

# Overseas Travel Insurance Policy

Gold Card.



This Policy is issued/insured by Chartis Insurance New Zealand Limited ("Chartis"). This Policy has been arranged for you by The National Bank and is available to you as part of your National Bank Gold Card.

Effective from 16 December 2011.

### **Important Phone Numbers**

#### **Claims and Enquiries in New Zealand**

Call the Chartis call centre on **0800 499 666**.

#### **Emergency and Medical Assistance, and Concierge Service when Travelling Overseas**

Call Travel Guard™ collect on **+64 9 359 1627**.

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## Introduction

As a National Bank Gold Cardholder, you and your Family receive comprehensive Overseas Travel Insurance. As long as you meet the criteria for eligibility, your cover will be automatically provided when you Travel overseas. The eligibility criteria are fully explained on page 8.

This is your Policy document, which explains what you are covered for, what you should do in an emergency when Travelling overseas and how to make a claim. Throughout the Policy you may come across some unfamiliar terms or you may wish to seek clarity on the use of these terms. Please refer to the Definitions section on page 14 and take time to familiarise yourself with the Policy, in particular the conditions, definitions and exclusions.

As part of this Policy, the Insurer provides you with 24 hour a day assistance through Travel Guard™ when you are Travelling overseas. This service provides you with emergency and medical assistance, if required, and also gives you the use of a concierge service. You will find more information about these services on pages 3 and 5.

If you need to make a claim or have any enquiries about the insurance cover provided by this Policy, you can call the Chartis call centre on **0800 499 666**.

## Emergency and Medical Assistance Service

Cover under this Overseas Travel Insurance Policy gives you access to the worldwide services of Travel Guard™, which includes an Emergency and Medical Assistance Service.

This service puts you in touch with a highly trained team of experts if you have an emergency when you are Travelling overseas. Help is always just a phone call away, with medical professionals available 24 hours a day, seven days a week.

If you have an accident or get sick, Travel Guard™ can:

- Tell you where to find the nearest registered, English-speaking medical practitioner
- Co-ordinate emergency medical evacuation
- Keep your immediate Family advised of your situation
- Provide payment guarantees to Hospitals or emergency clinics
- Arrange Hospital case management
- Arrange a second opinion on surgery.

We can also help with:

- Advice about making a claim
- Replacing lost passports, money and other important documents
- An urgent message service or emergency Travel planning
- Reports about global trouble spots and advice about Travelling safely
- A legal referral service
- The location of New Zealand Embassies and Consulates.

## Things you should be aware of

In the event that you or your Family require Hospital or surgical treatment overseas or to be evacuated or repatriated it is a requirement of this Policy that Travel Guard™ is advised before the Event takes place or, where the circumstances prevent this, as soon as possible afterwards. Failure to do so may affect a claim under this Policy.

If you or your accompanying Family are located in an area with poor telecommunications, you should ensure that you have the facility to contact Travel Guard™.

Before calling Travel Guard™ you should, wherever possible, ensure that you have all relevant information close at hand, including details concerning what has happened, the assistance you require and most importantly a contact telephone number.

Although the service Travel Guard™ can provide may be limited owing to the lack of facilities in the area where you are located, in every instance Travel Guard™ will do its utmost to assist you.

In an emergency, call Travel Guard™ collect on **+64 9 359 1627**, anytime 24 hours a day, seven days a week.

If you are unable to make a collect call, Chartis will reimburse you for any reasonable costs incurred in making the call.

## Concierge Service

Travel Guard™ puts an experienced concierge service at your disposal when Travelling overseas. You can call Travel Guard™ to:

- Get information about or make a booking with hotels, restaurants or golf courses
- Find out what is on at the place you are staying
- Get assistance with booking tickets for arts or sporting events
- Organise car and business equipment hire
- Arrange conference facilities and translation services
- Organise courier deliveries and message relays
- Arrange for gifts to be sent to your loved ones or business associates.

For example, we had a call from a New Zealand customer who was Travelling to the United Kingdom (UK) and wanted our assistance to obtain two tickets to the FA Cup Final (one for him and one for his son who was already in the UK).

We contacted our London Office who sourced and purchased two tickets on the customer's behalf (using his credit card to pay for them) and we had the tickets delivered to his hotel in the UK.

With backup like this, you'll quickly feel at home – no matter where in the world you might be.

To use this service when Travelling, call Travel Guard™ collect on **+64 9 359 1627**, anytime 24 hours a day, seven days a week.

Travel Guard™ does not provide financial cover for any third party costs incurred other than those covered by this insurance Policy.

## Policy Wording

### Schedule of Compensation

The compensation, sum insured and limit of liability applicable under each section of this Policy for each Traveller for each period of Travel.

#### 1A Overseas Medical Expenses

Please read carefully the Policy provisions relating to Pre-Existing Medical Conditions and Travel Guard™.

#### 1B Additional Expenses

Sub-limits applying to Section 1B:

Loss of Deposits

In Hospital Cash

Funeral Expenses

False Arrest

Hijack

Legal Costs

Transport Delay

#### 2 Luggage/Personal Effects and Travel Document

Sub-limits applying to Section 2:

Limit Any One Item

Deprivation of Luggage

Laptop Computers

Money

#### 3 Missed Transport Connection

#### 4A Personal Injury<sup>2</sup>

Death (Event 1)

Other Types of Injuries (Events 2-15)<sup>3</sup>

Broken Bones (Event 16)

Dependent Children (Events 1-15)

#### 4B Loss of Income<sup>4</sup>

#### 5 Personal Liability

#### 6 Kidnap and Ransom

#### 7 Rental Vehicle Excess

#### 8 Alternative Employee Expenses

*1 There is no cover under this Policy for persons aged 90 years or older.*

*2 Refer to page 35 in the Policy for more details on Events covered under this section.*

The maximum amount payable for each person covered	
Age up to and including 79 years	Age 80 up to and including 89 years <sup>1</sup>
Unlimited	Not covered
Unlimited	<b>\$20,000</b> Medical and associated repatriation/ evacuation expenses not covered
\$10,000	\$10,000
\$50 per day to maximum \$5,000	Not covered
\$10,000	Not covered
\$10,000	\$10,000
\$250 per day to maximum \$10,000	\$250 per day to maximum \$10,000
\$3,000	\$3,000
\$250 per day to maximum \$500	\$250 per day to maximum \$500
<b>\$20,000</b>	<b>\$20,000</b>
\$2,000	\$2,000
\$1,000	\$1,000
\$5,000	\$5,000
\$500	\$500
<b>\$10,000</b>	<b>\$10,000</b>
\$100,000	\$50,000
\$100,000	\$50,000
\$1,500	\$1,500
\$10,000	N/A
<b>\$12,000</b>	<b>Not covered</b>
<b>\$2,500,000</b>	<b>\$2,500,000</b>
<b>\$250,000</b>	<b>\$250,000</b>
<b>\$3,000</b>	<b>\$3,000</b>
<b>\$10,000</b>	<b>\$10,000</b>

<sup>3</sup> Cover for Event 2 is not applicable to insured persons aged 65 years or older.

