

Your Leisure Travel Insurance Policy Wording.

Please find detailed below the Leisure Travel Policy wording which outlines the Cover provided under the terms and conditions of Your Policy. If you find this Policy does not meet with Your requirements we offer a seven day money back guarantee. Please return this document with Your Policy Schedule to Your consultant and We will give You a full refund, provided You have not travelled and are not making a claim. If You have any queries with regards to Your Policy Cover please contact Your consultant or Mike Henry Travel Insurance for assistance.

Schedule of benefits (maximum amounts payable)

BENEFITS ARE IN NEW ZEALAND DOLLARS	BENEFITS FOR LEISURE, 70 PLUS, DOMESTIC TRAVELLERS AND INCOMING TRAVELLERS		BENEFITS FOR PERMANENT ONE-WAY TRAVELLERS	
	WORLDWIDE COVER SINGLE	WORLDWIDE COVER FAMILY	SINGLE	FAMILY
CANCELLATION OF TRAVEL	\$100,000	\$200,000	\$5,000	\$10,000
TOUR CANCELLATION – PER PERSON	\$500	\$500	NOT AVAILABLE	NOT AVAILABLE
CURTAILMENT/ INTERRUPTION	\$100,000	\$200,000	\$5,000	\$10,000
TRAVEL DELAY	\$UNLIMITED	\$UNLIMITED	\$500	\$1,000
MISSED CONNECTION	\$UNLIMITED	\$UNLIMITED	NOT AVAILABLE	NOT AVAILABLE
HIJACK COVER UP TO	\$5,000	\$10,000	NOT AVAILABLE	NOT AVAILABLE
LEGAL COSTS UP TO	\$10,000	\$20,000	NOT AVAILABLE	NOT AVAILABLE
CONTINUATION OF TRAVEL	\$10,000	\$20,000	NOT AVAILABLE	NOT AVAILABLE
MEDICAL EXPENSES	\$UNLIMITED	\$UNLIMITED	\$250,000	\$500,000
EMERGENCY DENTAL – RELIEF OF PAIN (PER PERSON PER POLICY)	\$750	\$750	\$500	\$500
DENTAL BY INJURY OVERSEAS	\$UNLIMITED	\$UNLIMITED	\$500	\$500
ESCORT TO NEW ZEALAND	REASONABLE COSTS	REASONABLE COSTS	REASONABLE COSTS	REASONABLE COSTS
BURIAL COSTS	\$15,000	\$15,000	\$10,000	\$10,000
HOSPITAL CASH BENEFIT UP TO (PER PERSON)	\$2,000	\$2,000	NOT AVAILABLE	NOT AVAILABLE
HIRE CAR RETURN	\$250	\$250	NOT AVAILABLE	NOT AVAILABLE
PERSONAL BODILY INJURY UP TO (16-80 YEARS)	\$75,000	\$150,000	NOT AVAILABLE	NOT AVAILABLE
LOSS OF INCOME UP TO (16-64 YEARS)	\$3,000	\$3,000	NOT AVAILABLE	NOT AVAILABLE
LUGGAGE & PERSONAL EFFECTS	\$20,000	\$40,000	\$5,000	\$10,000
SINGLE ITEM LIMIT	\$1,500	\$1,500	\$500	\$500
VIDEO CAMERAS AND CAMERAS	\$2,500	\$2,500	\$500	\$500
MONEY	\$750	\$1,500	\$500	\$1,000
MISLAID LUGGAGE – PER ADULT	\$1,500	\$1,500	\$250	\$250
CREDIT CARD FRAUD	\$2,000	\$2,000	\$2,000	\$2,000
PERSONAL LIABILITY	\$2.5MILLION	\$5MILLION	\$250,000	\$500,000
TERRORISM				
MEDICAL	\$250,000	\$500,000	\$250,000	\$500,000
CURTAILMENT/INTERRUPTION	\$2,500	\$5,000	\$2,500	\$5,000
RENTAL VEHICLE EXCESS	\$1,000	\$1,000	NOT AVAILABLE	NOT AVAILABLE

IMPORTANT NOTE: NOT ALL POLICY BENEFITS AND BENEFIT AMOUNTS ARE SHOWN ABOVE. IN SOME CASES SUB-LIMITS APPLY OR THE BENEFITS MAY NOT BE AVAILABLE TO YOU. PLEASE REFER TO THE POLICY WORDING ON THE INSIDE OF THIS BROCHURE FOR FURTHER DETAILS.

WE RECOMMEND THAT YOU KEEP A SEPARATE COPY OF THE EMERGENCY ASSISTANCE CARD TO YOUR POLICY COUPON WITH THE RELEVANT COMPLETED DETAILS IN CASE OF EMERGENCY.


