$500 per Insured Adult, whichever is the lesser.
- b) for the value of frequent flyer points, air miles, loyalty card points, redeemable vouchers or other similar schemes lost by You as a result of cancelling the services paid for or obtained with those points, air miles, vouchers or schemes, but only if You cannot recover Your loss in any other way. We calculate the amount We pay You as follows:

- i) for frequent flyer points, air miles or loyalty card points: the cost of an equivalent booking based on the same advance booking period as Your original booking less any payment You made toward the booking, multiplied by the total number of points or air miles lost, divided by the total number of points or air miles used to make the booking.
  - ii) for vouchers, the face value of the voucher or current market value of an equivalent booking whichever is the lesser.
- c) the Reasonable costs of rescheduling Your Journey. The most We will pay for rescheduling Your Journey is the unrecoverable amount that would have been payable under Section 1.1 a) had Your Journey been cancelled. We will not pay a claim under Section 1.1 c) in addition to a claim under Sections 1.1 a) for the same services/facilities.
- d) If a Close Relative of Yours dies or is hospitalised after Your policy is issued as a result of a Pre-existing Medical Condition, or Complications attributable to those conditions, and if at the time of policy issue You, or a Reasonable person in Your circumstances, would have been unaware of the likelihood of such hospitalisation or death, the most We will pay for all claims under Sections 1.1 a), 1.1 b) or 1.1 c) is \$2,000 per Insured Adult up to a maximum of \$4,000.

## **1.2 Additional Expenses**

- a) If You cannot continue on Your Journey because of an Injury or illness which needs immediate treatment from a Registered Medical Practitioner who certifies in writing that You are unfit to travel, We will reimburse Your Reasonable additional accommodation and travel expenses.
- b) If Your Travelling Companion cannot continue the Journey because of an Injury or illness which needs immediate treatment from a Registered Medical Practitioner who certifies in writing that they are unfit to travel, We will reimburse Your Reasonable additional accommodation and travel expenses for You to be with Your Travelling Companion.
- c) If You are in hospital suffering from a life threatening or other serious condition, or are evacuated for medical reasons We will reimburse the Reasonable

accommodation and travel expenses of Your Travelling Companion or a Close Relative to travel to You, stay near You or escort You. They must travel, stay with You or escort You, provided they do so on the written advice of a Registered Medical Practitioner and with the prior approval of Allianz Partners.

- d) If You shorten Your Journey and return to Your Home on the written advice of a Registered Medical Practitioner approved by Allianz Partners, We will reimburse the Reasonable additional cost of Your return to Your Home.
- e) If during Your Journey, Your Travelling Companion, or a Close Relative of Yours or of Your Travelling Companion, dies unexpectedly or is hospitalised as a result of a serious Injury or illness (except where the relevant death, Injury or illness arises from a Pre-existing Medical Condition), We will reimburse the Reasonable additional cost of Your early return to Your Home.
- f) If a Close Relative of Yours dies or is hospitalised as a result of a Pre-existing Medical Condition, or Complications attributable to that condition, and if at the time of policy issue You, or a Reasonable person in Your circumstances, would have been unaware of the likelihood of such hospitalisation or death, We will pay for the Reasonable additional cost of Your return to Your Home. The most We will pay for all events under this benefit is \$2,000 per Insured Adult up to a maximum of \$4,000.
- g) If a disruption to Your Journey arises from any of the following reasons:
  - i) Your scheduled or connecting transport is cancelled, delayed, rescheduled or diverted because of a strike, riot, hijack, civil protest, weather, natural disaster or an accident affecting Your mode of transport; or
  - ii) Your travel documents are accidentally lost, damaged or stolen during Your Journey and Your Journey is disrupted because You must arrange replacement of Your travel documents; or
  - iii) You unknowingly break any quarantine rule; or
  - iv) Your Home is rendered uninhabitable by fire, explosion, earthquake or flood.

We will reimburse Your Reasonable additional travel and accommodation expenses.

### **1.3 Travel Delay**

If circumstances outside Your control result in a delay to Your Journey for at least six hours, We will reimburse the cost of Your Reasonable additional meals and accommodation expenses up to:

- \$250 per Insured Adult at the end of the initial six hour period
- \$250 per Insured Adult for each full 24 hour period that the delay continues beyond the initial six hour delay, up to the Maximum Benefit shown in the Schedule of Benefits.

