



GLOBALPLUS

YOUR GUIDE TO GOLD INTERNATIONAL TRAVEL INSURANCE

**IMPORTANT DOCUMENT
PLEASE RETAIN FOR REFERENCE**

American Home Assurance Company (New Zealand Branch)
Phone: 0800 BNZ TRAVEL (269 872), Fax: 09 359 1648

If calling from overseas, please call +64 9 359 1675
and reverse the charges

All enquiries in New Zealand please call Us freephone via
0800 BNZ TRAVEL (269 872)



GLOBALPLUS

Before You head off overseas, make sure Your International Gold Assistance Card is the first thing you pack.

Your International Gold Assistance Card from Bank of
New Zealand replaces all previous Gold Travel Assistance
cards, so make sure You press it out and put this new card
in Your wallet or travel file now.

Gold International Travel Insurance is provided to You by American Home Assurance
Company (New Zealand Branch) pursuant to an agreement with Bank of New Zealand,
under which Bank of New Zealand makes this policy available to You. Bank of New
Zealand is neither the insurer nor agent of American Home Assurance Company (New
Zealand Branch) in relation to Gold International Travel Insurance and does not guar-
antee the obligations of American Home Assurance Company (New Zealand Branch)
under the policy. American Home Assurance Company (New Zealand Branch) is a
member company of the American International Group. American International Group,
Inc. (AIG) is the world's leading international insurance and financial services organisa-
tion, with operations in more than 130 countries and jurisdictions.



GLOBALPLUS

EMERGENCY AND MEDICAL ASSISTANCE SERVICE – PROVIDED BY AIG ASSIST

Period of Insurance: 4pm 30 April 2006 – until further notice.

Subject to the terms, conditions, provisions and exclusions of the policy,
the bearer of this card is covered under Bank of New Zealand Gold
International Travel Insurance. In the event of an emergency overseas
simply call (reverse charge) anytime from any place in the world:

1. Ring the operator in Your current locality.
2. Book a reverse charge call to New Zealand +64 9 359 1675.

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- (c) extra travel expenses arising from Your injury or illness;
- (d) return of mortal remains/burial expenses, and/or
- (e) the bed care cash benefit.

Under section I. 6. there is no cover under the Loss of Income benefit.

For details on how to obtain cover please refer to clause B.

Application for cover for the Mature Traveller. Please note that You will not be charged for the sections that You are automatically covered for under the policy.

14.Q What if I am 90 years or older?

- A You are not eligible for cover under any section of this policy. For details on how to obtain cover please refer to clause B. Application for cover for the Mature Traveller.



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FOR GLOBALPLUS ENQUIRIES

In New Zealand 0800 4321 GO (46) Overseas +64 4 470 9212 collect

If you lose your card report the loss straight away by calling us, or reporting it to any bank displaying the Visa or MasterCard logo, or any American Express Travel Service Office (depending on which card you have).



Schedule of Benefits

The compensation, Sum Insured, and limit of liability applicable under each section of this policy, for insured persons for each Journey

Benefits	The maximum amount payable	
	Sum Insured (For persons under 75 years of age)	Sum Insured (For persons aged 75 to 90 years)#
Section I. 1.*	Unlimited	Cancellation cover only for a maximum of \$5,000 per person. There is no cover under this section for: <ul style="list-style-type: none"> · medical expenses; · medical related expenses (including but not limited to medical repatriation/evacuation or accompanying person expenses); and/or · extra travel expenses arising from Your injury or illness.
Travel agent's cancellation fees	\$500 per Journey	\$500 per Journey
Burial Expenses/Return of Mortal Remains	Reasonable costs	Not covered
Bed Care Patient Benefit (\$50 per continuous 24 hour period)	\$5,000 per person	Not covered
Travel delay (\$250 for per person, \$500 for Families per continuous 12 hour period)	\$750 per person \$1,000 per Family	\$750 per person \$1,000 per Family
Section I. 2.*	\$10,000 per person \$20,000 per Family	\$10,000 per person \$20,000 per Family
Luggage, Personal Effects and Travel Documents	\$2,000	\$2,000
Limit any one item	\$6,000	\$6,000
Increased Limit any one item – Laptops only	\$300 per person \$600 per Family	\$300 per person \$600 per Family
Emergency replacement of luggage		

(Continued)

Benefits	The maximum amount payable	
	Sum Insured (For persons under 75 years of age)	Sum Insured (For persons aged 75 to 90 years)#
Section I. 3.* Personal Liability	\$2,500,000 per person	\$2,500,000 per person
Section I. 4.* Rental Vehicle Collision Damage and Theft Excess Cover	\$2,000 per Journey	\$2,000 per Journey
Section I. 5. Accidental Death	\$100,000 for the Gold Cardholder \$50,000 for the Gold Cardholder's accompanying Spouse	\$100,000 for the Gold Cardholder \$50,000 for the Gold Cardholder's accompanying Spouse
Section I. 6. Loss of Income	Up to \$1,000 per week For Gold Cardholder and accompanying Spouse who are income earners	Not covered
Section I. 7. Accidental Death and Disablement (Common Carrier Cover)	\$200,000 for the Gold Cardholder and/or accompanying Spouse \$50,000 per accompanying Dependant Child	\$200,000 for the Gold Cardholder and/or accompanying Spouse \$50,000 per accompanying Dependant Child
Section I. 8. Hijack and Detention (\$100 per continuous 24 hour period)	\$6,000 per person	\$6,000 per person
Section I. 9. Missed Connection	\$2,000 per person	\$2,000 per person
Section I. 10. Kidnap and Ransom	\$250,000 per person	\$250,000 per person

* There is a \$200 excess for each and every claim arising from the same event under this section.

Refer clause B. Application for cover for the Mature Traveller.

A. Your Duty of Disclosure

1. We will provide You with cover subject to the terms, conditions and exclusions contained in this policy.
2. When answering Our questions, You must be honest and You have to tell Us anything known to You that a reasonable person in the circumstances would include in the answer to the question. We will use the answers in deciding whether to insure You and anyone else to be insured under this policy.
3. It is important that You understand You are answering Our questions in this way for You and anyone else whom You want to be covered by this policy.
4. If You do not answer Our questions in this way, We may reduce or refuse to pay a claim. If You answer Our questions dishonestly, We may refuse to pay a claim and treat Your cover under this policy as not having commenced.