<sup>4</sup> Cover is not applicable to insured persons aged 65 years or older.

You must pay the first \$75.00 of each and every loss under sections 1A and 1B. In respect of section 2, you must pay the first \$250.00 of each and every loss relating to laptop computers, and the first \$75.00 in relation to each and every other loss.

The maximum amount we will pay for you and your accompanying Family Travelling together is double the amount shown in the Schedule of Compensation.

## Eligibility for cover

Your cover is automatic as long as at least half of your prepaid Travel expenses are paid for with your National Bank Gold Card. Where a National Bank Gold Card is not an accepted means of payment, you will be covered if you pay using funds from any of your other National Bank accounts. Prepaid Travel expenses include the cost of transport, accommodation and other Travel itinerary items, including any taxes paid before departure. Your Family Travelling with you will also be automatically covered.

If you are using points from a loyalty scheme, you will be eligible for cover provided you pay for at least half of your prepaid accommodation or other Travel itinerary items using your National Bank Gold Card. Where a National Bank Gold Card is not an accepted means of payment, you will be covered if you pay using funds from any of your other National Bank accounts.

If you have no prepaid Travel expenses such as airfares or accommodation because the trip was gifted, won or purchased for you, then providing your trip is not a business trip paid for by your employer or business, cover can be activated in accordance with the acceptance terms applicable at the time of activation, by calling the Chartis call centre on 0800 499 666 during normal business hours.

Business Travel is not covered unless more than 50% of your entire prepaid Travel expenses have been paid for with your personal National Bank Gold Card.

To be eligible for cover under this Policy, you must be a citizen or permanent resident of New Zealand, aged under 90 years of age,

and intend to return to New Zealand upon completion of your planned Travel.

Your National Bank Gold Card must not have expired and must be operating in accordance with the cards' Conditions of Use at the commencement of the Travel and at the time the Injury, Sickness, loss or damage first occurs.

## Important Information

### Your duty of disclosure

You have a duty to disclose to us every matter that you know, or could reasonably be expected to know, is material to our decision whether to accept the risk of providing you with insurance. 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 Travel. Please advise the Chartis call centre of any such circumstances at the earliest opportunity, otherwise any subsequent claim could be jeopardised.

### Scope of cover

This Policy is designed to cover you and your Family when Travelling overseas. Those intending to engage in manual work or a hazardous leisure pursuit during their Travel are not covered under this Policy unless we have agreed in writing to provide cover prior to the departure date of their particular Travel.

### Additional Travel and accommodation expenses

Travel and accommodation must be at the same class as originally purchased and may not be upgraded without the prior approval of the Insurer. Emergency Travel to join Sick or Injured Relatives overseas (as detailed in Policy section 1B:3) applies only to Relatives living in New Zealand.

### Other insurance

If you arrange other insurance to cover your Travel, the cover under this Policy is secondary to the cover under any other Policy. You must claim on the other Insurance Policy before making a claim for any losses under this Policy.

## Taking reasonable care

You are required to take reasonable precautions to safeguard your property when you are Travelling. The Policy cover will not extend to items which are stolen, damaged or mislaid where reasonable care has not been taken.

## Proof of expenses in support of claims

When you lodge any claim, you will be required to submit all relevant proof of expenditure incurred as a result of any loss. Therefore you should keep all appropriate receipts obtained during the course of your Travel.

You will need to provide proof of prepaid Travel expenses. These may include a statement showing the payment, a cash advance receipt or a statement showing the redemption of points from a loyalty scheme. You will also need to provide proof of the prepaid Travel costs.

## Maximum compensation

The maximum amount that the Insurer will pay per person is shown in the Schedule of Compensation. Where your Family is Travelling with you, the maximum amount that the Insurer will pay for the Family is double the per person limit shown in the Schedule of Compensation.

## Maximum duration of cover

Cover under this Overseas Travel Insurance Policy applies to all Travel of up to 90 days duration commenced during the Period of Insurance.

## Extensions to period of cover

Extensions of cover can be arranged with the Insurer by phoning the Chartis call centre on 0800 499 666. Extensions of cover are subject to the Insurer's acceptance and payment of an additional premium which will be charged to your National Bank Gold Card.

## Pre-Existing Medical Conditions

There is no automatic cover under this Overseas Travel Insurance Policy for any Pre-Existing Medical Condition affecting you, your Family or any other person upon whom your Travel depends. If you require advice in connection with this provision, please contact the Chartis call centre on 0800 499 666. In some cases Pre-Existing Medical Conditions can be covered subject to the payment of an additional fee.

## Prior to Travel

At the time of Travel you must be fit to Travel and not be aware of any circumstance which could lead to a cancellation or disruption claim during the Travel, otherwise any subsequent claim could be jeopardised.

## Your Policy number

You may be asked for your Overseas Travel Insurance Policy number. For initial enquiries, your Policy number is the credit card number embossed on the front of your National Bank Gold Card.

## Age limits

No claims shall be payable under this Overseas Travel Insurance Policy in respect of any persons aged 90 years or above. In addition:

- (a) There is no cover for Overseas Medical Expenses (section 1A) and medical related benefits under Additional Expenses (section 1B) for persons aged 80 years or over.
- (b) Cover under Policy section 4A, Personal Injury Event 2 does not apply to persons aged 65 years or over.
- (c) If you are under 18 years of age the maximum benefit payable under section 4A (except for broken bones) is 10% of the compensation specified in the Schedule of Compensation or \$10,000, whichever is the lesser.
- (d) Cover for the Loss of Income benefit (section 4B) only applies to persons between the ages of 16 and 64 years inclusive.

## Compliance with Policy terms and conditions

The Insurer may decline to pay a claim if, amongst other reasons, you have not complied with the terms and conditions of the Policy.

## Claims Excess

You must pay the first \$75.00 of each and every loss under sections 1A and 1B. In respect of section 2, you must pay the first \$250.00 of each and every loss relating to laptop computers, and the first \$75.00 in relation to each and every other loss.

## Exclusions and limitations to cover

You should be aware that this cover is subject to certain exclusions, procedures and limitations which are detailed in full in the Policy wording contained later in these terms and conditions. You should read this document and familiarise yourself with these exclusions, procedures and limitations.