MIKE HENRY
 TRAVEL INSURANCE SPECIALISTS

EMERGENCY ASSISTANCE CARD

NAME OF INSURED PERSON: _____

POLICY NO: _____

PERIOD OF INSURANCE FROM: _____ TO: _____

EMERGENCY ASSISTANCE – 24-HOUR EMERGENCY NETWORK

Emergency help is available 24 hours a day, 365 days a year. Simply phone our collect call (reverse charge) phone number for assistance: **+64 9 969 5550**.

Emergency Assistance is for emergencies only. For all other claims, please contact us upon your return to New Zealand.

Emergency Assistance advice is available for all services related to: medical and hospital, repatriation, legal expenses, evacuation and travel. You, or the Doctor or Hospital treating you may contact Emergency Assistance for 24-hour emergency advice.

You must contact Emergency Assistance if you are to be hospitalised, require emergency air transportation (or

repatriation) back home or have to curtail your travel. Failure to do so may result in us not paying your claim.

When you call we require:

- Your Name
- Your Policy number and selected plan/destination
- Details of your emergency
- A contact phone number, including area code.

Wherever possible you should lodge your claim with us on your return to New Zealand.

Very Important Note (USA ONLY)

If you need to see a doctor or are to be hospitalised in the USA you must contact Emergency Assistance immediately on the 24-hour collect call (reverse charge) number +64 9 969 5550.

If you are the Patient:

You are enrolled in the Global Excel Network programme in the USA. Prior to receiving services or incurring expenses, please contact Emergency Assistance at the 24-hour collect call (reverse charge) number above immediately. Mike Henry will direct you to the nearest preferred medical provider in your area.

If you are the Provider:

All Mike Henry travellers are enrolled in the Global Excel Network programme in the USA. Prior to rendering services, please contact Emergency Assistance at the 24-hour collect call (reverse charge) number above. Failure to call may result in delayed payment to you for your services.

Your Leisure Travel Insurance Policy Wording

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THE POLICY

You are Covered under the terms of this Policy as contained in this document when the premium is paid and the Policy Schedule is issued. This will be after the application form has been completed and signed by You or on Your behalf, and the Medical Certificate (if required) has been completed and accepted by Us. This Policy is valid for New Zealand citizens or residents only unless cover has been agreed with Mike Henry Travel Insurance.

UNDERSTANDING THIS POLICY

To help You understand some of the terms used in this Policy, here are some of the meanings: The definition means (unless the context otherwise requires)

"Bodily Injury"

Injury caused solely by accidental, violent, external and visible means, all of which happen at the same time, (but not as a result of illness, sickness or disease) and which does result in death or permanent disability within 12 calendar months of the date of the Injury.

"Close Family Member"

Spouse, common-law (De-facto) partner, son, daughter, step-child, parent, parent-in-law, grandparent, step-parent, brother, sister, brother or sister-in-law, fiancé, grandchild or guardian.

"Cover" & "Covered"

To put You back in the same position You were in prior to Your Loss wherever reasonably possible and to reimburse You for Your Loss where the claim is payable under this Policy up to the Policy Limits.

"Default" "Error" "Omission"

Where the travel agent, tour operator, wholesaler, accommodation provider, transport provider or any other person acting on Your behalf has failed to fulfill their obligation to You for Your travel arrangements.

"Dependant"

Any person aged 21 years or under who is dependent upon You or any other person for financial support and is travelling with You. Not including spouses or partners.

"Domestic Traveller"

An insured person who is a citizen or permanent resident of New Zealand who is travelling solely within New Zealand during the Period of Cover.

"Event"

A happening which is totally beyond Your control and is sudden, unforeseeable, unexpected and unintended.

"Excess"

The amount You have to pay in the Event of a claim.

"Family Policy"

Policy contract that Covers 2 adults and Your own Dependant children and grandchildren and 2 other non-related Dependant children. Where there is more than one person wishing to claim under the same section of the Policy, the Policy benefits are shared - except for Section 4A and 4B (Personal Bodily Injury and In-flight Accident Injury) where there is a limit of \$10,000 per child aged 15 years or under.

"Financial Default"

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

"Incoming Traveller"

An insured person who intends to leave New Zealand and is travelling to, in and out of New Zealand.

"Injury"

Injury caused solely by accidental, violent, external and visible means, all of which happen at the same time.

"Loss"

The amount of a resulting claim that has been insured against and is Covered under this Policy.

"Permanent One Way Traveller"

An insured person who is intending to leave New Zealand to reside permanently overseas or an overseas resident travelling from New Zealand to another country.

"Pre-Existing Condition"

Within the 6 months prior to or following this travel insurance application: Any chronic condition, illness, Injury that You are

aware of or have sought treatment, medication, or hospitalisation for. Any condition, that requires regular checkups or for which You take prescribed medication as a preventative measure, and any allergic conditions.

"Public Place"

Includes but not limited to shops, airports, train stations, streets, restaurants, beaches, hotel foyers and/or grounds.