B. Application for cover for the Mature Traveller

1. If You are aged:
 - (a) between 75 and 90 years and wish to apply for medical-related cover under this policy; or
 - (b) 90 years or older and wish to apply for cover under this policy,You can do so by contacting Us via the BNZ Helpline – **0800 BNZ TRAVEL** (0800 269 872).
2. When You call, You will be requested to provide full details of Your travel plans, the state of Your health, and if applicable, Your accompanying Spouse.
3. If Your application for cover is granted then a premium for the cover is payable and this will be charged to Your Gold Card.
4. A letter will be sent to You confirming the policy cover, as well as any special acceptance terms that are to apply.
5. If within seven (7) days of receipt of Our letter and before Your departure date (providing You have not claimed against the policy), You can write to Us to cancel Your requested cover from inception and receive a full credit against Your Gold Card for the insurance premium that You have paid.

C. Insurance Activation Clause

1. To be eligible for cover under this policy

The person activating must be a Gold Cardholder (which includes joint and additional cardholders) at time of activation and satisfy the requirements set out in this clause C.

The following clauses C. 2. to C. 3., apply to all policy sections except for Section I. 7.

2. If the Gold Cardholder is travelling alone –

1. at least \$500 (or \$250 if travelling only to Australia and/or a South Pacific Island) of Your Pre-paid Travel Costs have been paid for by using one of the following methods:

- (a) charged to Your Gold Card; or
 - (b) a cash advance from Your Gold Card, in which case the entire amount (i.e. \$500 or \$250 if travelling to Australia and/or a South Pacific Island) must be taken out as a cash advance on the same day that the payment for Your Pre-paid Travel Costs is made and receipted; or
2. if You earn Air New Zealand Airpoints Dollars or Fly Buys points, You can activate cover by redeeming such points to pay for the full return air-fare. If You activate in this way, any airport, departure and transportation taxes and surcharges that You are required to pay at the time of booking Your travel must be charged to Your Gold Card.
- 3. If the Gold Cardholder's Spouse and/or Dependant Children are accompanying the Gold Cardholder on the Journey –**
1. If cover is required for Spouse and/or Dependant Children that are accompanying the Gold Cardholder on the Journey, then the following additional requirements shall apply:
- (a) the Pre-paid Travel Costs to be charged to Your Gold Card or paid for by a cash advance from Your Gold Card (where receipted on the same day) for You, Your Spouse and any Dependant Children:
 - (i) for travel solely to Australia and/or a South Pacific Island is \$500 in total; or
 - (ii) for travel to other destinations is \$1,000 in total; or
 - (b) if using Air New Zealand Airpoints Dollars or Fly Buys points as stated under clause C. 2. 2. above, then the full airfares for You, Your Spouse and any Dependant Children must be paid for using such Air New Zealand Airpoints Dollars or Fly Buys points. If You activate in this way, any airport, departure and transportation taxes and surcharges that are required to be paid at the time of booking the travel must be charged to Your Gold Card.
2. If Family members (i.e. Gold Cardholder, accompanying Spouse and/or Dependant Children) are having their Journey paid for separately by way of either the Gold Cardholder's Gold Card or Air New Zealand Airpoints Dollars or Fly Buys points, then in order to activate cover for the entire Family, You will need to comply with the following requirements:
- (a) Where only one Family member is activating using the Gold Cardholder's Gold Card:
 - (i) the dollar amount to be charged on the Gold Card for Pre-paid Travel Costs is either \$250 for travel to Australia and/or a South Pacific Island or \$500 for all other destinations. The insurance activation requirements for this Family member shall be the same as those specified in clause C. 2. 1; and
 - (ii) the remainder of the Family members must activate using the Gold Cardholder's Air New Zealand Airpoints Dollars or Fly Buys points. The insurance activation requirements for each of the remainder of the Family members shall be the same as those specified in clause C. 3. 1.(b).
 - (b) Where two or more Family members are activating using the Gold Cardholder's Gold Card, then the amount of Pre-paid Travel Costs for the Family, charged using the Gold Cardholder's Gold Card, must be \$500 for travel to Australia and/or a South Pacific

Island or \$1,000 for all other destinations. The insurance activation requirements for the Family shall be the same as those specified in clause C. 3. 1.(a).

3. The Gold Cardholder's Spouse and/or Dependant Children must be accompanying him/her on the entire Journey.

4. Eligibility – Insurance Activation Clause – Section I. 7. – Accidental Death (Common Carrier Cover)

This clause C. 4. applies to Section I. 7. only

(a) To activate cover under section I. 7. of this policy:

- (i) You must also have activated cover under clauses C. 2. and/or C. 3. (as applicable), and
- (ii) You must have paid for Your (and any accompanying Spouse and/or Dependant Children) Transport travel ticket with Your Gold Card.

5. Insurance Activation Rules and Conditions (applying to the entire policy)

1. Maximum Duration of Cover

- (a) To be eligible for cover under this policy, the total period of the overseas portion of Your journey must not exceed 35 days and You must hold a return travel ticket for Your journey before You depart New Zealand.
- (b) To calculate the period of Your journey for activation purposes, day one of Your journey commences at the date and time You depart New Zealand to commence the overseas travel (e.g. scheduled flight departure time) and concludes at the date and time You arrive back in New Zealand (e.g. scheduled air flight arrival time).
- (c) Your cover will be automatically extended to accommodate the late arrival of Your Transport, providing this was Your original scheduled Transport.
- (d) An additional twenty-four (24) hours is allowed each way for direct travel between the point of departure/arrival in New Zealand and Your place of residence. You do not need to include these days when working out the journey period for activation purposes.

2. Pre-paid Travel Costs

(a) "Pre-paid Travel Costs" mean the following expenses:

- (i) Return overseas travel tickets;
- (ii) Airport, departure and transportation taxes and/or surcharges;
- (iii) Pre-paid overseas accommodation; and/or
- (iv) Pre-paid international tour and/or transport costs (excluding rental vehicle hire).

3. Incorrect Activation for Accompanying Spouse and/or Dependant Children

If the Gold Cardholder is travelling with his/her Spouse and/or Dependant Children, but activates cover only for one person, there is no cover under this policy for the Spouse and/or Dependant Children.

4. Joint and Additional Gold Cardholders

A joint or additional Gold Cardholder who is a Spouse or Dependant Child travelling with the Gold Cardholder, who has activated cover for the Family under clause C. 3., will be covered under the policy as an accompanying insured person.

If the Spouse or Dependant Child has activated cover as specified under clause C. 2. above, using their own Gold Card or Air New Zealand Airpoints Dollars or Fly Buys points, then they will be considered to have activated cover in their own right.

For the avoidance of doubt, if You are a joint or additional Gold Cardholder and You are not a Spouse or Dependant Child, You must activate cover as specified under clause C. 2. or C. 3. above (as applicable), using Your own Gold Card or Air New Zealand Airpoints Dollars or Fly Buys points.