## How to make a claim

If you should need to make a claim when in New Zealand, call the Chartis call centre on **0800 499 666**. If you need to make claim while overseas, call Travel Guard™ collect on **+64 9 359 1627**. A claim form will be sent to you. **It is important that you contact Travel Guard™ as soon as possible after the occurrence of the Event giving rise to the claim.**

## Privacy statement

This policy is issued/insured by Chartis Insurance New Zealand Limited.

Chartis collects information necessary to underwrite and administer this Policy. In the course of administering this Policy, Chartis may exchange or disclose Your personal information and that of any other person insured by this Policy to:

- a) a related Chartis company either in New Zealand or overseas;
- b) contractors or third party providers providing services related to the administration of this Policy;

- c) in the event of a claim - assessors, third party administrators, emergency providers, retailers, medical providers and travel carriers; or
- d) Our assistance provider who will record all calls to the assistance service provided under this Policy for quality assurance, training and verification purposes.

## Access to your information

You may gain access to your personal information by writing to:

The Privacy Manager

Chartis Insurance New Zealand Limited

P O Box 1745

AUCKLAND

Whilst access to your personal information may generally be provided free of charge, we reserve the right to charge for access requests in some circumstances.

## Consent acknowledgement

By your application for a Gold Card, completion of claim forms, application forms for extension of cover or cover for Pre-Existing Medical Conditions and paying any applicable premium, you consent to the use of your personal information stated in the privacy statement above.

## Travel advisory warnings

You are not covered for Travel into and within a location that is listed as an 'extreme risk' location on the New Zealand Ministry of Foreign Affairs and Trade (MFAT) website at **[www.safetravel.govt.nz](http://www.safetravel.govt.nz)**.

You may be covered for cancellation costs under section 1B if you decide to cancel or curtail your Travel because the location(s) in your planned itinerary is/are upgraded or added to the MFAT list of 'extreme risk' locations after you have paid for your prepaid Travel costs.

This Policy consists of eight sections and provides you with insurance cover under those sections as shown in the Schedule of Compensation.

## Definitions

The following definitions apply to this Policy:

**Dependent Child/Children** means your natural, step or legally adopted, unmarried children from birth to 18 years (inclusive), or up to 25 years of age (inclusive) if the child is a full-time student at an accredited institution of higher learning and primarily dependent upon you for maintenance and support.

**Event** means a happening which is totally beyond your control and is Unforeseeable.

**Excess** means the first amount of any claim that must be borne by you.

**Family** means your accompanying Spouse and Dependent Children.

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

**Foot** means the entire foot below the ankle.

**Gold Card** means a gold card issued by The National Bank (including joint and additional cards).

**Gold Cardholder** means a National Bank customer who has been issued with a valid National Bank Gold Card (including joint and additional cards of a National Bank Gold Card account), which is current at the time the Injury, Sickness, loss or damage first occurs.

**Hand** means the entire hand below the wrist.

**Hospital** means any institution lawfully operated for the care and treatment of sick or injured persons with organised facilities for diagnosis and surgery and having 24 hours a day nursing service and medical supervision; but does not include any

institution used primarily as a nursing or convalescence home, a place of rest, a geriatric care facility, a mental institution, a rehabilitation or extended care facility or a place for the care or treatment of alcoholics or drug addicts.

**Injury** means physical and bodily injury which happens to you as a result of external violence whilst Travelling and which results solely and directly and independently of any other cause including any known or unknown pre-existing physical or congenital condition (except Sickness directly resulting from medical or surgical treatment rendered necessary by such Injury) within 12 calendar months of the date of occurrence of such Injury.

**Insurer** means Chartis Insurance New Zealand Limited.

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

**Medical Expenses** means all reasonable expenses you necessarily incur within 12 calendar months of sustaining an Injury or Sickness. This covers medical advice or treatment by a legally qualified medical practitioner, nurse, Hospital and/or ambulance service for medical, surgical, x-ray, Hospital or nursing treatment, including physiotherapy and chiropractic services and the cost of medical supplies and ambulance hire prescribed by a legally qualified medical practitioner, but excluding the cost of dental treatment for routine dental maintenance, wear and tear.

**Period of Insurance** means the period commencing 1 April 2005 and for a period of 12 consecutive months, and then any subsequent period, in respect of which The National Bank have paid and we have accepted the premium required for the renewal of this Policy.

**Permanent** means having lasted for 12 consecutive months and at the end of that time is certified by a registered and legally qualified medical practitioner as being beyond any hope of improvement.

**Policy** means the master policy between The National Bank and the Insurer to provide Overseas Travel Insurance.

**Pre-Existing Medical Condition** means any Sickness, Injury or condition which has occurred or which you have been aware of within the last six months prior to the commencement date of each Travel period or for which treatment, medication or medical attention has been sought, given or recommended.

**Relative** means your Spouse, parent, parent-in-law, grandparent, step-parent, child, step-child, grandchild, brother, brother-in-law, sister, sister-in-law, daughter in-law, son-in-law, fiancée, fiancé, half-brother, half-sister or legal guardian all resident in New Zealand and provided such person(s) are aged under 80 years.

**Serious Injury or Serious Sickness** (in respect of a Relative or any other person on whose state of health the Travel depends) means a life threatening medical condition which first manifested itself during the Travel period.

**Sickness** means any illness or disease (including any related symptoms).

**Spouse** means your husband or wife or the person with whom you have continuously cohabited during the 90 days immediately preceding the commencement of the current Travel period.

**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 Government as an act of terrorism.

**The National Bank** means The National Bank of New Zealand, part of ANZ National Bank Limited.

**Total Disablement** means your complete inability to engage in or attend to any gainful employment for which you are/or may become through rehabilitation and re-training reasonably qualified to perform by reason of education, training or experience.

**Total Loss** means with reference to:

- (a) An insured body part, severance or irrevocable total loss of power and control of that body part,
- (b) The eye means irrecoverable loss of the entire sight of that eye, and
- (c) The ear means irrecoverable loss of the entire hearing of that ear.

**Travel/Travelling** means for the purpose of this Policy:

1. Overseas leisure and/or business travel undertaken by you during the Period of Insurance to another country beyond the territorial limits of New Zealand, and shall commence from:
  - (a) In respect of section 1B:1, specifically relating to deposits paid in advance prior to departure, at the time deposits are paid for the travel or six months prior to travel departure date, whichever occurs last, and
  - (b) In respect of section 2:5, specifically relating to money acquired for the Travel, 72 consecutive hours prior to the departure date for the travel, and
  - (c) In respect of all other sections from the time you depart your normal place of residence or place of business within New Zealand, whichever occurs last, for commencement of the travel; and
2. Continues on a full-time basis until the earliest of:
  - (a) The 91st day of your travel period, or
  - (b) You return to your normal place of residence or place of business within New Zealand or 12 hours after arriving in New Zealand, whichever occurs first, except that section 2:5 Money shall continue for an additional 72 consecutive hours following your return date, or

- (c) The expiration of the Period of Insurance (unless renewed), or if the travel is not completed, a date no more than 89 days after the expiration of the Period of Insurance or the completion date of the travel (whichever should first occur), or
- (d) The Policy's cancellation date.