### **1.4 Resumption of Journey**

If You are forced to return to New Zealand due to the serious Injury, illness or death of a Close Relative, We will pay up to the Maximum Benefit for Your Reasonable Public Transport costs actually incurred by You to resume Your Journey, in accordance with Your original pre-booked itinerary, provided that:

- a) the serious Injury, illness or death of a Close Relative occurred after Your departure on Your Journey;
- b) Your Journey was intended to be a duration of at least 14 days;
- c) You had been away for less than 50% of the duration of Your Journey; and
- d) You have not made a claim relating to the same event under Section 1.2 Additional Expenses.

If the serious Injury, illness or death of a Close Relative is as a result of a Pre-existing Medical Condition, or Complications attributable to that condition, and if at the time of policy issue You, or a Reasonable person in Your circumstances, would have been unaware of the likelihood of such hospitalisation or death, the most We will pay under this Section is \$2,000 per Insured Adult up to a maximum of \$4,000.

### **1.5 Epidemics and Pandemics**

The cover described under Sections 1.1 a), 1.1 b), 1.1 c), 1.2 a), 1.2 b), 1.2 c) and 1.2 d) is extended to cover the following events (in relation to You or Your Travelling Companion only):

- a) You or Your Travelling Companion are diagnosed with an Epidemic or a Pandemic disease and cannot commence or complete Your travel; or
- b) Your Close Relative who is not travelling with You is hospitalised due to an Epidemic or Pandemic disease

and their condition is considered life-threatening by a Registered Medical Practitioner; or

- c) You or Your Travelling Companion are quarantined or ordered into mandatory isolation by the New Zealand Government based on their suspicion that You have been exposed to an Epidemic or Pandemic disease; or
- d) Your travel is disrupted following the commencement of Your Journey due to You or Your Travelling Companion being denied boarding on any scheduled Public Transport service, based on the suspicion that You have an Epidemic or Pandemic disease and You incur costs for additional accommodation and meals as a result.

The most We will pay for any claim under Section 1.5 c) is \$200 per day up to a maximum of \$1,400 per Insured Adult.

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

### **Exclusions applying to Section 1**

You must also check the General Exclusions for other reasons why We will not pay.

We will not pay for claims that relate to loss, damage, liability, expenses or claims for or arising directly or indirectly out of:

- a) Your disinclination to travel, personal wishes, You or Your Travelling Companion changing plans voluntarily;
- b) Your financial circumstances, including You being made redundant, business or contractual obligations, or the request of Your employer;
- c) any reason that may cause Your Journey to be cancelled, rescheduled, disrupted, delayed or shortened or which You were aware, or a Reasonable person in Your circumstances would have been aware before Your policy was purchased;
- d) Your failure to check in at the correct departure time or claims resulting from You being a standby passenger;
- e) any additional travel or accommodation expenses, which are not of same nature and class as originally purchased, unless we have provided our prior approval for the upgrade;
- f) the serious Injury, illness, disease or death of any person who is not:

- i. You; or
  - ii. Your Travelling Companion; or
  - iii. Your Close Relative;
- g) the receivership, insolvency, statutory management, administration, bankruptcy, liquidation collapse or adverse financial position of any airline, financial transport provider, tour operator, travel agent, or wholesaler;
  - h) the inability of a tour operator or wholesaler to complete arrangements for a group tour, due to a deficiency in the number of persons required to commence or complete any part of the tour. This exclusion does not apply to prepaid travel arrangements bought separately to reach the departure point for the tour or for other travel arrangements which do not form part of the tour;
  - i) the inability or negligence of a tour operator, charter airline or wholesaler to complete Your travel arrangements, or costs charged by or payable to a supplier resulting from rescheduling or cancelling of travel arrangements by that supplier;
  - j) delays or rescheduling by a bus line, airline, shipping line or rail authority;
  - k) costs paid in advance that exceed the recommended retail value of any concert or sporting event ticket that is scheduled to take place during Your Journey;
  - l) the breakdown or dissolution of any personal or family relationship;
  - m) lockdowns, changes in government alert levels, quarantine or mandatory isolation that applies generally or broadly to some or all of a population, vessel or geographical area, or that applies based on where You are travelling to, from, or through.
  - n) You commencing Your travel against the New Zealand Government's advice, or against local government advice at Your overseas destination.

## SECTION 2 MEDICAL BENEFITS

**IMPORTANT:** If You are aged 75 or above at start date of Your Period of Insurance, You do not have any cover under this Section of the policy unless You have completed a medical assessment and We have agreed in writing to provide You with this cover.