5. Business/work overseas

You (and/or Your accompanying Spouse and/or Dependant Children) are not eligible for cover under this policy if one of the reasons for the overseas travel is to engage in business and/or work-related activities.

6. No or Insufficient Pre-paid Travel Costs

If You have no Pre-paid Travel Costs or they do not equal or exceed the monetary values specified in the relevant clauses C. 2. or C. 3. above, then You are not eligible for cover under this policy.

D. Important points to note

1. Age Limit

This policy covers current Gold Cardholders who are under 90 years of age, subject to the terms, conditions, provisions and exclusions of this policy. There are limitations to the amount and cover provided for Gold Cardholders aged 75 years to 90 years. Please refer to the Schedule of Benefits. There is no cover under this policy for persons aged 90 years or older. If You are aged 75 years or older refer to clause B. Application for cover for the Mature Traveller.

2. Pre-Existing Medical Conditions

This policy does not provide any cover for pre-existing medical conditions.

3. Limits of Liability

Our liability is limited to the sums insured set out in the Schedule of Benefits.

4. Luggage

The maximum sum insured is \$2,000 per item, set or pair of items, and \$6,000 for laptop computers (inclusive of all accessories).

5. Safety of Your Belongings

You must take all reasonable precautions to safeguard Your property. Leaving personal belongings unattended in Public Places is not considered by Us to be taking reasonable precautions.

6. Losses

All losses under section I. 2. (Luggage, Personal Effects and Travel Documents) must be reported to the appropriate authority within twenty-four (24) hours and a written acknowledgment obtained. The appropriate

cancellation measures must also be taken.

7. Keep receipts

Receipts for claimable expenses and items purchased by You must be retained to support Your claim. It is recommended for security purposes that receipts for purchases be kept separately from the items obtained.

8. New Zealand Ministry of Foreign Affairs and Trade

You are not covered for travel into and within a location that is listed as an "extreme risk" location on the Ministry of Foreign Affairs and Trade website (www.mfat.govt.nz/travel). You may be covered for cancellation costs under section I. 1. 1. (Cancellation) if You decide to cancel or curtail Your Journey because the location(s) in Your planned itinerary are upgraded or added to the Ministry of Foreign Affairs and Trade list of "extreme risk" locations after You have activated cover under this policy.

9. Exclusions and Conditions

You should take special note of the General Policy Conditions, General Policy Exclusions, and the conditions and exclusions included in sections I. 1.– 10.

E. Continuation of Cover

1. If Your return to New Zealand is delayed by reason of either:

- (a) travel delay; or
- (b) Your illness/injury,

and the reason is a covered event under Your policy, You are automatically insured under this policy up to a further ninety (90) consecutive days provided:

- (i) You have obtained approval from AIG Assist, as soon as is possible, for this extension;
- (ii) You return to New Zealand as soon as the reason for the travel delay is removed or You have recovered from Your illness/injury; and
- (iii) You follow the direction/advice of AIG Assist.

F. General Policy Conditions

1. General

At the time of this insurance becoming effective You must be fit to travel and not be aware of any circumstances which could lead to cancellation or disruption of the Journey.

2. Health Changes

You must notify Us of any change in health or medical condition that occurs prior to departure from New Zealand.

3. Excess

You must pay the first \$200 of each and every claim arising from the same event under:

- (a) Section I. 1. – Cancellation, Overseas Medical and Additional Expenses;
- (b) Section I. 2. – Luggage, Personal Effects and Travel Documents;
- (c) Section I. 3. – Personal Liability; and

- (d) Section I. 4. – Rental Vehicle Collision Damage and Theft Excess Cover.

4. Loss

If You have a loss, You must:

- (a) do what You can to prevent any further loss or expense; and
- (b) not admit liability for the loss.

5. AIG Assist Requirements

If You require hospitalisation or emergency transportation services or need to return to New Zealand early for any reason and want Us to pay, You must contact AIG Assist and obtain approval before arrangements are made. Failure to do so may affect Your claim. You are expected to follow the advice and instruction of AIG Assist and where required, Our advice and instructions.

6. Currency

All dollar limits within this policy are stated in New Zealand currency.

7. New Zealand Law

This policy is governed by New Zealand law. Any dispute or difference concerning this policy must be dealt with in New Zealand, pursuant to New Zealand law.

8. Cancellation

Pursuant to their agreement with Us, Bank of New Zealand may cancel this policy at any time by giving thirty (30) days' notice to Your last known address. If Your Gold Card is cancelled by either You or Bank of New Zealand, Your cover will cease immediately.

9. Changes to this Policy

Pursuant to their agreement with Us, Bank of New Zealand may change, add to, delete or replace the Terms and Conditions of this policy at any time by giving You thirty (30) days' notice to Your last known address.

10. Subrogation

You must provide Us immediately with full particulars of any claim made against You by any other person, all legal documents served on You and allow Us the sole option to negotiate settlement of, or defend the claim in Your name.

11. Other Cover

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

12. Fraudulent Claims

If any claim is in any respect fraudulent or if any fraudulent means or devices are used by You or anyone acting on Your behalf to obtain any benefit under this policy then any amount payable in respect of such claim shall be forfeited.

G. Definitions

- 1. AIG Assist** – means the emergency and medical assistance service provided by AIG Assist (a member of Our group), which can be obtained by calling the local operator and booking a reverse charge to New Zealand +64 9 359 1675.
- 2. Bed Care** – means where You are necessarily confined to bed (such confinement must commence during the Journey) for a continuous period of not less than twenty-four (24) hours and Your confinement is certified as necessary by a legally qualified and registered medical practitioner (other than You or a member of Your family) and You are under the continuous care of a registered nurse (other than You or a member of Your family). Bed Care does not include where You are a patient in any institution used primarily as a nursing or convalescent home, a place of rest, a geriatric ward, a mental institution, a rehabilitation or external care facility or a place for the care or treatment of alcoholics or drug addicts.
- 3. Dependant Children** – means Your unmarried children who are under 19 years of age and living with You or under 25 years of age while they are full time students at an accredited institution of higher learning and who are primarily dependent upon You for maintenance and support. Dependant Children includes Your step or legally adopted children.
- 4. Family(ies)** – means Your Spouse and/or Your Dependant Children that are travelling with You on a Journey covered by this policy.
- 5. Financial Default** – means insolvency, bankruptcy, provisional liquidation, liquidation, financial collapse, appointment of a receiver, manager or administrator, entry into any official or unofficial scheme of arrangement, statutory protection, restructuring or composition with creditors, or the happening of anything of a similar nature under the laws of any jurisdiction.
- 6. Gold Card** – means a current and valid Bank of New Zealand Gold Card Account and includes joint and/or additional cards of that Bank of New Zealand Gold Card Account. For the avoidance of doubt, business/corporate gold cards are not included.
- 7. Gold Cardholder** – means the holder of a current and valid Gold Card.
- 8. Journey** – means the period commencing from the time You leave Your place of residence in New Zealand to travel directly to Your place of departure from New Zealand for the overseas travel, and shall continue until the time You return to Your place of residence in New Zealand.