**Unattended** means, but is not limited to, not on your person at the time of loss, left with a person other than your Travelling companion, left in a position where it can be taken without your knowledge, including on the beach, by the pool while you swim, leaving it at a distance where you are unable to prevent it from being unlawfully taken.

**Unforeseeable** means sudden, unexpected and unintended.

**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.

**We/Our/Us** means the Insurer.

**You and Your** means the Gold Cardholder and your accompanying Spouse and/or any Dependent Children, as the context requires.

**Words in the singular** include the plural and vice versa.

# General Policy Conditions

## Applicable to all sections.

### 1. Automatic extensions

We will automatically extend your cover for up to three months from the date of your expected return to New Zealand if such return needs to be deferred as a result of delay of transport or your inability to Travel due to an Injury or Sickness for which a claim is payable under this Policy provided that you have obtained our prior approval and you will return to New Zealand as soon as the reason for the Travel delay is removed or you have recovered from the Injury or Sickness.

### 2. Claim offset

Except for section 4A Events 1-16 inclusive, there is no cover under this Policy for any loss or Event or liability which is covered under any other insurance Policy, health or medical scheme or Act of Parliament or to the extent that free health care or treatment is available under any reciprocal health agreement between the Government of New Zealand and the Government of any other country or is payable by any other source. These other sources will be considered the primary provider and must be claimed on in the first instance. We will, however, pay the difference between what is payable under the other insurance Policy, health or medical scheme or Act of Parliament or reciprocal health agreement or such other source and what you would be otherwise entitled to recover under this Policy.

### 3. Complying with the Policy

This Policy is based on truthful information supplied to the Insurer by The National Bank, you or your representative. If any information is falsely given or a fraudulent claim is made in any way then the Policy shall be null and void and no claims will be payable.

#### **4. Duties and responsibilities**

In the event of a loss, you must immediately:

- (a) Provide truthful information and not withhold any information which is material to any claim.
- (b) Advise us in writing as soon as reasonably possible after any Event giving rise to a claim.
- (c) Do as much as you can to prevent any further loss or expense.
- (d) After suffering Injury or Sickness obtain and follow proper medical advice from a legally qualified medical practitioner.
- (e) Obtain prior approval from Travel Guard™ for expenses which you incur for Hospital or surgical treatment. If the sudden nature of the Injury or Sickness prevents prior advice and approval you must notify and obtain approval as soon as is practical after the occurrence of the Injury or Sickness, and must follow the directions of Travel Guard™.
- (f) Lodge a written claim against any person, party, hotel or transporter who may be legally liable for your loss, Injury or Sickness.
- (g) You must not admit liability in respect of any loss.

#### **5. New Zealand currency**

All amounts stated in this Policy are in New Zealand currency (or its equivalent at the time of the loss in other currencies) and are stated for each person covered under this Policy for each period of Travel.

#### **6. New Zealand Law**

This Policy is governed by New Zealand Law and any dispute or action in connection with the Policy shall be conducted and determined in New Zealand.

**7. Proof of loss and physical examination**

You must provide us, immediately, with full particulars of any claim made against you by any other person and all legal documents served on you. We may, at our own expense, conduct any medical examination or arrange for an autopsy to be carried out.

**8. Required information**

Original receipts and documentation must be provided to substantiate your claim. Photocopies will not be accepted. Full evidence (including translations) is to be provided on request at your expense.

**9. Subrogation**

We have the right to commence or take over legal proceedings in your name for the defence or settlement of any claim, or to sue or prosecute any other party to recover any monies payable by them at law. You must co-operate with us and do nothing to hinder our rights.

**10. Cancellation**

The National Bank may cancel this Policy at any time and will provide you with 30 day's written notice to your last known address. If your Gold Card is cancelled by either yourself or The National Bank your cover will cease immediately. If you are Travelling at the time the Policy is cancelled, you will continue to be covered for any Event that occurs during the period of your Travel.

**11. Amendments to the terms and conditions**

The National Bank may amend the terms and conditions of this Policy at any time. The National Bank will give you 14 day's written notice of the amendment to your last known address.

## General Policy Exclusions

### Applicable to all sections.

We will not pay under any section of this Policy for any claim 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 use, release or escape of nuclear materials that directly or indirectly results in nuclear reaction or radiation or radioactive contamination in any form whatsoever whether occurring naturally or otherwise; or the dispersal or application of pathogenic or poisonous biological or chemical materials; or the release of pathogenic or poisonous biological or chemical materials.
3. The intentional use of military force to intercept, prevent, or mitigate any known or suspected Terrorist Act.
4. Any Terrorist Act.
5. Air Travel except as a passenger in any properly licensed aircraft.
6. 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.
7. Intentional self-inflicted Injury or suicide.
8. Pregnancy or childbirth (except for unexpected medical complications or emergencies arising when you, or the person on whom the Travel depends, is no more than 28 weeks pregnant at the time the Event giving rise to the claim occurs). There is no cover for a child born overseas

unless, after the birth, cover is applied for and we agree in writing to include the child.

9. Insanity, any psychological, psychosomatic, nervous or mental condition, any sexually transmitted disease, Acquired Immune Deficiency Syndrome (AIDS), Human Immunodeficiency Virus (HIV) or activities associated with the use of drugs (unless prescribed or administered by a legally qualified medical practitioner) or your being under the influence of or arising from or in any way connected with the consumption of alcohol.
10. You Travelling against medical advice or you being medically unfit to Travel.
11. Travel undertaken for the purpose of receiving medical treatment at an overseas location (whether or not this was the sole purpose for such Travel), unless agreed to by us prior to the departure date for the Travel.
12. Consequential loss or loss of enjoyment.
13. Professional sporting activities or training and hazardous sports or activities including but not limited to racing (other than on foot), mountaineering involving ropes or guides, rock climbing, underwater activities involving the use of self-contained underwater breathing apparatus (unless you hold an open-water diving certificate or are diving with a qualified instructor), motorcycling (unless whilst riding a hired motorcycle where such is the locally accepted method of transport for tourists or holidaymakers or where the motorcycle is 200cc or less and a valid motorcycle licence is held), but always excluding motorcycle racing, skydiving, hang-gliding, potholing, hunting and the like or deliberate exposure to exceptional danger.
14. You engaging in any illegal conduct or criminal act.
15. 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.