### 2.1 Medical Expenses

You are covered up to the Maximum Benefit for Reasonable and customary overseas Hospital, medical, surgical, or other remedial attention or treatment given or prescribed by a Registered Medical Practitioner, including medical repatriation expenses, incurred as a result of an illness, Injury or disease occurring during Your Journey.

This benefit only applies in excess of any amounts You are entitled to from any reciprocal health agreements between New Zealand or Your country of citizenship and the country in which the charges or expenses were incurred and in excess of any amounts that are recoverable by or on behalf of You from any other source. New Zealand has reciprocal health agreements with Australia and the United Kingdom. You will be required to seek treatment in these countries from their public health system.

We will also pay for emergency telephone calls and taxi fares up to an amount of NZ\$100 per Insured Adult in connection with Your Injury or illness. Receipts must be provided.

Following Your return to Your Home, We will pay up to a maximum of NZ\$10,000 per Insured Adult for Reasonable continuing medical treatment provided these expenses are necessary and incurred within a 12 month period following the date of the illness or Injury.

In all cases:

- a) We will only pay costs incurred within 12 months of the illness or Injury;
- b) You, or someone acting on Your behalf, must wherever possible contact Allianz Partners prior to treatment or hospitalisation. Failure to obtain Our prior approval before Your hospitalisation or treatment may result in Your claim being declined;
- c) We have the option of returning You to New Zealand for further treatment if You are medically fit to travel. If You

decline to return to New Zealand, We will not pay for any ongoing overseas medical expenses;

- d) If You choose not to return to Your Home on or prior to the end date of Your Period of Insurance, We will not pay for any ongoing medical expenses, including medication, that You incur after the expiry date in connection with any Injury, illness or disease that occurred during the Period of Insurance.

## **2.2 Medical and Repatriation Expenses as a result of a Terrorist Act**

Cover under Section 2.1 is extended to cover medical expenses and repatriation arising from a Terrorist Act.

The maximum amount We will pay under this section is \$250,000 per Insured Adult.

## **2.3 Emergency Dental Expenses**

We will pay, up to the policy's Maximum Benefit, for Reasonable costs You incurred for emergency dental treatment provided during Your Journey which the treating dentist certifies in writing was required solely for the immediate relief of sudden and acute onset of pain to healthy natural teeth following an infection or broken tooth. For cover to apply, teeth must be whole or properly restored (with fillings only) and without impairment, periodontal or other conditions.

## **2.4 Hospital Cash**

If, during Your Journey, You are confined to a Hospital overseas as a result of Injury or illness, We will pay You NZ\$150 for each 24 hour period You are hospitalised, provided the period of confinement exceeds at least 48 hours and limited to the policy's Maximum Benefit per Insured Adult. We will not pay for the first 48 continuous hours You are in Hospital.

## **2.5 Search and Rescue – Natural Disaster**

We will pay up to the Maximum Benefit towards the costs of a private search if You are declared missing following a natural disaster, during the Period of Insurance, provided that:

- a) one of Your Close Relatives requests the search; and
- b) the search is approved by local authorities; and
- c) the search commences within 72 hours of the official notification that You are missing.



## 2.6 Funeral Expenses

Where Your death occurs We will pay up to the Maximum Benefit for the Reasonable funeral and cremation or burial expenses in the area where death occurred, or for the Reasonable costs of returning Your body or ashes to New Zealand, excluding funeral and interment costs.

### Exclusions applying to Section 2

You must also check the General Exclusions for other reasons why We will not pay.

We will not pay for claims that relate to loss, damage, liability, expenses or claims for or arising directly or indirectly out of:

- a) You not following the advice of Allianz Partners;
- b) medical expenses relating to hospitalisation or surgical treatment where our prior approval has not been sought and obtained, unless notification is not possible;
- c) medical expenses incurred for continuing treatment or medication which commenced prior to this Journey, even if We have agreed to cover Your Pre-existing Medical Condition;
- d) private medical treatment when public treatment is available;
- e) treatment exceeding more than two weeks by an acupuncturist, chiropractor or physiotherapist where you have been referred by a Registered Medical Practitioner unless approved by Allianz Partners;
- f) extraction of wisdom teeth unless these have been impacted;
- g) dental treatment in New Zealand;
- h) normal dental health maintenance;
- i) damage to dentures, dental prostheses, bridges or crowns;
- j) dental treatment involving the use of precious metals or for cosmetic dentistry;
- k) dental treatment caused by or related to the deterioration and/or decay of teeth.
- l) You commencing Your travel against the New Zealand Government's advice, or against local government advice at Your overseas destination.