The maximum duration for the overseas portion of the journey, commencing at the date and time You depart New Zealand and ending at the date and time You arrive in New Zealand, must not exceed thirty-five (35) consecutive days.

Travel between Your Journey's point of departure and arrival in New Zealand and Your place of residence in New Zealand must be by direct route and shall be limited to a maximum cover period of twenty-four (24) consecutive hours each side of the Journey.

- 9. Kidnapping/Kidnapped** – means the seizing, detaining or carrying away of You by force or fraud for the purpose of demanding Ransom.

- 10. Pre-paid Travel Costs** – has the meaning given to that term in clause C. 5. 2. of the Insurance Activation Clause.
- 11. Public Place** – means any place to which the public has access and includes but is not limited to shops, airports, train stations, bus stations, streets, hotel foyers and grounds, restaurants, beaches and public toilets.
- 12. Ransom** – means any monetary loss, which You incur in the provision and delivery of cash, marketable goods, services or property to secure Your release.
- 13. Rental Vehicle** – means a rented sedan or station wagon, rented from a licensed motor vehicle rental company and shall not include any other style of vehicle.
- 14. Relative** – means Your Spouse, parent, parent-in-law, son, daughter, sister, brother, grandchild, sister-in-law, brother-in-law, daughter-in-law, son-in-law, guardian, fiancé, fiancée, half-brother, half-sister, niece or nephew, resident in New Zealand and under 80 years of age at the time You activate Your cover under this policy for the Journey.
- 15. Spouse** – means Your spouse, or de facto partner with whom You have continuously cohabited for a period of three (3) consecutive months or more.
- 16. Terrorist Act** – means any actual or threatened use of force or violence directed at or causing damage, injury, harm or disruption, or committing of an act dangerous to human life or property, against any individual, property or government, with the stated or unstated objective of pursuing economic, ethnic, nationalistic, political, racial or religious interests, whether such interests are declared or not. 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.
- 17. Transport** – means an aircraft, vehicle, train, vessel or other public transportation that is licensed to carry fare-paying passengers.
- 18. Ultimate Net Loss** – means the final amount of Ransom cost less any recoveries.
- 19. War** – means war, whether declared or not, or any warlike activities, including use of military force by any sovereign nation to achieve economic, geographic, nationalistic, political, racial, religious or other ends.
- 20. We, Our, Us** – means American Home Assurance Company (New Zealand Branch) – the Insurer.
- 21. You, Your** – means the Gold Cardholder and includes Family members.

H. General Policy Exclusions

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

1. War, civil war, invasion, insurrection, revolution, use of military power or usurpation of government or military power;
2. the intentional use of military force to intercept, prevent, or mitigate any known or suspected Terrorist Act;

3. any Terrorist Act;
4. radioactive contamination or radioactivity in any form whatsoever whether occurring naturally or otherwise;
5. riot or civil commotion unless You have already left New Zealand or You have paid for Your travel and accommodation and Your cover under this policy was activated for the Journey prior to the riot or civil commotion;
6. circumstances where You can recover Your loss or costs from any other source;
7. consequential loss, or loss of enjoyment;
8. any professional sporting activities;
9. racing (other than on foot), mountaineering involving use of ropes or guides, rock-climbing, ocean yachting, underwater activities involving use of underwater breathing apparatus (unless You hold an open water diving certificate or are diving with a qualified instructor), motor cycling outside New Zealand (unless You are riding a motor cycle with an engine capacity of 200cc or less and hold a motorcycle licence as required by the country You are in, but always excluding motorcycle racing), skydiving, hang-gliding, hunting;
10. deliberate exposure to exceptional danger unless in an attempt to preserve life, Your own or others;
11. suicide, attempted suicide, intentional self-injury, any psychological, psychiatric, psychosomatic, nervous condition, or insanity of You or of any other person on whom Your travel depends;
12. a sexually transmitted disease of any sort, Acquired Immune Deficiency Syndrome (AIDS), or AIDS Related Complex (ARC) or Human Immunodeficiency Virus (HIV);
13. You being under the influence of alcohol or any drug other than a drug administered or prescribed by a legally qualified medical practitioner;
14. any physical defect, condition or disease, diagnosed or otherwise, of which You are aware or for which You have received medical treatment, medical advice or for which You have taken prescribed medication, in the thirty (30) day period before the Gold Cardholder activated cover under this policy for the Journey and up until Your departure from New Zealand;
15. any physical defect, condition or disease, diagnosed or otherwise, for which any Relative, travelling companion or any other person whose state of health will affect Your Journey, has to Your knowledge received medical treatment, medical advice or taken prescribed medication, in the thirty (30) day period before the time the Gold Cardholder activated cover under this policy for the Journey and up until Your departure from New Zealand;
16. pregnancy or childbirth (except for an unexpected medical complication or emergency when You are no more than twenty-six (26) weeks pregnant at the time the unexpected medical complication or emergency occurs);
17. You travelling against medical advice or when You ought reasonably to know that You are unfit to do so;

18. any potentially fatal condition which has been diagnosed or any condition for which You are travelling to seek medical or other treatment;
19. You or Your Family engaging in any illegal conduct or criminal act;
20. confiscation or destruction by customs or any other authorities;
21. any interference with Your travel plans by a government, government regulation or official authority including but not limited to refusal of a visa or permit to You or to any Relative or travelling companion or restriction of access to any locality;
22. the refusal, failure or inability of any person, company or organisation, including but not limited to any airline, other transportation provider, hotel, car rental agency, tour or cruise operator, travel wholesaler, booking agent or other provider of travel or tourism related services, facilities or accommodation, to provide services, facilities or accommodation, by reason of their own Financial Default or the Financial Default of any person, company or organisation with whom or with which they deal;
23. any loss as a result of You being a crew member or pilot of any transport or private aircraft;
24. You not taking precaution to avoid a claim after there was warning in the mass media; or
25. an event that occurs in a location listed as "Extreme Risk" by the New Zealand Ministry of Foreign Affairs and Trade, unless the location was upgraded or added to the list after the commencement of Your Journey.