16. Any claim if you are not a citizen or permanent resident of New Zealand or if you do not plan to return to New Zealand at the end of your Travel.
17. An Event that occurs in a location listed as 'extreme risk' on the Ministry of Foreign Affairs and Trade Travel Advice website unless the location was upgraded or added to the list after the commencement of your Travel.

## Policy Age Limits

No claims shall be payable under this Overseas Travel Insurance Policy in respect of any persons aged 90 years or above. In addition:

- (a) There is no cover for Overseas Medical Expenses (section 1A) and medical related benefits under Additional Expenses (section 1B) for persons aged 80 years or over.
- (b) Cover under Policy section 4A, Personal Injury Event 2 does not apply to persons aged 65 years or over.
- (c) If you are under 18 years of age the maximum benefit payable under section 4A (except for broken bones) is 10% of the compensation specified in the Schedule of Compensation or \$10,000, whichever is the lesser.
- (d) Cover for the Loss of Income benefit (section 4B) only applies to persons between the ages of 16 and 64 years inclusive.

## Policy Sections

### Section 1A: Overseas Medical Expenses

#### Description of cover

##### 1. Medical Expenses

We will reimburse you for Medical Expenses incurred outside of New Zealand for the treatment of an Injury or Sickness suffered by you when engaged in Travel during a Period of Insurance.

##### 2. Continuing treatment in New Zealand

We will also pay continuing Medical Expenses incurred after you return to New Zealand following a period of overseas Travel, provided that the Medical Expenses related to a condition which first manifested itself during the overseas Travel, and for which medical treatment was first received during such Travel. The maximum amount payable is \$10,000.

##### 3. Age limitation

Cover under this section is only available if you are aged under 80 years at the commencement of your Travel.

### Section 1B: Additional Expenses

#### Description of cover

##### 1. Loss of deposits

We will reimburse you:

The non-refundable unused portion of Travel or accommodation arrangements paid for in advance by you following cancellation, alteration or non-completion of the Travel due to:

- (a) The Unforeseeable death, Serious Injury or Serious Sickness happening after the commencement of the Travel, of a Relative, close business associate or Travelling companion, provided that this person is aged under 80 years

- (b) Your Unforeseeable death, Injury or Sickness
- (c) Any other Unforeseeable Event not covered elsewhere in the Policy, which is outside your control.

Where an airline ticket was purchased using points from a loyalty scheme, we will at our absolute discretion arrange for the replacement of such points, or pay you an equivalent value for the loyalty scheme points lost following cancellation of your airline ticket. In the latter case, the amount payable will be calculated as follows:

- (a) The cost of the equivalent class airline ticket, based on the quoted retail price at the time the ticket was issued, less your financial contribution towards the airline ticket;

Multiplied by

- (b) The total value of points lost divided by the total value of points used to obtain the airline ticket.

## 2. Interruption or cancellation of Travel

We will reimburse you:

The expenses reasonably and necessarily incurred in addition to those already budgeted for or likely to be incurred during the Travel but less any refund on unused prepaid Travel and accommodation arrangements, as a result of:

- (a) You having to return to New Zealand during the Travel due to the Unforeseeable death, Serious Injury or Serious Sickness of a Relative, close business associate or Travelling companion, provided that such a person is aged under 80 years; or
- (b) You suffer an Injury or Sickness during the Travel, provided you are aged under 80 years at the commencement of your Travel; or
- (c) Any other Unforeseeable Event not covered elsewhere in the Policy which is outside your control;
- (d) Payment of travel agents' cancellation fees of up to \$500, if incurred.

### 3. **Accompanying person**

We will reimburse you:

The reasonable extra Travel and accommodation expenses, incurred upon medical advice and with our written agreement, for one person to Travel to, remain with or accompany you back to New Zealand, as a result of you suffering an Injury or Sickness during the Travel, provided you are aged under 80 years at the commencement of your Travel.

### 4. **Other benefits and expenses**

We will pay you:

(a) **In hospital cash**

A cash benefit for each completed 24 hour period you are Hospitalised overseas as an in-patient due to Injury or Sickness, provided you are aged under 80 years at the commencement of your Travel.

(b) **Funeral expenses**

The reasonable cost of returning your remains to New Zealand or the reasonable funeral and related costs if the body is buried or cremated at the place of death in the event you die during the Travel, provided you are aged under 80 years at the commencement of your Travel.

(c) **False arrest expenses**

The reasonable legal costs actually and necessarily incurred by you as a result of a false arrest or wrongful detention during the Travel, by any legally recognised foreign Government.

(d) **Hijack cash**

A cash benefit for each 24 hour period that you are detained as a result of the public transport in which you are Travelling being hijacked.

(e) **Legal expenses**

We will pay the legal expenses incurred in seeking compensation or damages following your death or personal Injury as the result of an accident during the Travel, provided that all expenses are incurred with our

written consent and we have control over the selection and appointment of your legal representatives and the conduct of the proceedings.

(f) **Transport delay**

A cash benefit if your scheduled transport is delayed for six consecutive 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 each day the delay continues.

The maximum we will pay for any one continuous delay period is \$500 for singles and \$1,000 for Families.

If you claim this benefit we will deduct the amount we have paid from any claim for accommodation, meals or other Travelling expenses that relates to the same claim Event and period of time.

The maximum amount we will pay under sections 1A and/or 1B is limited by the sum insured specified in the Schedule of Compensation.

### Age limitation

Cover for 1B:2 part (b) and 1B:3 under Interruption or Cancellation of Travel and 1B:4 parts (a) and (b) under Other Benefits and Expenses, is only available if you are aged under 80 years at the commencement of your Travel.

## Exclusions (applicable to sections 1A and 1B)

We will not pay for:

1. Expenses you incur if you fail to relocate to New Zealand or to an alternative location at our discretion once you may, in the opinion of our medical adviser, have safely undertaken to do so, or fail to follow our advice or instruction.
2. Expenses relating to private medical treatment when public care or treatment is available in New Zealand or under any Reciprocal Health Agreement between the Government of New Zealand and the Government of any other country, unless otherwise agreed in writing by us.
3. Expenses relating to the continuation or maintenance of any course of treatment you receive prior to the commencement of Travel or replenishment of medications being taken by you prior to your departure from New Zealand unless the medication was stolen.
4. Expenses arising from elective surgery or elective medical treatment, unless otherwise agreed in writing by us.
5. Expenses incurred for dental treatment:
  - (a) Due to normal wear and tear
  - (b) For the normal maintenance of dental health or lack thereof.
6. Any expenses incurred more than 12 calendar months after the date of Injury, or in the case of Sickness, more than 12 calendar months after the date on which the Medical Expenses were first incurred.
7. Any claim arising from:
  - (a) Cancellation, curtailment or diversion of scheduled public transport services, including by reason of strikes or other industrial action, if there had been warning before the date the Travel was booked that such Events were likely to occur

- (b) Carrier caused delays where the costs are recoverable from the carrier
  - (c) Any business or financial or contractual obligations in relation to you or any other person on whom the Travel depends
  - (d) Any change of plans or disinclination to Travel on the part of you or of any other person on whom the Travel depends
  - (e) The inability of any tour operator or wholesaler to complete arrangements for any tour due to a deficiency in the required number of persons to commence any tour or Travel.
8. Any Pre-Existing Medical Condition, in relation to you or any other person on whom your Travel depends.