"Single Policy"

Policy contract that Covers 1 adult and Your own Dependant children and grandchildren and 1 other non-related Dependant child. Where there is more than one person wishing to claim under the same section of the Policy, the Policy benefits are shared - except for Section 4A and 4B (Personal Bodily Injury and In-flight Accident Injury) where there is a limit of \$10,000 per child aged 15 years or under.

"Terrorist Act"

Shall mean any actual or threatened use of force or violence directed at or causing damage, Injury, harm or disruption, or committing of an act dangerous to human life or property or government, with the stated or unstated objective of pursuing economic, ethnic, nationalistic, political, racial or religious interests, whether such interests are declared or not. Robberies or other criminal acts, primarily committed for personal gain and acts arising primarily from prior personal relationships between perpetrator(s) and victim(s) shall not be considered terrorist acts. Terrorism shall also include any act which is verified or recognised by the (relevant) Government as an act of Terrorism.

"War"

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

"We" "Us" and "Our"

Mike Henry Travel Insurance, a business division of IAG New Zealand Limited.

"You" and "Your"

Each of the insured persons as shown on the Policy Schedule.

UNTRUE OR INCOMPLETE INFORMATION

You are Covered under this Policy provided the information You or Your representative gave Us is correct on the application form, the Policy Schedule and/or claim form. If any information is untrue, incomplete or misleading or is not disclosed to Us, We do have the right to void this Policy and We are not obliged to pay Your claim.

OTHER COVER

We do not Cover You for a Loss or an Event or liability which is Covered by any other insurance Policy, medical or health scheme or Act of Parliament, but We will pay the difference between what is payable under that other insurance Policy, scheme or legislation, and what You would have been entitled to recover under this Policy.

CANCELLATION OF THIS INSURANCE

No premium is refundable once Cover has commenced and a claim is made under this insurance.

If this insurance does not meet Your needs, You can return this Policy to Your Issuing Agent within seven days of the date of purchase and We will refund Your premium if You have not made a claim. If You wish to cancel Your insurance outside of 7 days from date of purchase there is no refund for any Pre Existing Medical surcharges and/or buyouts. If You return home early and You do not intend to make a claim and have not claimed under the Policy, You can return it to Your issuing agent to obtain a refund of the unused premium after deducting a processing fee of \$30. If this insurance has to be terminated at any time We will notify You in writing to Your postal address shown on the Policy Schedule giving You 14 days notice of cancellation and refunding the unused part of Your premium.

PERIOD OF COVER

Your Policy starts when You leave **New Zealand** on the departure date shown on the Schedule for international travel, including domestic travel (providing this forms part of the international journey and does not exceed 24 hours) except for:

- Section 1A (i) and 1A (ii) where Cover starts on the day the premium is paid and the application form is signed and accepted by Us and a Policy Schedule is issued and Section 5B where Cover starts 72 hours prior to the departure date shown on the Policy Schedule.
- Cover ends either when You arrive in New Zealand including domestic travel (providing this forms part of the international journey and does not exceed 24 hours) or on the expiry date shown on the Policy Schedule, whichever happens first.
- If You are a New Zealand citizen or resident and Your Policy originates overseas and You are returning to New Zealand there is no cover for Pre-Existing Medical Conditions or Specified Items.

AUTOMATIC EXTENSIONS

If Your return to **New Zealand** is delayed due to travel delay or Your illness/Injury and this is claimable under the Policy, You are automatically Covered up to a further 3 consecutive months.

COVER FOR DEPENDANCE

- Automatic Cover is granted for Your own Dependant children and grandchildren who are born prior to Your departure from New Zealand and one other non-related Dependant child who is travelling with You and is aged 21 years or under. Not including spouses or partners.
- If You give birth to a child during the Period of Cover then You must apply to Us in writing for Cover, as there is no automatic Cover under this Policy. Cover starts if and when We give confirmation to You in writing. Please refer to Exclusions under Sections 1-4 (2) for further information regarding children born overseas.

REINSTATEMENT AFTER LOSS

If You suffer a Loss from one incident which entitles You to payment of the total sum insured for that Loss then:

- Loss of Luggage Section 5A - the sum insured is automatically reinstated without extra payment of premium, except where the Loss is for Specified Items. If these items are to be replaced an extra premium is payable.
- All other Sections - We may at Our discretion reinstate that Section for an extra premium.

Please tell Us if you want any Cover reinstated.

POLICY LIMITS

The Schedule states the benefits of the plan You have chosen. However, in respect of any one individual insured person the maximum amount payable is as shown in the Single Policy column of the relevant plan unless otherwise stated in the Policy.

DOMESTIC, INCOMING AND PERMANENT ONE WAY TRAVELLERS

Domestic Travellers

In respect of a Domestic Traveller wherever the words New Zealand appear in bold (eg, **New Zealand**) We will interpret New Zealand to mean Your usual place of residence within New Zealand. There is no Cover for Pre-Existing Conditions and it is a condition of this Policy that You seek public health treatment where such treatment is available.