I. Policy Sections

Section I. 1. – Cancellation, Overseas Medical and Additional Expenses

1. Cancellation

- (a) We will pay the non-refundable unused portion of travel or accommodation arrangements paid for in advance by You following cancellation, alteration, curtailment, or incompleteness of Your Journey due to:
 - (i) the unforeseeable death, accidental injury, or illness of Your Relative, business partner or travelling companion;
 - (ii) Your unforeseeable death, accidental injury or illness – provided that a claim is not also paid in respect of Your death under section I. 5. or section I. 7.; or
 - (iii) any other unforeseeable circumstances (other than death, accidental injury, or illness) outside Your control; and
- (b) We will also pay travel agents' cancellation fees of up to \$500 if incurred.
- (c) The following provisions shall apply to section I. 1. 1:
 - (i) cancellation insurance will commence from the time You activate cover under this policy for the Journey in accordance with clause C. Insurance Activation clause.

- (ii) if You redeemed Air New Zealand Airpoints Dollars or Fly Buys points in exchange for an airline ticket for Your Journey, We will pay You for the points lost following cancellation of Your ticket. If this subsection I. 1. 1(c) (ii) applies then:
 - A. before You submit a claim to Us for a loss of points, You must first request Your Air New Zealand Airpoints Dollars or Fly Buys points be refunded by the provider; and
 - B. if the provider will not refund Your points We will pay You the cost of the equivalent class air ticket based on the quoted retail price at the time the ticket was issued, or replace Your points, at our sole discretion; or
 - C. if the provider will only refund a portion of Your points, We will pay You the cost of the equivalent class air ticket based on the quoted retail price at the time the ticket was issued, less the value of the portion of Your points refunded back to You, or replace the portion of Your points not refunded by the provider, at our sole discretion.

2. Overseas Medical and Associated Expenses

- (a) We will pay Your reasonable medical, surgical, hospital, ambulance, and nursing home expenses and the cost of other treatment, including emergency dental costs for the relief of sudden and acute pain, given or prescribed by a legally qualified medical practitioner (other than You or a member of Your family) and necessarily incurred outside New Zealand, as a result of You suffering an accidental injury or illness during the Journey, provided they are not otherwise recoverable from any source, aside from litigation against someone other than Your employer.
If You are hospitalised You must contact AIG Assist as soon as possible. Ring the operator in Your current locality to book a reverse charge call to +64 9 359 1675.
- (b) We will pay Your reasonable extra travel and accommodation expenses (including the costs of meals over and above the amount You had already budgeted for less any refund received for the unused pre-paid travel and accommodation arrangements) actually and necessarily incurred on the written advice of a legally qualified medical practitioner (other than You or a member of Your family), as a result of You suffering an accidental injury or illness during the Journey.
- (c) We will pay the reasonable extra travel and accommodation expenses (less any refund received for the unused pre-paid travel and accommodation arrangements) actually and necessarily incurred on the written advice of a legally qualified medical practitioner (other than You or a member of Your family) and with our written agreement, for one person to travel to, remain with, or accompany You back to Your residence in New Zealand, as a result of You suffering an accidental injury, or illness during the Journey.

3. Interruption and Curtailment

- (a) We will pay Your reasonable extra travel and accommodation expenses (including the cost of meals over and above the amount You had already budgeted for less any refund received for the unused pre-paid travel and accommodation arrangements)

actually and necessarily incurred due to:

- (i) the unforeseeable death, accidental injury, or illness of Your Relative, business partner or travelling companion; or
- (ii) any other unforeseeable circumstances (other than death, accidental injury, or illness) outside Your control.

4. Bed Care Patient Benefit

We will pay \$50 for each continuous twenty-four (24) hour period You are confined in a hospital as a Bed Care patient overseas, as a result of You suffering an accidental injury or illness during Your Journey up to a maximum of \$5,000 per person. Claims must be supported by written confirmation from the hospital of the length of Your stay.

5. Burial Expenses/Return of Mortal Remains

In the event of Your death, We will pay the reasonable cost of returning Your remains to Your residence in New Zealand, or for the funeral or cremation costs if Your body is buried at the place of Your death.

6. Travel Delay

- (a) If Your scheduled transport is delayed for six (6) hours or more for reasons outside Your control and You cannot claim the expenses from anyone else, We will pay for Your expenses up to \$250 for singles and \$500 for Families for the first day of delay. For each additional twelve (12) hour period, We will pay up to \$250 for singles and \$500 for Families. The maximum We will pay for any one continuous delay period is \$750 for singles and \$1,000 for Families.
- (b) If You claim the benefit set out in subsection I. 1. 6. (a) above, We will not pay for any accommodation, meals or other travelling expenses under any other subsection of section I. 1.

Exclusions applicable to Section I. 1.

In addition to the General Policy Exclusions, We will not pay:

- 1. the non-refundable unused portion of travel or accommodation arrangements where alternative travel or accommodation is paid for by Us as part of a claim under this policy;
- 2. costs arising out of 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 Our instructions or those of AIG Assist;
- 3. medical, surgical, hospital, ambulance, and nursing home expenses, and other costs of treatment, including dental treatment, incurred more than twenty-four (24) months after the accidental injury, or illness which is the subject of the claim, first occurred;
- 4. expenses incurred for continuing treatment including any medication commenced prior to the date the travel was purchased, and which You have been advised to continue during the Journey, unless such medication was stolen during Your Journey;
- 5. costs for private medical treatment overseas where public care or treatment is available in any country under any reciprocal health agreement between the New Zealand and foreign governments;

6. expenses incurred for dental treatment due to normal wear and tear, or the normal maintenance of dental health;
7. claims arising from delays caused by carriers or re-scheduling. This exclusion does not apply to travel delay covered under subsection I. 1. 6. (a)
8. claims arising from any business commitment, financial or contractual obligation, including those of any travelling companion or person on whom the travel depends, or from when You or any person with whom You are travelling choose to change Your dates of travel or travel itinerary, or choose not to travel, except for Your being retrenched from Your usual full time employment in New Zealand; or
9. claims arising from the inability of any tour operator or wholesaler to complete arrangements for any tour due to a deficiency in the number of people required to commence any tour or Journey.