Note: in some cases your Pre-Existing Medical Condition may be covered following our assessment of your Pre-Existing Medical Condition and conditional upon you paying us an additional premium and inclusion of any special acceptance terms required by us.

### Exclusions applicable to section 1B: 4(e) Legal Expenses

We will not pay for:

1. Any legal action against a tour operator, travel agent, accommodation supplier, or carrier involved in the arrangement or provision of your Travel or accommodation for your Travel
2. Any legal expenses incurred without our written consent
3. Any legal action where the claim is reported to us more than six calendar months after the accident causing the death or personal Injury
4. Any legal action where we consider there would be no likelihood of success or no benefit in seeking compensation or damages
5. Any legal action against any insurance company.

## Section 2: Luggage, Personal Effects, Travel Documents, Money and Credit Cards

### Description of cover

We will pay you should any of the Events described below occur during the Travel.

#### 1. **Lost or damaged property**

For accidental loss of or damage to your accompanied luggage, personal effects, laptop computers and/or portable business property which you use during the Travel (including plans, business papers, specifications, manuscripts and stationery for their face value only).

#### 2. **Deprivation of luggage**

For emergency replacement of essential luggage if your luggage is delayed, misdirected or temporarily misplaced by any carrier for more than eight consecutive 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**

For the non-recoverable cost of replacing Travel documents, credit cards and travellers' cheques accidentally lost or damaged.

#### 4. **Unauthorised use of Travel documents**

For your legal liability for payment arising out of the unauthorised use of your Travel documents, credit cards or travellers' cheques which are stolen during the Travel by any person other than your Relative or Travelling companion.

#### 5. **Money**

For accidental loss of cash, bank or currency notes, cheques, postal or money orders or other negotiable instruments taken with you.

## Extended Cover

You may, with our prior agreement, extend the Schedule of Compensation limit any one item ('Extended Cover'). Extended Cover may be up to the item's (or set or pair of items') current value or \$10,000, whichever is lower (the 'Extended Limit'). An additional premium of 2% of the Extended Limit will be payable and will be charged to your National Bank Gold Card account. You must provide receipts or a valuation report to support your application for Extended Cover. Bicycles, surfboards and sporting equipment are not eligible for Extended Cover.

## Limit any one item

The maximum amount we will pay for any one item, set or pair of items, is specified in the Schedule of Compensation, unless Extended Cover applies.

## Maximum amount payable

The maximum amount we will pay under this section, including any Extended Cover, is limited by the sum insured specified in the Schedule of Compensation.

## Basis of settlement under this section

### Payment

We have the option to:

- (a) Pay the replacement cost of the item(s) being claimed, or
- (b) Choose to repair or replace the item(s) being claimed.

### Depreciation

All insured property will be subject to due allowance for wear, tear and depreciation.

## Conditions

1. It is a condition of payment under this section that all losses including damage attributable to theft or vandalism be reported to the local police or appropriate authority as soon as possible after the discovery of the loss and a written acknowledgment of the report obtained. Also any loss of credit cards, travellers' cheques or Travel documents must

be reported as soon as possible to the issuing authority and the appropriate cancellation measures taken.

2. You:
  - (a) Shall not leave any of your items Unattended and take all reasonable precautions for the safety and supervision of any item(s) including laptop computers, portable business property, personal effects, Travel documents, money and credit cards.
  - (b) Must not leave any item(s) Unattended in a public place, unlocked vehicle or in view in a locked vehicle or overnight in a vehicle unless the vehicle is locked and parked in a locked private garage.
  - (c) Must secure items for which Extended Cover has been granted, laptop computers and portable business property in a locked premise, safe or strongroom and carry such items as personal hand luggage.

## Exclusions

We will not pay for:

1. Damage or loss arising from electrical or mechanical breakdown of any item
2. (a) Damage to or replacement of any electronic data or software
  - (b) The reinstatement or replacement of any electronic data or software
3. Scratching or breakage of fragile or brittle items. This exclusion does not apply to photographic or video equipment, binoculars, spectacles or contact lenses
4. Damage or loss arising from wear and tear, deterioration, atmospheric or climatic conditions, mould or fungus, insects, rodents, vermin, or any process of cleaning, ironing, pressing, repairing, restoring or alteration
5. Any insured item shipped under any freight agreement or sent by any postal or courier service

6. Losses due to depreciation or devaluation of currency
7. Loss or damage arising from the confiscation or destruction by Customs or any other authority
8. Household furniture or household appliances being used overseas by you for domestic use and non-portable business property, computer or electronic equipment.

## Section 3: Missed Transport Connection

### Description of cover

We will pay the cost of additional scheduled public transport services if due to an Unforeseeable circumstance occurring during the Travel and outside your control you miss a transport connection and are required to make alternative arrangements to arrive at a scheduled business meeting, conference, wedding, funeral or sporting event on time.

The maximum amount we will pay under this section is limited by the sum insured specified in the Schedule of Compensation.

### Exclusions

We will not pay for:

1. Any missed transport connection arising from a business commitment, or a financial or contractual obligation in relation to you or of any Travelling companion, business associate or Relative
2. 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 Travel
3. Claims arising where the scheduled business meeting or conference could have been re-scheduled to a later time to coincide with your late arrival
4. Any change of plans or disinclination to Travel on the part of you or of any other person on whom the Travel depends

5. Claims arising from industrial disputes that you were aware of or could reasonably be expected to be aware of prior to the departure date of the Travel.

## Section 4A: Personal Injury

### Description of cover

1. We will pay the compensation stated in the Table of Events if whilst Travelling during a Period of Insurance, you suffer an Injury which results within 12 calendar months in any Event described in the Table of Events.
2. We will also pay the compensation stated in the Table of Events if as the result of an Injury you are exposed to the elements and as the result of that exposure within 12 calendar months suffer an Event set out in the Table of Events.
3. If your body is not found within 12 calendar months after an accident involving the conveyance in which you were Travelling, death will be presumed in the absence of any evidence to the contrary.