## SECTION 3 LIFE BENEFITS

### 3.1 Accidental Death or Permanent Total Disablement

Schedule of Compensation	Percentage of Benefit Limit
1 Death	100%
2 Permanent Total Disablement	100%
3 Permanent Total Loss of or the loss of use of two Limbs	100%
4 Loss of or the permanent Total Loss of use of one Limb	50%
5 Permanent Total Loss of speech	100%
6 Permanent Total Loss of sight in: a) both eyes b) one eye	100% 50%
7 Permanent Total Loss of hearing in: a) both ears b) one ear	75% 15%

If, during Your Journey:

- You suffer an Injury which within 12 calendar months of the date of the Injury, directly results in any event described in the Schedule of Compensation; or
- You are exposed to the elements and as a direct result of that exposure, within 12 calendar months You suffer an event described in the Schedule of Compensation.

We will pay the compensation stated in the Schedule of Compensation up to the policy's Maximum Benefit.

### 3.2 Accidental Death or Permanent Total Disablement as a result of a Terrorist Act

The maximum amount We will pay under this section for claims arising from a Terrorist Act is \$25,000 per Insured Adult.

#### Conditions applying to Sections 3.1 and 3.2:

- Benefits will not be payable for more than one of the events 1 to 7 in respect of the same Injury.
- After the occurrence of any of any of the events listed in the Schedule of Compensation for which 100% of the Maximum Benefit is payable, all cover with respect to You under this section shall cease.

- c) Benefits payable to Dependent Children will not exceed the maximum benefit limit stated for Dependent Children.
- d) All benefits are payable to You or Your estate.

### **3.3 Loss of Income**

We will pay You up to \$1,000 per week up to the policy's Maximum Benefit if you suffer an Injury during Your Journey, and within 90 days of the Injury, and following Your return to New Zealand, You are unable to continue Your usual employment, provided that:

- a) You are employed in a full-time position in New Zealand and You would have been returning to that full-time position following Your return to New Zealand; and
- b) You have been assessed by a Registered Medical Practitioner to be unable to return to the normal duties required for Your position following Your arrival back to New Zealand.

### **Exclusions applying to Section 3**

You must also check the General Exclusions for other reasons why We will not pay.

We will not pay for claims that relate to loss, damage, liability, expenses or claims for or arising directly or indirectly out of:

- a) deliberate exposure to danger unless in the attempt to save a human life;
- b) disease, illness (even if contracted through an Injury) or any natural causes;
- c) Your failure to follow Our requirements under Section 2.

In addition, the following exclusion applies to all claims under Section 3.3:

- d) We will not pay for the first 30 days after You planned to resume Your employment following Your return to New Zealand.

## **SECTION 4 BAGGAGE, MONEY AND TRAVEL DOCUMENTS**

### **4.1 Personal Baggage**

If, during Your Journey, Your Personal Baggage is accidentally lost, damaged or stolen, We will pay per item up to the policy's Maximum Benefit. At Our discretion, We may elect to repair or replace Your items or We will pay the present day value of the lost or damaged item in cash, after making an allowance for depreciation and wear and tear.

Proof of ownership and value will be required to support any claim over \$500.

The special item limit shown in the Schedule of Benefits applies per item for camera and video equipment and is inclusive of all attached or unattached lenses or accessories.

#### **Items under two years of age**

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

#### **Items over two years of age**

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

#### **Items where the age of the item cannot be determined**

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

#### **Increased item limits**

You can purchase increased item limits cover prior to the commencement of Your Journey by paying Us a premium. Purchasing this option allows You to increase the standard item limits applying to Section 4 (Baggage, Money and Travel Documents) for certain item types.

You can only purchase increased item limit cover for the item type(s) which We give You the option to select.

Details of the item type(s) and the increased item limits selected and purchased will be shown on a Certificate of Insurance which We will provide You with following payment of the premium.

If You purchase an increased item limit for a nominated item type, and during Your Journey any items of that particular item type are stolen, accidentally damaged or permanently lost, We will pay up to the selected increased limit shown on Your Certificate of Insurance for any one item of the nominated item type or for all items of the nominated item type combined.