Section I. 2. – Luggage, Personal Effects and Travel Documents

1. Lost or Damaged Property

- (a) We will pay for the accidental loss of, theft or damage to Your accompanied luggage and personal effects during Your Journey. We may choose to replace, repair, or pay for the loss in cash, after making allowance for depreciation, and wear and tear.
- (b) The maximum amount We will pay for any one item, set or pair of items is \$2,000, except for laptop computers (inclusive of all accessories) which is \$6,000.
- (c) Specified Items:
 - (i) You may, by calling Us via the BNZ Helpline – 0800 BNZ TRAVEL (0800 269 872), specify an item (or set or pair of items) to be covered for an amount that exceeds the applicable limit of any one item as shown on the Schedule of Benefits.
 - (ii) This increased limit may be up to the nominated item's (or set or pair of items) current value or \$10,000, whichever is the lesser. An additional premium of 2% of the item's value will be payable and this will be charged to Your Gold Card. You must provide receipts or a valuation to support Your application for cover at time of claim. Bicycles, surfboards and sporting equipment cannot be nominated as specified items.
 - (iii) Please note that specified items are an extension to Your item limit, not the section I. 2. (Luggage, Personal Effects and Travel Documents) limit, which remains at \$10,000 per person (\$20,000 per family).

2. Emergency replacement of luggage

We will pay for the emergency replacement of luggage up to \$300 for a single person and \$600 in total for a Family if Your total luggage is delayed, misdirected or temporarily misplaced by any carrier for more than twelve (12) hours. Claims must be supported by written confirmation from the carrier responsible and receipts for the replacement items You needed to purchase.

3. Replacement of Travel Documents

We will pay for the non-recoverable cost of replacing personal travel documents, credit cards and travellers cheques taken with You on the Journey.

4. Unauthorised Use of Travel Documents

We will pay for Your legal liability for payment arising out of unauthorised use of Your travel documents, credit cards and travellers cheques, following theft during the Journey by any one person (on the condition that the person responsible is not Your Relative).

Conditions applicable to Section I. 2.

In addition to the General Policy Conditions, the following conditions also apply.

1. All loss or damage attributable to theft or vandalism must be reported to the appropriate authority within twenty-four (24) hours after the discovery of the loss or damage and written acknowledgement obtained.
2. Any loss of credit cards, travellers cheques and travel documents must be reported as soon as possible to the issuing authority and written acknowledgement obtained. The appropriate cancellation measures must also be taken.

Exclusions applicable to Section I. 2.

In addition to the General Policy Exclusions We will not pay for:

1. damage or loss arising from electrical or mechanical breakdown of any item, or loss of data, or replacement or fulfilment of mobile phone contracts;
2. scratching or breakage of fragile or brittle items. This exclusion does not apply to photographic or video equipment, binoculars, spectacles or contact lenses;
3. damage or loss arising from wear and tear, deterioration, or losses caused by atmospheric or climatic conditions, mould or fungus, insects, rodents, vermin, or any process of cleaning, ironing, repairing, restoring or alteration;
4. items of value that have been checked in as luggage (rather than being carried on to the Transport as carry on luggage). For the purposes of this subclause, "items of value" include but are not limited to specified items, video camera(s), mobile telephone(s), photographic equipment, personal computer(s), jewellery or watches, as well as any accessories to such items;
5. luggage, personal effects or travel documents left unattended in any Public Place;
6. luggage, personal effects or travel documents left in an unlocked and unattended vehicle or building;
7. unaccompanied luggage, or unaccompanied personal effects, or unaccompanied travel documents;
8. luggage, or personal effects or travel documents shipped under any freight agreement, or items sent by postal or courier services;

9. loss or damage to sporting equipment and clothing or bicycles whilst in use, household effects, furniture and furnishings, or any means of transport or parts and accessories of that transport;
10. any goods that are intended for sale or trade;
11. losses due to devaluation or depreciation of currency; or
12. loss or theft of cash.

Section I. 3. – Personal Liability

We will pay all damages and compensation, including legal expenses incurred with Our written consent, but not exceeding the sum insured shown in the Schedule of Benefits, You are legally liable to pay as a result of Your negligence during the Journey causing:

- (a) bodily injury including death or illness; or
- (b) loss of or damage to property.

Conditions applicable to Section I. 3.

In addition to the General Policy Conditions, the following condition also applies.

1. It is a condition of payment under this section I. 3. that You must not admit fault or liability to any other person without Our prior written consent.

Exclusions applicable to Section I. 3.

In addition to the General Policy Exclusions, We will not pay damages, compensation or legal expenses in respect of any liability directly or indirectly arising out of or in connection with:

1. bodily injury to You or any member of Your family ordinarily residing with You;
2. bodily injury to any of Your employees arising out of or in the course of employment;
3. loss of or damage to property owned by, or in the control of, You or any member of Your family ordinarily residing with You;
4. loss of or damage to property owned by, or in the control of, Your employees arising out of or in the course of employment;
5. loss of or damage to property or bodily injury, arising out of Your ownership, use or possession of any mechanically propelled vehicle, aircraft or waterborne craft;
6. loss of or damage to property, or bodily injury arising out of, Your business, trade or profession including professional advice given by You;
7. any contract unless such liability would have arisen in the absence of that contract;
8. judgments which are not established by a court in the country in which the event occurred giving rise to Your legal liability;
9. punitive, aggravated or exemplary damages;

10. any fine or penalty; or
11. loss which would be covered under the Injury Prevention, Rehabilitation and Compensation Act 2001, or an industrial award.

Section I. 4. – Rental Vehicle Collision Damage and Theft Excess Cover

We will reimburse You for any excess or deductible, which You become legally liable to pay in respect of loss or damage to a Rental Vehicle during the rental period, not exceeding \$2,000, if:

- (a) the Rental Vehicle was rented from a licensed rental agency;
- (b) as part of the hiring arrangement, You took up all comprehensive motor insurance or waivers offered by the rental organisation, whether discretionary or mandatory, against loss or damage to the Rental Vehicle during the rental period; and
- (c) You complied with all requirements of the rental organisation under the hiring agreement and of the insurer under such insurance.

Exclusions applicable to Section I. 4.

In addition to the General Policy Exclusions, We will not pay:

1. for loss or damage arising from the operation of the Rental Vehicle in violation of the terms of the rental agreement or loss or damage which occurs beyond the limits of any public roadway; or
2. for wear and tear, gradual deterioration, damage from insects or vermin, inherent vice or damage.

Section I. 5. – Accidental Death

1. If You die within twelve (12) calendar months as a result of an injury caused by an accident occurring during Your Journey, then:
 - (a) if You are a Gold Cardholder, We will pay \$100,000 to Your estate; and
 - (b) if You are a Spouse, We will pay \$50,000 to Your estate.

Exclusions applicable to Section I. 5.

In addition to the General Policy Exclusions, We will not pay for:

1. death caused by illness, disease, suicide or self inflicted injury;
2. accidental death of Dependant Children; or
3. more than one claim per person, if You hold duplicate or multiple cards, from any one accident.