Incoming Travellers

In respect of an Incoming Traveller wherever the words New Zealand appear in bold (eg, **New Zealand**) We will interpret New Zealand to mean Your usual country of residence. Incoming Travellers are Covered for a maximum of up to 72 hours in transit from Your usual country of residence to New Zealand and return. There is no Cover for Pre-Existing Conditions or Specified Items and it is a condition of this Policy that You seek public health treatment where such treatment is available.

Permanent One Way Travellers

Please refer to the Schedule of Benefits as there are different terms that apply to Permanent One Way Travellers. Where Your intention is not to permanently reside in New Zealand again, the Policy is amended as follows:

- You must purchase Premium Plan A regardless of destination
- Your maximum Period of Cover under the policy is 6 consecutive months
- Under Section 3(C) a) and b) New Zealand is deleted and replaced by Your "usual place of residence"
- Under Section 5A the Excess is amended to read " \$250 each and every Loss"
- Under Section 5A the limit for any one item or set of items (ie, including video cameras) is \$500. There is no facility to specify any items over the value of \$500
- The maximum claim period in respect to any Injury or illness is 3 months from the date of occurrence of the Injury or illness
- There is no Cover available for Pre-Existing Conditions
- There is no Cover available under Section 4

YOU ARE INSURED FOR THE FOLLOWING PROVIDED THE EVENT OCCURS DURING THE PERIOD OF COVER AND WHERE YOU CANNOT RECOVER YOUR COSTS FROM ANY OTHER SOURCE BUT ALWAYS SUBJECT TO THE POLICY EXCLUSIONS.

What You are Covered For

SECTION 1: CANCELLATION OF TRAVEL, CURTAILMENT, INTERRUPTION, TRAVEL DELAY, MISSED CONNECTION, HIJACK AND LEGAL COSTS

Section 1A(i) Cancellation of Travel

If You have to cancel Your travel arrangements because of an Event We will pay for monies You have contracted to pay in respect of transport, accommodation and other such charges. In respect of Travel Agents' cancellation fees We will pay up to a maximum of 10% of Your total travel costs or \$500 per adult, whichever is the lesser.

Excess \$75 each Loss

Section 1A(ii) Tour Cancellation

If due to an Event which happens before You leave **New Zealand** Your tour is cancelled or rearranged due to lack of

numbers, We will pay the reasonable additional costs You incur to change Your travel schedule so that You can continue with Your original overseas travel plans. Maximum - \$500 each insured person.

Excess: \$75 each Loss

Section 1B(i) Curtailment of Travel

If You do to an Event You cannot complete Your travel arrangements and have to return to **New Zealand** earlier than planned, provided You already hold a return ticket to **New Zealand**, We will pay Your reasonable extra travel and accommodation costs directly associated with Your early return to **New Zealand**. This does not include costs relating to completion of Your original travel arrangements. (See Section 2A Continuation of Travel).

Excess: \$75 each Loss

If You have to curtail Your journey for any reason please contact IAG NZ Emergency Assist immediately for approval before incurring any costs. We will require a Doctor's certificate or letter stating it is necessary for You to curtail Your trip.

Section 1B(ii) Interruption to Travel - which exceeds 36 hours
Once Your journey has begun if Your travel arrangements are necessarily interrupted due to an Event, We will pay Your extra travel and accommodation costs (including additional meal costs) directly associated with Your planned itinerary. Receipts are required.

Excess: \$75 each Loss

Section 1C Travel Delay - which is less than 36 hours

If You are delayed for at least 6 consecutive hours due to an Event, We will reimburse You for reasonable extra costs You have to incur (including additional meal costs) due to the delay. Receipts are required.

Excess \$Nil

Section 1D Missed Connection

If You are on a journey from or to **New Zealand** and You miss Your pre-booked connection due to an Event, We will reimburse You for reasonable extra costs You incur to use alternative scheduled transport services so that You can:

- Catch up on Your planned itinerary; or
- Get to a special event such as a wedding, sporting event or conference

If You claim under this section there is no claim for Cancellation of Travel, Curtailment or Interruption costs for any part of Your unused transport costs.

Excess \$Nil

Section 1E Hijack

If You are travelling on public transport which is hijacked by persons using violence or threat of violence, We will pay You \$500 for each 24-hour period You are forcibly held by the hijackers up to a maximum of \$5,000 for a Single Policy and \$10,000 for a Family Policy.

Excess \$Nil

Section 1F Legal Costs

We will pay Your reasonable legal costs if You are falsely arrested or wrongfully detained by any Government or Foreign Power up to a maximum of \$10,000 for a Single Policy and \$20,000 for a Family Policy.

Excess \$Nil

SECTION 2: CONTINUATION OF TRAVEL

There is no Cover under this Section for Domestic, Incoming or Permanent One Way Travellers.