Even if You purchase increased item limits, We will never pay You more than the total limit for personal baggage claims listed in the Schedule of Benefits for all items combined.

Depreciation will not be applied to items with an increased item limit, however We will not pay more than the original purchase price of any item. We have the option to repair or replace an item or to pay You the amount it would cost Us to repair or replace the item after allowing for any trade discounts We are entitled to.

If You make a claim for an item with an increased item limit, the following documentation to prove ownership and value must be supplied in support of Your claim:

- A pre-loss valuation or receipt for the item(s) claimed dated within the six months prior to the date You activated Your cover under this policy.

#### **Loss or damage as a result of a Terrorist Act**

If Your belongings are permanently lost or damaged as a result of a Terrorist Act the maximum We will pay per Insured Adult is NZ\$3,000.

#### **4.2 Emergency Baggage**

If Your Personal Baggage is temporarily lost in transit, and is not restored to You within 12 hours of the discovery of the loss, We will reimburse You for the emergency purchase of essential replacement items.

We will reimburse You up to NZ\$500 after the first 12 hours.

If Your Personal Baggage is still missing after a further 48 hours then an additional amount of NZ\$500 is claimable. After a further 72 hours, an additional amount of NZ\$500 is also claimable, if You are still deprived of Your luggage.

Receipts of purchases must be produced to support any claim.

This section does not apply if Your Personal Baggage is temporarily lost when You are returning to Your Home at the end of Your Journey.

If Your luggage is not found and You make a claim under Section 4.1, the costs of the essential items You purchased will be deducted from any amount payable to You under Section 4.1.

### **4.3 Travel Documents**

If Your travel documents are accidentally lost, damaged or stolen during Your Journey, We will pay up to the policy's Maximum Benefit for:

- a) the cost of replacing Your travel documents including passports, entry visas and credit cards; and
- b) the cost of subsequent unauthorised use by other persons, provided that You have observed all terms and conditions as set down by the issuing authority and You cannot recover Your loss from any other source.

### **4.4 Personal Money**

We will pay up to the policy's Maximum Benefit for the accidental loss or theft from Your person or from a locked safe or from Your accommodation when You are present in the room, of cash taken on Your Journey for personal use.

### **Exclusions applying to Section 4**

You must also check the **General Exclusions** for other reasons why We will not pay.

We will not pay for claims that relate to loss, damage, liability, expenses or claims for or arising directly or indirectly out of:

- a) household furniture (other than soft goods which include manchester and household linen);
- b) fragile or brittle articles unless damage is caused by fire or accident to the conveyance in which they are being carried;
- c) tools of trade, bicycles, skis/snowboards and/or bindings, surfboards, windsurfers or similar water equipment other than when they are damaged in transit on a licensed commercial transporter or resulting from fire in or theft from locked accommodation premises;
- d) sporting equipment whilst in use;

- e) stock or samples of any kind related to business or trade;
- f) Personal Baggage sent in advance or articles mailed, sent or shipped by freight or cargo separately;
- g) Personal Baggage left Unattended by You or Your Travelling Companion in a Public Place. This includes where an item is at a distance from You that You cannot prevent it from being taken;
- h) Personal Baggage left in a motor vehicle unless stored in a locked luggage compartment of the motor vehicle and forced entry is gained. If there is no lockable luggage compartment in the motor vehicle the items must be unable to be seen from outside the locked vehicle;
- i) travel documents not reported within 24 hours to the police or the issuer of any credit card or travellers cheque(s) or travel documents where You have not complied with the conditions under which they have been issued and done everything to minimise the loss;
- j) jewellery, except when at the time of the loss or damage the item is being worn by You, or was in Your bedroom while You are present in the same room, or in a locked safe;
- k) any electronic device caused by the malfunction of that device;
- l) any electronic data or software;
- m) delay, detention or confiscation by Customs Officers or other officials;
- n) scratching, denting, grazing, staining, wear and tear, rot, mould, mildew, rust, corrosion, the action of insects or vermin, or clothing and personal effects being cleaned, dyed, altered or repaired;
- o) cash except when at the time of the loss the cash was on Your person, or was in Your accommodation while You were present in the same room, or in a locked safe.