**Table of Events**

The compensation for each Event is payable as a percentage of the sum insured shown in the Schedule of Compensation.

**Injury resulting in:**

1.	Death.	100%
2.	Permanent total disablement.	100%
3.	Permanent and incurable paralysis of all limbs.	100%
4.	Permanent total loss of:	
	(a) more than one Limb	100%
	(b) one Limb.	50%
5.	Permanent total loss of sight of:	
	(a) both eyes	100%
	(b) one eye.	50%
6.	Permanent total loss of hearing of:	
	(a) both ears	75%
	(b) one ear.	15%
7.	Third degree burns and/or the resultant disfigurement which covers more than 40% of the entire external body.	50%
8.	Permanent total loss of the use of four fingers and thumb of either Hand.	70%
9.	Permanent total loss of four fingers of either hand.	40%
10.	Permanent total loss of the thumb on either Hand:	
	(a) both joints	30%
	(b) one joint.	15%
11.	Permanent total loss of fingers on either Hand:	
	(a) three joints	10%
	(b) two joints	7%
	(c) one joint.	5%

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12.	Permanent total loss of toes on either Foot:	
	(a) all – one Foot	15%
	(b) great – both joints	5%
	(c) great – one joint	3%
	(d) other than great – each toe.	1%
13.	Fractured leg or kneecap with established non-union.	10%
14.	Shortening of leg by at least 5cm.	7%
15.	Permanent partial disablement not otherwise provided for under Events 6 to 14. Such percentage of the sum insured as we at our absolute discretion determine being in our opinion not inconsistent with the compensation provided under Events 6 to 14.	

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Additional benefits:

The compensation  
(one or more bones,  
each insured person).

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16.	<b>Broken bone benefits</b>	
	Injury resulting in the fracture/break of:	
	(a) Neck or spine (full break)	\$1,000
	(b) Hip, pelvis	\$500
	(c) Skull, shoulder blade	\$300
	(d) Collar bone, upper leg	\$300
	(e) Upper arm, kneecap, forearm, elbow	\$300
	(f) Lower leg, jaw, wrist, cheek, ankle, Hand, Foot	\$100
	(g) Ribs	\$100
	(h) Finger, thumb, toe.	\$50
	Maximum Compensation any one accident	\$1,500

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## Conditions

1. Benefits will not be payable for more than one of the Events 1 to 15 in respect of the same Injury.
2. After the occurrence of any of the Events 2 to 6, all cover with respect to you under this section shall cease.
3. Benefits shall not be payable at all unless you shall as soon as possible after the happening of any Injury giving rise to a claim under this section, obtain and follow proper medical advice from a legally qualified medical practitioner.
4. Benefits payable to insured persons under 18 years of age for Events 1 to 15 will be 10% of the compensation stated in the Schedule of Compensation or \$10,000 whichever is the lesser, unless otherwise specified.
5. Aggregate limit of liability.
  - (a) Except as provided in (b), our total liability for all claims in respect of any one accident or series of accidents arising out of any one Event, shall not exceed \$5,000,000.
  - (b) Our total liability for all claims directly arising out of air travel in aircraft whose flights are not conducted in accordance with fixed schedules to and from fixed terminals over specific air routes, shall not exceed \$1,000,000.
6. All benefits are payable to you or your estate.

## Exclusions

We will not pay under this section of the Policy for any claim which directly or indirectly arises from or is caused by any type of illness, disease, infection or contagion, even if contracted through an Injury, except that this exclusion shall not apply to medically acquired infections or blood poisoning.

## Section 4B: Loss of Income

### Description of cover

We will pay you for the loss of your usual income up to \$1,000 per week if you suffer an Injury during your Travel, and within 90 days of the Injury and following your return to New Zealand you are unable to continue your usual occupation, provided:

1. You are employed in a full-time position in New Zealand and you will be returning to that full-time position following your arrival in New Zealand
2. You have been assessed by a legally-registered medical professional to be unable to return to the normal duties required for your position following your arrival in New Zealand
3. You are continuously prevented by reason of the Injury from returning to your usual occupation, and
4. You are aged between 16 years and 64 years when you suffer the Injury.

### Maximum amount payable

The maximum amount we will pay under this section is limited by the sum insured specified in the Schedule of Compensation, less any amount you can recover from any other source.

### Exclusions

We will not pay for:

1. The first 30 days after you planned to resume your job in New Zealand
2. Any further benefit after we have paid you for 90 days
3. Any Injury which is covered by the Injury Prevention, Rehabilitation and Compensation Act 2001 or any replacement legislation
4. Any inability to work as a result of illness, disease, infection or contagion, even if contracted through an Injury.

## Section 5: Personal Liability

### Description of cover

We will pay all damages, compensation and legal expenses, up to the sum insured specified in the Schedule of Compensation for which you become legally liable during a Period of Insurance as a result of your negligence during the Travel causing:

1. Bodily Injury (including death or illness) of another person
2. Loss of or damage to property.

### Conditions

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

### Exclusions

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 (including death or illness) to you or to any member of your family ordinarily residing with you
2. Bodily Injury (including death or illness) 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 or bodily Injury (including death or illness), arising out of your ownership, use or possession of any mechanically propelled vehicle, aircraft or waterborne craft
5. Loss of or damage to property or bodily Injury (including death or illness), arising out of your business or trade or occupation, or out of professional advice given by you
6. Any contract unless such liability would have arisen in the absence of that contract

7. Loss or damage or bodily Injury (including death or illness) arising from a criminal or illegal act committed by you, or one of your employees, or a member of your touring party
8. Judgments which are not in the first instance either delivered by or obtained from a court of competent jurisdiction within New Zealand or the country in which the accident occurred giving rise to your liability
9. Any claim for exemplary, punitive or aggravated damages.

## Section 6: Kidnap and Ransom

### Description of cover

We will pay if you are Kidnapped:

1. The Ultimate Net Loss of Ransom paid by your representative following the kidnapping of you during the period of Travel
2. The reasonable expenses, actually and necessarily incurred following receipt of a Ransom demand after the Kidnapping of you during the Travel, for:
  - (a) Fees and expenses of an independent security consultant retained by your authorised representative 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 we will pay will be for a term not exceeding from 30 days prior to the payment of the Ransom until the first business day after settlement is received from us, 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 The National Bank
  - (c) Any other expenses which are incurred for the purpose of investigating, negotiating, or paying a Ransom demand or recovering you, but excluding any expenses, fees or damages incurred as a result of any proceeding brought against you or your representative

arising out of the Kidnapping or the way it was handled, expenses, losses or damages caused by interruption to any business.