If after You leave New Zealand a Close Family Member in New Zealand suffers a life threatening illness or life threatening Injury, or dies and You have to return to New Zealand, We will reimburse Your economy class airfare You have paid for, for You to return overseas to complete Your original travel arrangements. Provided:

- The death or illness has not resulted from any Pre-Existing Condition,
- Your original journey and/or Your Period of Cover was at least 14 days' duration,
- You had been away for less than half of the Period of Cover under this insurance, and
- You return overseas before the Period of Cover expires, or otherwise agreed by Us.

If You claim under this Section of the Policy there is no claim for Cancellation of Travel of Your prepaid accommodation and transport costs that You are unable to use because of Your return to New Zealand.

Excess \$Nil

SECTION 3: MEDICAL COSTS AND RELATED EXPENSES

Section 3A Medical

If You suffer a medical Event We will pay the following costs You incur during the 12 calendar months after You became ill or suffered the Injury:

- Reasonable customary charges of prescribed medical, surgical treatment, hospital and nursing charges and emergency ambulance costs You necessarily incur overseas.
- Up to \$1,500 for continuing registered medical, surgical and hospital treatment only, upon Your return to New Zealand -

provided You seek this treatment in a public hospital where available.

If You did not receive treatment prior to Your return to New Zealand, and You need medical or surgical attention upon Your return home then You must seek Your treatment within 72 hours of Your arrival in New Zealand. However, wherever possible whilst overseas it is essential that You contact IAG NZ Emergency Assist to advise them of Your medical problem.

In the event of an Injury You must register with ACC (Accident Rehabilitation & Compensation Insurance Corporation) on Your return to New Zealand.

Excess: \$75 each Loss

Section 3B Emergency Dental Treatment

The maximum amount payable for Domestic or Incoming Travellers is \$1,500.

We will pay Your reasonable dental treatment costs overseas for:

- The relief of sudden and acute pain - maximum amount \$750 each Insured Person per Policy.
 - Damage to sound and natural teeth caused solely by Injury - however, if You wait for this treatment until You return to New Zealand, the maximum amount payable is \$1,500.
- There is no claim for the costs of routine dental treatment or where the claim results from normal wear and tear of teeth.

Excess: \$75 each Loss

Section 3C Other Expenses

We will pay:

- Reasonable travel and accommodation costs for one person to travel to, remain with, and accompany You home to **New Zealand** - but only if this is on written medical advice and We have agreed in advance.
- Reasonable costs incurred to return Your body or ashes to **New Zealand**, or for burial or cremation in the place of Your death up to a maximum of \$15,000.
- A cash benefit of \$75 for every continuous 24 hours You are in hospital overseas, to defray expenses, ie, telephone calls, toiletries. There is no Cover for the first 48 hours.
- Costs to return Your hire car to the nearest hire depot (to a maximum of \$250) if You cannot do so because of Your illness, Injury or death.
- Reasonable costs incurred to
 - treat You, and/or
 - return You to New Zealand
 upon the diagnosis of any psychosomatic, psychological or psychiatric disorder or anxiety or depression up to a maximum of \$10,000.

Excess \$Nil

SECTION 4: PERSONAL BODILY INJURY, IN-FLIGHT ACCIDENT INJURY, AND LOSS OF INCOME

There is no Cover under this Section for Domestic, Incoming or Permanent One Way Travellers.

Section 4A Personal Bodily Injury

If You suffer a Bodily Injury which directly results in any of the following: death; permanent total paraplegia/quadruplegia; permanent total Loss of a limb, permanent Loss of sight in an eye or total Loss of hearing or speech - We will pay the amount shown below:

YOUR AGE (INCL.)	MAXIMUM AMOUNT PAYABLE
0-15 YEARS	\$10,000
16-80 YEARS	\$75,000

Excess \$Nil

Section 4B In-flight Accident Injury

If, however, the Bodily Injury directly results in death or permanent total paraplegia/quadruplegia; permanent total Loss of a limb, permanent Loss of sight in an eye or total Loss of hearing or speech and was sustained while You were travelling as a fare-paying passenger in, or boarding or getting off a scheduled flight on a fully licensed passenger-carrying aircraft, We will pay instead the amount shown below:

YOUR AGE (INCL.)	MAXIMUM AMOUNT PAYABLE
0-15 YEARS	\$10,000
16-69 YEARS	\$100,000
70-80 YEARS	\$50,000

Excess \$Nil

Section 4C Loss of Income

There is no Cover under this Section for Domestic, Incoming or Permanent One Way Travellers.

If:

- You suffer an Injury, which results in You being unable to continue Your usual occupation within 30 days after Your return to New Zealand, and
- You had a fulltime position to return to in New Zealand, and
- You are aged between 16 and 64 when You suffer the Injury

We will pay You the benefit shown below. We will pay for the period which starts 30 days after Your return and ends 3 months later or when You return to work, whichever is sooner. The amount We pay is the difference between Your net average monthly salary during the 6 months immediately before You left New Zealand and any amount You can recover from any other source.