## SECTION 5 RENTAL VEHICLE EXCESS

### 5.1 Rental Vehicle Excess

You are covered for the insurance excess You are required to pay, as a result of loss or damage to a Rental Vehicle You have hired, up to the policy's Maximum Benefit, provided that:

- a) You were the driver of the Rental Vehicle at the time of the accident or if the Rental Vehicle was not being driven it was under Your custody and control when stolen or damaged;
- b) You have observed all driving licence rules and regulations;
- c) Your Rental Vehicle was rented from a licensed rental agency;
- d) You have not breached Your rental vehicle rental agreement;
- e) the excess is not recoverable from any other source; and
- f) You have made a claim with the motor vehicle's insurer which has been accepted, or would have been accepted except for the application of the excess.

### Exclusions applying to Section 5

You must also check the General Exclusions for other reasons We will not pay.

We will not pay for claims that relate to loss, damage, liability, expenses or claims for or arising directly or indirectly out of:

- a) You using the Rental Vehicle in breach of the rental agreement;
- b) You using the Rental Vehicle without a licence for the purpose that You were using it (such as but not limited to the carrying of passengers or freight); or
- c) administrative charges or fees imposed by the rental company that do not form any part of the amount specified in Your Rental Vehicle agreement.



## SECTION 6 PERSONAL LIABILITY

### 6.1 Personal Liability

We will indemnify You up to the policy's Maximum Benefit for all sums that You become legally liable to pay as direct compensation consequent on:

- a) accidental injury, death or illness to persons; or
- b) accidental loss or damage to tangible property;

occurring during the course of Your Journey and during the Period of Insurance.

In respect of a claim to which the above indemnity applies We will pay any costs of litigation legally recovered by any claimant from You and all other costs and expenses incurred with Our written consent.

### 6.2 Defence Costs (Including Wrongful Arrest)

We will pay for defence costs incurred by You with Our consent in defending claims made against You, including such costs incurred which are the direct result of Your false arrest or wrongful detention by any government or government agency, up to the policy's Maximum Benefit.

### Exclusions applying to Section 6

You must also check the General Exclusions for other reasons We will not pay.

We will not pay for claims that relate to loss, damage, liability, expenses or claims for or arising directly or indirectly out of:

- a) land or buildings owned, or held in trust by You or in Your custody and control;
- b) Your business or occupation;
- c) the ownership or use of any land or building, aircraft or aerial device (including unmanned vehicles) other than model aircraft;
- d) mechanically propelled vehicles;
- e) watercraft other than a rowboat, surfboard, sailboard, body board, water ski or model boat;
- f) damage to property belonging to You or any employee or member of Your family or under Your or their control;
- g) Injury, death or illness to You, Your employee or members of Your family;
- h) damage to any structure or land due to vibration or to the withdrawal or weakening of support;

- i) fines, penalties and punitive, exemplary, aggravated or liquidated damages imposed upon or awarded against You;
- j) Your liability under a contract;
- k) Your unlawful, malicious, deliberate or intentional acts;
- l) transmission of any communicable disease.

## **SECTION 7 KIDNAP AND RANSOM**

### **7.1 Kidnap and Ransom**

If You are Kidnapped during Your Journey, We will pay up to the policy's Maximum Benefit for:

- a) the Ransom paid by Your representative following Your Kidnapping; and
- b) Reasonable expenses incurred for:
  - i) the cost of the appointment and services of an independent security consultant as the result of a demand for Ransom provided We have given Our consent to the independent security consultant's appointment; and
  - ii) interest on money borrowed from a financial institution for the purpose of paying the Ransom. The amount We will pay will be for a term not exceeding from 30 days prior to the payment of the Ransom until the first business day after settlement is received from Us;
  - iii) any other Reasonable expenses incurred to investigate, negotiate, or pay a Ransom demand or recovering You.

#### **Conditions of cover**

- a) You must keep this insurance cover confidential.
- b) We will not act as an intermediary or negotiator for You, nor will We offer direct advice to whoever is dealing with the kidnapper.
- c) If an investigation establishes collusion or fraud by You, You must reimburse Us for any payment We have made under this section.
- d) If following Our payment to You, part or all of the Ransom is recovered You are required to reimburse Us the value of the amount recovered.

## **Exclusions applying to Section 7**

You must also check the General Exclusions for other reasons We will not pay.

We will not pay for claims that relate to loss, damage, liability, expenses or claims for or arising directly or indirectly out of:

- a) any interest exceeding 2% of the current overdraft interest rate charged by ANZ;
- b) any expenses, fees or damages incurred as a result of any proceeding brought against You or Your representative arising out of the Kidnapping or the way it was handled;
- c) expenses, losses or damages caused by interruption to any business;
- d) Kidnapping occurring in Mexico or in any country located in Central or South America or in any nation state where the United Nations armed forces are present.