Section I. 6. – Loss of Income

We will pay the loss of Your usual income, up to \$1,000 per week, if You are injured overseas during the Journey as a result of an accident, and within ninety (90) days of being injured You lose all Your income because

You cannot do Your normal work when You return to New Zealand.

Exclusions applicable to Section I. 6.

In addition to the General Policy Exclusions, We will not pay for:

1. the first thirty (30) days after You planned to resume Your job;
2. any further benefit after We have paid You for three (3) months;
3. any injury which is covered by any legislation which provides compensation and/or rehabilitation for injury or death caused by accident;
4. any inability to work as a result of sickness or disease; or
5. loss of income for Gold Cardholders aged 75 years or over.

Section I. 7. – Accidental Death and Disablement (Common Carrier Cover)

1. Provided You have charged the relevant Transport travel ticket to Your Gold Card and You die or suffer disablement within twelve (12) calendar months as a result of an injury caused by an accident whilst You are travelling on or in the Transport, including boarding and alighting during Your Journey:
 - (a) on Your accidental death if You are the Gold Cardholder or an accompanying Spouse, We will pay Your and/or Your accompanying Spouse's estate an accidental death benefit of \$200,000;
 - (b) on Your accidental death if You are an accompanying Dependent Child, We will pay You an accidental death benefit of \$50,000 (per Dependant Child);
 - (c) on the Loss of either both hands or both feet or Loss of the entire sight of both eyes, We will pay 100% of the accidental death benefit as is applicable, set out in subsection I. 7. 1.(a) or (b) above;
 - (d) on the Loss of one hand and one foot, or one hand and the entire Loss of sight of one eye, or one foot and the entire Loss of sight of one eye, We will pay 50% of the accidental death benefit as is applicable, set out in subsection I. 7. 1.(a) or (b) above; or
 - (e) on the Loss of one hand, or one foot, or the entire Loss of sight of one eye We will pay 25% of the accidental death benefit as is applicable, set out in subsection I. 7. 1.(a) or (b) above.
2. Loss under this section of the policy with reference to hand or foot means complete severance through the wrist or ankle joint, and with reference to eye means irrecoverable loss of the entire sight thereof.

Exclusions applicable to Section I. 7.

In addition to the General Policy Exclusions, We will not pay for:

1. death or disablement caused by any illness, disease, suicide or self-inflicted injury;
2. for more than one of the events specified in subsection I. 7 .1.(a)-(e) per person;
3. more than one claim per person, if You hold duplicate or multiple cards, from any one accident;

4. any amount in excess of the aggregate limit of liability for this section of the policy arising out of any one accident. The maximum amount We will pay for all insured persons under this section of the policy is \$4,000,000 in the aggregate for any one accident; or
5. accidental death that is covered under section I. 5.

Section I. 8. – Hijack and Detention

If You are hijacked or detained illegally against Your will, We will pay \$100 for each consecutive twenty-four (24) hours that You are held captive.

The most We will pay is \$6,000 per person.

Section I. 9. – Missed Connection

If Your trip is for the purpose of attending a wedding, funeral, conference or sporting event which cannot be delayed due to Your late arrival and the Journey is delayed because of something unexpected and outside Your control, We will pay You the reasonable additional cost of using alternative public transport to arrive at Your destination on time. The most We will pay is \$2,000 per person.

Section I. 10. – Kidnap and Ransom

1. We will reimburse You the Ultimate Net Loss of Ransom paid by You following Your Kidnapping during the Journey. In addition, We will pay Your reasonable expenses, actually and necessarily incurred following receipt of a ransom demand after Your Kidnapping during the Journey, for:
 - (a) fees and expenses of any independent security consultants retained by You as the result of such a demand provided We have given Our consent to the appointment;
 - (b) interest paid on monies borrowed from a financial institution for the purpose of paying Ransom. The amount of interest We will pay will be for a term not exceeding from thirty (30) days prior to the payment of the Ransom until the first business day after You receive settlement from Us, on a principal sum not exceeding \$250,000, and for a rate of interest not exceeding 2% above the current overdraft interest rate charged by Bank of New Zealand; and/or
 - (c) any other expenses which are incurred for the purpose of investigating, negotiating, or paying a ransom demand or costs in recovering You, but excluding any expenses, fees or damages incurred as a result of any proceeding brought against You arising out of the Kidnapping or the way it was handled, expenses, losses or damages caused by interruption to any business.
2. The maximum amount We will pay under this section I. 10. is limited to \$250,000.

Conditions applicable to Section I. 10.

In addition to the General Policy Conditions, the following conditions also apply.

It is a condition of payment under this section that:

1. You must take all reasonable precautions to keep this insurance cover confidential;
2. We will not act as an intermediary or negotiator for You, nor will We offer direct advice to You on dealing with the kidnapper;
3. if anyone receives advice that You have or may have been Kidnapped, they must make every reasonable effort to:
 - (a) determine whether You have been Kidnapped;
 - (b) notify the appropriate law enforcement agency and comply with their recommendations and instructions;
 - (c) give Us immediate notification of the Kidnapping or suspicion of it; and
 - (d) record the serial numbers or other identifying characteristics of any currency or goods delivered to secure the release of the Kidnapped person;
4. if investigation establishes collusion or fraud by You or any other person, You must reimburse Us for any payment We have made under this section; and
5. 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 so recovered.

Exclusions applicable to Section I. 10.

In addition to the General Policy Exclusions, We will not pay:

1. if You have:
 - (a) had kidnap insurance declined, cancelled or issued with special conditions in the past;
 - (b) suffered a Kidnapping or attempted Kidnapping in the past; or
 - (c) had an extortion demand made against You in the past; or
2. for Kidnapping occurring in Mexico or in any country located in Central or South America.

J. Administration and Claims Enquiries

1. How to contact Us

You can contact Us via these Bank of New Zealand numbers – free phone: **0800 BNZ TRAVEL** (0800 269 872) or fax: +64 (9) 359 1648

2. What to do in the event of a claim:

- (a) advise Us within thirty (30) days after completion of Journey;
- (b) submit to Us all information We require in support of Your claim, such as medical or police reports, declarations, receipts, Bank of New Zealand Account Statement(s), Air New Zealand Airpoints Dollars or Fly Buys points statements, certified translations or other evidence of ownership at Your own expense, and co-operate with Us at all times.
- (c) for liability claims, do not make any admission or offer. Request the claim against You to be put in writing.
- (d) for claims under section I. 2.(Luggage, Personal Effects and Travel

Documents), You must report all incidents to the local authority within twenty-four (24) hours and a written acknowledgment obtained. You must immediately report any luggage loss or damage to the airline or carrier and submit a claim to them. The airline or carrier may be legally liable for the loss or damage.