The maximum amount We will pay is up to \$1,000 per month.

Excess \$Nil

WHAT YOU ARE NOT COVERED FOR UNDER SECTIONS 1, 2, 3 AND 4

You are not Covered for any costs or Losses arising from:

- Cancellation of or changes to Your travel arrangements because of financial, business and/or contractual reasons, or because Your employer requires You not to travel or You choose to change Your dates of travel or not to travel.
- Pregnancy or childbirth, except where costs are incurred because of unforeseeable medical complications or emergencies which happened before the 29th week of pregnancy. If this occurs after Your departure from **New Zealand** then We will only pay for non-routine emergency hospitalisation costs up to a maximum of \$100,000 whether a single or multiple birth and before the 29th week of pregnancy.
- Your failure to check-in according to an itinerary supplied or times advised to You.
- Strike, industrial action or security alert where such action had been declared before you took out this Policy or booked your trip, whichever was later, and there was reasonable expectation that this would affect your trip.
- The refusal, failure or inability of any person, company or organisation, including but not limited to any airline, other transportation provider, hotel, car rental agency, tour or cruise operator, travel operator, travel wholesaler, booking agent or other provider of travel or tourism related services, facilities or accommodation, to provide services, facilities or accommodation, by reason of their own Financial Default of any person, company or organisation with whom or with which they deal.
- The Default, Error or Omission of a travel agent or any one acting on Your behalf, any tour operator/tour wholesaler (except under Section 1A(ii)) and accommodation or transport provider.
- The operation of legal processes, law enforcement officers or immigration officials acting in the course of their duties.
- Manual work in connection with a business or trade - unless We have approved Cover.
- The rescheduling of any flight unless due to weather, mechanical failure or strike.
- Your failure to return to **New Zealand** after the date when in the opinion of Our medical advisor, You may have safely been repatriated to **New Zealand** at Our expense, or after the time when You failed to follow the instructions of IAG NZ Emergency Assist.
- Any Pre-Existing Condition of Yours unless this has been approved by Us where required under the terms of the Medical Certificate, and/or where You are travelling against medical advice or travelling to seek treatment, or have a terminal condition. **(There is no cover for Pre-Existing Conditions for Domestic, Incoming or Permanent One Way Travellers.)**
- Any Pre-Existing Condition of Yours that You are on a waiting list for or under investigation for.
- Any Pre-Existing Condition of any other person where this may affect Your travel plans, unless otherwise agreed by Us.
- Private medical treatment in New Zealand when public care or treatment is available.
- Private medical treatment overseas where public care or treatment is available under any reciprocal health agreement between the **New Zealand** and foreign governments.
- Any Personal Bodily Injury, medical misadventure or work Bodily Injury to the extent where You are Covered or entitled to be Covered under the laws of any country.
- Maintaining any course of treatment You had before You began Your journey or replenishment of medicines You were taking before You left **New Zealand** - unless Your medication is stolen or lost on the journey.

SECTION 5: LUGGAGE AND PERSONAL EFFECTS, MONEY, MISLAID LUGGAGE AND CREDIT CARD FRAUD

Section 5A Luggage and Personal Effects

You are Covered for accidental Loss of, damage to, or theft of Your luggage or personal effects, including the reasonable cost of replacing Your travel tickets, passports, driver's licence and similar non transferable documents.

We will not pay more than:

- \$1,500 for any item or any set of items unless the item or set is specified on the Policy Schedule and then only to a maximum of \$5,000 any 1 item or set where specified.
- \$15,000 in total for all Specified Items and sets.
- \$2,500 for any video camera or camera (including its attached or unattached accessories), unless specified on the Policy Schedule.

Note: We have the option to replace or repair an item, or make a cash payment taking into account depreciation, wear and tear.

Excess: \$75 each Loss

Section 5B Money

You are Covered for Loss or theft of Your personal money (notes, coins, travellers cheques, credit cards and vouchers).

Excess: \$75 each Loss

Note: Under Section 5A & 5B - It is the responsibility of the insured person to provide proof of ownership of any lost, stolen or damaged items and We are under no obligation to make payment without this proof of ownership.

Section 5C Mislaid Luggage

If when travelling overseas You are deprived of Your luggage by the carrier for at least 12 consecutive hours after Your arrival, other than Your final destination home, We will pay for Your purchases of reasonable essential items of clothing and toiletries up to a maximum of \$1,500 for each adult. Receipts are required.

Excess \$Nil

Note: Where the mislaid luggage is not found and a claim is paid under Section 5A (Luggage and Personal Effects) the costs of the items purchased under this Section is deducted from the total claim under Section 5A.

Section 5D Credit Card Fraud

If You suffer financial Loss due to Your credit or cash card being lost or stolen and fraudulently used by anyone other than a person travelling with You or a family member, We will reimburse You up to a maximum of \$2,000 per Policy. You must advise the appropriate authorities as soon as You know Your card(s) is missing.