## **SECTION 8 TRANSPORT ACCIDENT INSURANCE**

### **8.1 Transport Accident Insurance**

If You suffer a Fatal Injury during Your Journey, We will pay up to the policy's Maximum Benefit provided that:

- a) You are on a Trip; and
- b) riding as a paying passenger in, or while boarding or alighting from a scheduled Public Transport service, provided You are travelling directly to or from an airport, bus depot, railway station or dock.

Where Your body has not been found within one year of the date of Your disappearance arising out of an Accident which would otherwise give rise to a loss as specified above, it will be presumed that you suffered a Fatal Injury at the time of Your disappearance.

Payment will be made to Your legal representative.

Any payment under this section shall be reduced by any capital benefit payable for the same event under any automatic travel insurance or transport accident insurance where this is also underwritten by Us, including Section 3 of this policy (Section 3 Life Benefits).

### **Maximum amount payable and Our limits of liability**

We will only pay one Fatal Injury benefit per ANZ Premium Cardholder, regardless of the number of eligible ANZ Premium Cards held by that ANZ Premium Cardholder.

The most We will pay for all claims resulting from one event is \$10,000,000, regardless of the number of ANZ Premium Cardholders who suffer a Fatal Injury as a result of the accident.

This means that if as a result of one accident a number of ANZ Premium Cardholders suffer a Fatal Injury, We will pay each on a proportional basis up to a total of \$10,000,000.

For example, if 12 ANZ Premium Cardholders suffered a Fatal Injury in the same accident, We would pay \$833,333 to each of their respective legal representative(s).

### **Exclusions applying to Section 8**

You must also check the General Exclusions for other reasons We will not pay.

We will not pay for claims that relate to loss, damage, liability, expenses or claims for or arising directly or indirectly out of:

- a) a hijack; or
- b) an intentional or illegal or criminal act by:
  - i) You; or
  - iii) any person acting on Your behalf; or
  - iii) Your designated beneficiary, executor(s) or administrator(s) or legal heirs or personal legal representative(s).

## CLAIMS

First check You are covered by Your policy by reading the appropriate section in this policy wording and the General Exclusions applying to all sections to see exactly what is, and is not covered, noting particularly any conditions, limitations and section specific exclusions.

### How to make a claim

You must give notice of Your claim as soon as possible. The fastest and easiest way to make a claim is to visit Our online claims portal: [claimmanager.co.nz](http://claimmanager.co.nz)

Alternatively, You can call one of Our Claims Consultants on **0800 499 666** between 8.30am and 5pm Monday to Friday or email Us at [anzcardclaims@allianz-assistance.co.nz](mailto:anzcardclaims@allianz-assistance.co.nz)

If there is a delay in claim notification, or You do not provide sufficient detail to process Your claim, We can reduce Your claim by the amount of prejudice We have suffered because of the delay.

You must give any information We reasonably ask for to support Your claim at Your expense, such as but not limited to police reports, valuations, medical reports, original receipts or proof of purchase and ownership. If required We may ask You to provide translations of any such documents into English to enable Our assessment of Your claim.

You must co-operate at all times in relation to providing supporting evidence and such other information that may reasonably be required.

If You think that You may have to cancel Your Journey or shorten Your Journey You must tell Us as soon as possible. Call one of Our Claims Consultants on **0800 499 666** between 8.30am and 5pm Monday to Friday.

For medical, hospital or dental claims, contact Us as soon as reasonably practicable.

For loss or theft of Your Personal Baggage, report it immediately to the police and obtain a written notice of Your report.

For damage or misplacement of Your Personal Baggage, caused by the airline or any other operator or accommodation provider, report the damage or misplacement to an appropriate official and obtain a written report, including any offer of settlement that they may make. Submit full details of any claim in writing within 30 days of Your return Home.

### **Claims are payable in New Zealand dollars to You**

We will pay all claims in New Zealand dollars. We will pay You unless You tell Us to pay someone else. The rate of currency exchange that will apply is the rate at the time You incurred the expense. Payment will be made by direct credit to a New Zealand bank account nominated by You.

### **You must not admit fault or liability**

You must not admit that You are at fault, for any accident, incident or event causing a claim under Your policy, and You must not offer or promise to pay any money, or become involved in legal action, without Our approval.