The maximum amount we will pay under this section is limited by the sum insured specified in the Schedule of Compensation.

## Definitions

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

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

**Ultimate Net Loss** means the final amount of Ransom cost less any recoveries.

## Conditions

It is a condition of payment under this section that:

1. You must keep this insurance cover confidential
2. We will not act as an intermediary or negotiator for you, nor will we offer direct advice to whoever is dealing with the kidnapper
3. If any other person receives advice that you have or may have been Kidnapped, they must:
  - (a) Use reasonable endeavours to 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
  - (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, you must reimburse us for any payment we have made under this section
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

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
  - (c) Had an extortion demand made against you in the past.
2. For Kidnapping occurring in Mexico or in any country located in Central or South America or in any Nation State where the United Nations armed forces are present.

## Section 7: Rental Vehicle Collision Damage and Theft Excess Cover

### Description of cover

We will reimburse you for any Excess or deductible which you become legally liable to pay during the Travel in respect of loss or damage to a Rental Vehicle during the rental period.

The maximum amount we will pay under this section is limited by the sum insured specified in the Schedule of Compensation.

### Definitions

**Rental Vehicle** means a rented sedan or station wagon rented from a licensed motor vehicle rental company and shall not include any other type of vehicle.

## Conditions

1. The Rental Vehicle must be rented from a licensed rental agency.
2. As part of the hiring arrangement you must take up all comprehensive motor insurance or waivers offered by the rental organisation, whether discretionary or mandatory, against loss or damage to the Rental Vehicle during the rental period.
3. You must comply with the requirements of the rental organisation under the hire agreement and of the insurer under the insurance.

## 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 or insurance agreement
2. For wear and tear, gradual deterioration, damage from insects or vermin, latent defect, inherent vice or damage
3. For loss or damage arising from an illegal or criminal act committed by you.

## Section 8: Alternative Employee Expenses

We will pay the reasonable and necessary expenses incurred during a Period of Insurance in sending a substitute person to complete your business assignment should you when undertaking the Travel:

1. Suffer Unforeseeable death through Sickness, or
2. Suffer Injury or Sickness which prevents you from completing the planned Travel, or
3. Be required to return to New Zealand following an Event not otherwise excluded under any section of the Policy.

The maximum amount we will pay under this section is limited by the sum insured specified in the Schedule of Compensation.

## Exclusions

We will not pay for:

1. Expenses that would have been incurred by you (being the original Traveller) including budgeted Travel expenditure
2. (a) The cost of first class air fares  
(b) The cost of business class air fares unless you (being the original Traveller) flew first or business class to the assignment destination.
3. Non-essential expenses incurred in the transportation of the substitute person.

## Questions and Answers

The following are the answers to some common questions you may have in relation to your Overseas Travel Insurance. They do not form part of the Policy wording.

### **What are 'prepaid Travel costs'?**

They include the costs for transport, accommodation and other Travel itinerary items, including car rental and departure tax, that you incur and pay before your Travel begins.

### **What if I use points from a loyalty scheme to pay for my Travel?**

You will be covered if you pay for at least 50% of your prepaid accommodation and other Travel itinerary items through your National Bank Gold Card, or use funds from any of your other National Bank accounts where your National Bank Gold Card is not an accepted means of payment.

If there are no accommodation or other costs to pay before you leave, you will be considered to have met the 50% requirement. However, you must call the Chartis call centre prior to departure on 0800 499 666 to activate your Policy.

You will need to provide proof of using your loyalty scheme if you make a claim.

**Will I need to prove I paid 50% of the prepaid Travel costs with a National Bank account if I make a claim?**

You will need to provide a statement showing the payment or cash advance. You will also need the travel agent's receipt showing the full prepaid Travel costs.

**What happens if my travel agent doesn't accept credit cards?**

You can take a cash advance from your National Bank Gold Card and use it to pay for your trip, or alternatively you can pay for your Travel costs with a National Bank cheque, or by an electronic transaction from any National Bank account.

If you claim on the Policy, you will need to provide proof of the transaction – i.e. the receipts from the travel agent and your cash advance (or your account statement).

**What if my travel agent puts an extra charge on card payments?**

Travel agents who accept Visa and/or MasterCard are not supposed to charge anything extra for card payments. However, they can refuse to accept credit card payments for a certain fare.

Check before you book. There are many travel agents who will accept credit cards without a surcharge. Alternatively, you could pay by using a cash advance on your credit card, a National Bank cheque, or by an electronic transaction from any National Bank account.

**Is a Pre-Existing Medical Condition covered?**

No. You should call the Chartis call centre on 0800 499 666 before you Travel, who may be able to arrange cover for your condition for an additional fee.

**Are my Spouse or Dependent Children covered?**

Only if they are Travelling with You, the primary cardholder. If they are additional cardholders, however, Your Spouse or Dependent Children will also be covered when Travelling without You subject to the terms and conditions of the Overseas Travel Insurance Policy.

**Am I covered for Travel within New Zealand?**

This Policy only covers you for domestic Travel that is part of your overseas Travel arrangements. Refer to page 17 for more details.

**Am I covered for damage to a Rental Vehicle?**

Most car rental companies provide some level of insurance cover for loss or damage to the Rental Vehicle. Your Overseas Travel Insurance Policy covers you for any Excess you might have to pay, but only if you have taken up all of the comprehensive motor insurance or waivers offered by the rental agency, whether discretionary or mandatory.

**I am a foreign citizen living in New Zealand. Am I covered by this Policy?**

You must be a New Zealand citizen or permanent resident of New Zealand in order to be eligible for this cover.

**I am a New Zealand citizen living overseas. Am I covered by this Policy?**

You will only be covered by this Policy if your Travel commences in New Zealand, and you intend to return to New Zealand at the end of your Travel. Please refer to the definition of Travel on page 17 for more information.

## The Insurer

This policy is issued/insured by Chartis Insurance New Zealand Limited.





**The National Bank**  
of New Zealand

THIS POLICY IS NOT UNDERWRITTEN OR GUARANTEED IN ANY WAY BY ANZ NATIONAL BANK LIMITED OR ANY OTHER MEMBER OF THE ANZ GROUP. THIS INSURANCE MAY BE AMENDED FROM TIME TO TIME AND WILL TERMINATE ON EXPIRY OF THE WRITTEN NOTICE OF TERMINATION GIVEN BY THE NATIONAL BANK TO THE PRIMARY CARDHOLDER NOTIFYING THE PRIMARY CARDHOLDER OF THE AUTOMATIC INSURANCE BEING WITHDRAWN. THE NATIONAL BANK OF NEW ZEALAND, PART OF ANZ NATIONAL BANK LIMITED.