Excess \$Nil

YOUR OBLIGATIONS UNDER SECTION 5

You are required to:

- Act responsibly and use reasonable care for the safety, supervision and security of Your property.
- Try and minimise Loss and not abandon damaged property.
- Promptly advise the local police or appropriate authorities, or Your relevant carriers of the Loss and obtain written proof of the Loss.

If You have to leave Your property in a motor vehicle please ensure all Your property is placed out of sight in a locked boot. However, please refer to Exclusions 1 and 2 pertaining to this section. Failure to follow these obligations may result in Your claim not being paid.

WHAT YOU ARE NOT COVERED FOR UNDER SECTION 5

You are not Covered for:

- Property left unattended in a Public Place or in any unlocked and unattended building or vehicle.
- Property left in a vehicle overnight between the hours of 10.00pm and 6.00am.
- Unaccompanied luggage (unless Your airline carrier decides to transfer Your luggage to a different carrier or flight for reasons other than the luggage being over the allowable weight limit).
- Luggage transported under any freight agreement or items sent by postal or courier services.
- Damage by moth, vermin, insects, atmospheric or climatic conditions, process of cleaning, dyeing, ironing, repairing or restoring or like actions.
- Mechanical, electrical or hydraulic breakdown or derangement.
- Loss of data.
- Breaking or scratching of fragile items - (except cameras, camera lenses, spectacles, contact lenses and binoculars).
- Sporting equipment or bicycles whilst in use; household effects, furniture and furnishings, any means of transport or parts and accessories of that transport.
- Bonds, coupons, stamps, negotiable instruments, deeds, manuscripts, securities of any kind, bullion, tools of trade, traveller's samples, or property of any kind used wholly or partially for business.
- Confiscation, detention or requisition by Customs or other authorities.
- Loss of value of money or shortages of money, caused by mistakes of any person.
- Wear and tear, depreciation in value or gradual deterioration.

SECTION 6: PERSONAL LIABILITY

We will pay damages and compensation and legal expenses You incur but only on Our written consent and for which You become legally liable to pay as a result of Your negligence during the Period of Cover causing:

- Injury and/or Bodily Injury including death or illness, or
- Loss of, or damage to property.

Excess \$Nil

WHAT YOU ARE NOT COVERED FOR UNDER SECTION 6

We will not pay a Loss relating to any liability directly arising out of or in connection with:

- Your ownership, use or possession of any mechanically propelled vehicle, aircraft or waterborne craft.
- Loss or damage to property owned by or in the control of You, Your family members or Your employees.
- Injury and/or Bodily Injury to You, Your family members or Your employees.
- Your business, trade or profession - including professional advice given by You.
- Judgements which are not established by a Court in New Zealand or the country in which the Event occurred giving rise to Your liability.
- Liability You assume by agreement unless You would have had that liability anyway.
- Aggravated, exemplary or punitive damages.

SECTION 7: RENTAL VEHICLE EXCESS

There is no Cover under this Section for Domestic, Incoming or Permanent One Way Travellers.

You are Covered up to \$1,000 for the Rental Vehicle Excess You may become legally liable to pay under a motor vehicle hire agreement with a licensed rental vehicle agency if:

- The vehicle is damaged or stolen when under Your custody or control, and
- The Loss occurred outside **New Zealand** during the Period of Cover, and
- The Excess means the Excess which would have been waived had You purchased a Collision Damage Waiver option (or similar) when renting the vehicle
- Or if You have purchased the additional Rental Vehicle Excess Option under this Policy. This will increase the standard Rental Vehicle Excess to \$4,000. This additional Cover must be purchased prior to Your departure from New Zealand and the applicable dates of the rental vehicle hire agreement specified on the Policy Schedule.
- In the Event of a claim, You are obligated to pay the Rental Vehicle company Excess in the first instance directly to the hire car company.
- In the Event of a claim, it is Your responsibility to supply a final Loss/repair account to substantiate Your actual financial Loss.

Excess: \$75 each Loss

WHAT YOU ARE NOT COVERED FOR UNDER SECTION 7

You are not Covered for any Losses arising from:

- The operation of the vehicle in breach of the hire agreement, or
- Wear and tear, gradual deterioration, insects or vermin, inherent vice or damage.

SECTION 8: TERRORISM

Section 8A Overseas Medical Expenses - Section 3A
Section 3A is extended to provide cover for overseas medical expenses and repatriation costs incurred directly or indirectly with any Terrorist Act. Any payment under this section will be limited to a maximum of \$250,000 per insured person per period of Cover.

Excess \$75 each Loss

Section 8B Personal Bodily Injury resulting from a Terrorist Act
If you suffer a Bodily Injury which results in any of the following: death; permanent total paraplegia/quadruplegia; permanent total Loss of a limb; permanent Loss of sight in an eye or Loss of hearing or speech, as the result of a Terrorist Act - We will pay the amount shown below:

YOUR AGE (INCL.)	MAXIMUM AMOUNT PAYABLE
0-15 YEARS	\$10,000
16-80 YEARS	\$25,000

Section 8C Additional Expenses

Sections 1B(i) and 1B(ii) are extended to provide cover for the additional reasonable costs incurred when Your travel arrangements are affected directly or indirectly with any Terrorist Act. Any payment under this section will be limited to a maximum of \$2,500 per insured person per period of Cover.