### **You must help Us to recover any money We have paid**

If We have a claim against someone in relation to the money We have to pay or We have paid under Your policy, You must do everything You can to help Us do that in legal proceedings. If You are aware of any third party that You or We may recover money from, You must inform Us.

### **If You can claim from anyone else, We will only make up the difference**

If You can make a claim against someone in relation to a loss or expense covered under this policy and they do not pay You the full amount of Your claim, We will make up the difference. You must claim from them first.

### **Other insurance**

If any loss, damage or liability covered under this policy is covered by another insurance policy, You must give Us details of that other insurance policy.

We will only make any payment under this policy once the other insurance policy is exhausted. If We have paid Your claim in full first, We may seek contribution from Your other insurer. You must give Us any information We reasonably ask for to help Us make a claim from Your other insurer.

### **Subrogation**

We may, at Our discretion undertake in Your name and on Your behalf, control and settle any proceedings for Our own benefit in Your name to recover compensation or secure indemnity from any party in respect of anything covered by this policy. You are to assist and permit to be done, everything required by Us for the purpose of recovering compensation or securing indemnity from other parties to which We may become entitled or subrogated, upon Us paying Your claim

under this policy regardless of whether We have yet paid Your claim and whether or not the amount We pay You is less than full compensation for Your loss. These rights exist regardless of the section of this policy under which Your claim is paid.

### **Recovery**

We will apply any money We recover from someone else under a right of subrogation in the following order:

- a) To Us, Our costs (administration and legal) arising from the recovery.
- b) To Us, an amount equal to the amount that We paid to You under Your policy.
- c) To You, Your uninsured loss (less Your excess).
- d) To You, Your excess.

Once We pay Your total loss We will keep all money left over.

If We have paid Your total loss and You receive a payment from someone else for that loss or damage, You must pay Us the amount of that payment up to the amount of the claim We paid You.

If We pay You for lost or damaged property and You later recover the property or it is replaced by a third party, You must pay Us the amount of the claim We paid You.

### **Fraud**

Insurance fraud places additional costs on honest policyholders. Fraudulent claims force insurance premiums to rise. We encourage the community to assist in the prevention of insurance fraud. You can help by reporting insurance fraud by calling Us on **0800 499 666**. All information will be treated as confidential and protected to the full extent under law.

## CONTACT US

### General Policy Enquiries

If You have general enquiries, please call one of the Allianz Partners Customer Care Team on **0800 499 666** between 8.30am and 5pm Monday to Friday.

### Emergency Assistance

If You are overseas and require emergency assistance, please call Allianz Partners Emergency Assistance. Skilled professionals are available 24 hours 7 days a week. Call collect on **+61 7 3305 7194**.

### Claim Enquiries

Please call one of the Allianz Partners Claims Consultants on **0800 499 666** between 8.30am and 5pm Monday to Friday or email Us at [anzcardclaims@allianz-assistance.co.nz](mailto:anzcardclaims@allianz-assistance.co.nz)



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

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

The Hollard Insurance Company Pty Ltd has a financial strength rating of A (Strong) issued by Standard and Poor's.

#### **The Standard & Poor's rating scale is:**

AAA Extremely Strong

AA Very Strong

A Strong

BBB Good

BB Marginal

B Weak

CCC Very Weak

CC Extremely Weak

C Selective Default

D Default

The rating may be modified by the addition of a plus (+) or minus (-) sign to show relative standing within the major rating categories.

The rating scale above is in summary form.

A full description of this rating scale can be obtained from [www.standardandpoors.com](http://www.standardandpoors.com).

An overseas policyholder preference applies. Under Australian law, if The Hollard Insurance Company Pty Ltd is wound up, its assets in Australia must be applied to its Australian liabilities before they can be applied to overseas liabilities. To this extent, New Zealand policyholders may not be able to rely on The Hollard Insurance Company Pty Ltd's Australian assets to satisfy New Zealand liabilities.



## WHAT ARE THE NEXT STEPS?

If you need to talk about ANZ Premium Card Travel Insurance, we're ready to help.

**If you'd like more information, please feel free to:**

-  Freephone **0800 499 666** between 8.30am and 5pm Monday to Friday
-  Outside New Zealand **+64 9 487 0823**
-  Visit [checkyourcover.co.nz](https://www.checkyourcover.co.nz)