K. Emergency and Medical Assistance Service – AIG Assist

1. In the event of an emergency overseas, simply call (reverse charge) AIG Assist any time from any place in the world ring the operator in Your current locality and book a reverse charge call to New Zealand **+64 (9) 359 1675**. The number underlined is the country code and the number in brackets is the area code.
2. The overseas assistance service in this section is provided by AIG Assist in conjunction with Your policy.
3. If You require hospitalisation or emergency transportation services or need to return to New Zealand early for any reason and want Us to pay, You must contact AIG Assist and obtain approval before arrangements are made. Failure to do so may affect Your claim. You are expected to follow the advice and instruction of AIG Assist and where required, Our advice and instructions.
4. In the event of an emergency whilst You are outside New Zealand, AIG Assist is only a telephone call away anywhere in the world – twenty-four (24) hours a day. The AIG Assist telephone number is listed above in clause K. 1.
5. The AIG Assist service is a worldwide team of highly skilled doctors and medical professionals who are available by telephone twenty-four (24) hours a day for advice and assistance in the event of a medical emergency and any associated problems for travellers outside New Zealand.
6. AIG Assist provides the following services free of charge:
 - (a) access to a Registered Medical Practitioner for emergency assistance and advice;
 - (b) emergency transportation to the nearest suitable hospital;
 - (c) emergency evacuation back home if necessary;
 - (d) Your family back home will be advised of Your medical condition and be kept informed of the situation;
 - (e) payment guarantees to hospitals and insurance verification;
 - (f) second opinions on surgery;
 - (g) case management if hospitalised and cost containment and control; and
 - (h) urgent message service and emergency travel planning.

L. Frequently asked questions

The following are the answers to some common questions You may have in relation to Gold International Travel Insurance. They do not form part of the policy document. They are intended as a guide only. If you have any further questions or queries, please contact Us via 0800 BNZ TRAVEL (0800 269 872).

- 1. Q Can I extend my cover for a duration of over 35 days?**

A The policy only covers Journeys that are for less than 35 days duration. Only in special circumstances (e.g. compassionate grounds) will the Insurer accept extensions to cover. To be considered, Your original return ticket date must be before the expiration of the maximum allowable cover period of 35 days. Please call AIG Assist on +64 (9) 359 1675 if You would like Us to consider an extension.
- 2. Q I have arranged two trips, each for 30 days. Will this put me over the 35 days cover?**

A The 35 day maximum applies to each individual Journey. Therefore if You take two individual Journeys of 30 days each, You will be covered for each Journey. You must return to New Zealand prior to taking the second 30 day Journey.
- 3. Q. What if I have no Pre-paid Travel Costs. Am I covered?**

A. No, if you have no Pre-paid Travel Costs You are not eligible for cover under this policy. Please refer to clause C. Insurance Activation clause for the definition of Pre-paid Travel Costs, and what You are required to do to activate cover.
- 4. Q What if I use another Bank of New Zealand Credit Card to make the travel purchase?**

A You will not be eligible for cover under this policy. To activate cover You must use Your Bank of New Zealand Gold Card.
- 5. Q What if the travel agent makes me pay a surcharge for using my card?**

A While travel agents are not allowed to surcharge if they accept Visa, American Express and/or MasterCard, they can refuse to allow a credit card to be used for a certain fare. We suggest You check first, there are plenty of travel agents who will readily accept credit cards.
- 6. Q. Can I use any travel frequent flyer points to activate my cover?**

A. You can only use Air New Zealand Airpoints Dollars or Fly Buys points to activate cover as set out in clause C. Insurance Activation Clause.
- 7. Q What if I use Air New Zealand Airpoints Dollars or Fly Buys points – am I covered? I will have no flight costs?**

A If You are redeeming Air New Zealand Airpoints Dollars or Fly Buys points in exchange for airline tickets for Your Journey and You have satisfied the requirements of the clause C. Insurance Activation clause, You have activated Your cover. If You claim You will be required to provide proof that You redeemed points for Your Journey – Your Air New Zealand Airpoints Dollars or Fly Buys points statement will be accepted as proof. Any airport, departure

and transportation taxes and surcharges that You are required to pay at the time of booking Your travel must also have been charged to Your Gold Card.

- 8. Q. What if I want to use a combination of Air New Zealand Airpoints Dollars or Fly Buys points and Gold Card to activate cover for my Family?**
- A. Providing You follow the guidelines in clause C. Insurance Activation clause cover can be activated for You and Your Family in this way. Please note that cover can only be activated for each individual Family member either by paying the specified Pre-paid Travel Costs on the Gold Card or by using Your Air New Zealand Airpoints Dollars or Fly Buys points, not a combination of these points or Gold Card and points.
- 9. Q. How do I cover my accompanying Spouse and/or Dependant Children?**
- A. Cover can be activated for You and Your accompanying Spouse and/or Dependant Children by following the guidelines in clause C. Insurance Activation clause. If You have any further questions regarding activation please contact Us via **0800 BNZ TRAVEL** (0800 269 872).
- 10. Q. What does it mean when it states under the clause C. Insurance Activation clause that my Spouse and Dependant Children must be accompanying me for the entire Journey?**
- A. This means that they must depart, travel and return with You. "Travel with You" means following the same general itinerary, allowing for overnight (i.e. maximum of 5 nights) and day excursions that You may not all go on.
- 11. Q. What is a South Pacific Island?**
- A. The following countries are deemed to be South Pacific Islands: American Samoa, Cook Islands, Fiji, French Polynesia, New Caledonia, Norfolk Island, Samoa, Tahiti, Tonga and Vanuatu. If further clarification is required please contact Us via the BNZ Helpline - **0800 BNZ TRAVEL** (0800 269 872).
- 12. Q. Are pre-existing medical conditions covered?**
- A. No, however, depending on the nature of the condition, You may be able to arrange paid cover for medical expenses by calling Us via **0800 BNZ TRAVEL** (0800 269 872). The Insurer reserves the right to decline a request for cover for Your pre-existing medical condition.
- 13. Q. I am 75 to 90 years of age, what cover limitations apply?**
- A. Under section I. 1. (Cancellation, Overseas Medical and Additional Expenses):
1. The cancellation sum insured is limited to a maximum of \$5,000 per person.
 2. In addition there is no cover for:
 - (a) medical expenses;
 - (b) medical related expenses (including but not limited to medical repatriation/ evacuation or accompanying person expenses);