Excess \$75 each Loss

WHAT YOU ARE NOT COVERED FOR UNDER SECTION 8

You are not Covered for any costs or Losses directly or indirectly arising out of any nuclear, chemical or biological contamination due to a Terrorist Act.

WHAT YOU ARE NOT COVERED FOR UNDER ALL SECTIONS OF THIS POLICY

You are not Covered for any costs or Losses arising from:

- Circumstances where You can recover Your Loss or costs from any other source.
- Consequential Loss, or Loss of enjoyment.
- Professional sporting activities, racing (except on foot),

mountaineering, rock climbing, off piste skiing, skydiving and/or paragliding and/or hang-gliding (unless with a tandem instructor), potholing, caving, hunting, ocean yachting (unless We have approved Cover), SCUBA diving (unless You hold a PADI or similar recognised qualification or You are diving with a qualified instructor. The maximum depth We will Cover up to is 30 metres), motorcycling where the engine capacity is more than 200cc (unless We have approved cover), or any activity where You deliberately expose Yourself to exceptional danger.

- Air travel, except as a passenger on a licensed passenger aircraft operated by a licensed airline or licensed air charter company.
- Suicide or intentional self-Injury.
 - Mental disorder or mental disease (including stress, anxiety and depression) other than as specifically provided for under Section 3C(e).
- Sexually transmitted disease, Acquired Immunodeficiency Syndrome (AIDS), Human Immunodeficiency Virus (HIV).
- You being under the influence of alcohol or drugs, or arising from or in any way connected with the deliberate consumption or use of alcohol or drugs.
- War and Terrorism
 - This insurance does not apply to any Loss arising out of War, civil War, invasion, insurrection, revolution, use of military power or usurpation of government or military power.
 - This insurance does not apply to any Loss arising out of the intentional use of military force to intercept, prevent, or mitigate any known or suspected Terrorist Act except as provided under Section 8.
 - This insurance does not apply to any Loss arising out of a Terrorist Act except as provided under Section 8.
- Riot or civil commotion - unless You have left **New Zealand** or You have paid for Your travel and accommodation and in both cases Your Policy was in force before the Event.
- Any foreseeable act of any person on behalf of or in connection with any organisation wishing to overthrow any government by force either legally or illegally, or any foreseeable Terrorist Act or violence.
- Loss of any property and any consequential Loss or expense directly or indirectly caused by, or arising from ionising radiations or contamination by radioactivity from any nuclear fuel, or from any nuclear waste from the combustion of nuclear fuel.
- Liability You assume by agreement unless You would have had that liability anyway.
- Your engaging in any activity associated with prostitution or an illegal or criminal act or use of firearms.
- The use, release or escape of nuclear materials that directly or indirectly results in nuclear reaction or radiation or radioactive contamination; or the dispersal or application of pathogenic or poisonous biological or chemical materials; or the release of pathogenic or poisonous biological or chemical materials.

WHAT YOU ARE REQUIRED TO DO

You must not deliberately or recklessly:

- Cause Loss to any property Covered by the Policy; or
- Cause Loss for which You could be held legally liable - either by doing something You should not do or failing to do something You should do.
- If You think You are Covered under this Policy for a claim made against You, You must immediately give Us full details of that claim and all legal documents served on You. If You are Covered, We have the right to negotiate or defend the claim in Your name and We will require Your co-operation.

IF YOU HAVE A LOSS PLEASE:

- Do what You can to prevent any further Loss or expense.
- Do not admit liability for the Loss.
- Lodge a written claim against the person or organisation that may be legally liable for Your Loss, illness or Injury.
- If We agree to Cover Your Loss, You must let Us take over and pursue any legal right of recovery You may have and You must co-operate with Us in any recovery action.

CLAIM

If You need to make a claim, We will require You to:

- Provide Us with original invoices, receipts and other vouchers relating to Your expenses or Loss. It is the responsibility of the insured person to provide proof of ownership of any lost, stolen or damaged items and We are under no obligation to make payment without this proof of ownership.
 - Produce this Policy.
 - Provide Us with all information We require.
- For claim forms or any enquiries You may have regarding a claim please contact Your agent or Mike Henry Travel Insurance for assistance. Or download a claim form from Our website www.mikehenry.co.nz.

NEW ZEALAND LAW APPLIES

This Policy is governed by New Zealand law. Any dispute or difference between Us must be dealt with in New Zealand. This Policy has been arranged by Mike Henry Travel Insurance, a business division of IAG New Zealand Limited. Effective 01 October 2007.