

Visiting New Zealand travel insurance



Policy Wording



Southern Cross
Travel Insurance

Important - Please Read!

Thank you for choosing Southern Cross Visiting New Zealand travel insurance. We want you to enjoy your stay here in New Zealand, and to be confident knowing what your insurance policy will cover you for if the unexpected does happen. There is a wide range of cover provided for travel related risks, such as medical and evacuation expenses, and theft or damage to your baggage and personal items.

It is very important that you understand the terms and conditions of this policy. To help you understand this policy document we have tried to write it in simple, easy to understand language. The spirit and intent of this policy is to cover you for **unexpected** events. However, no insurance policy covers every possible eventuality. Because we want to be able to pay your claim in the event of a qualifying loss, it is important that you understand your obligations under this contract. Please read it.

Again, thank you for purchasing this policy. We hope that your time in New Zealand is memorable and that you have confidence knowing that we are here to help you if the unexpected happens.

Introduction

When we issue a Visiting New Zealand insurance policy you receive a **certificate of insurance** along with this policy wording and any written confirmation of waivers or changes to the policy terms. Within this policy wording the **schedule of benefits** states the maximum sums insured and sub limits per person, per year. There are both general conditions and general exclusions that apply to all sections of the policy. In addition, there are conditions and exclusions specific to each section.

There are two **plan** types to choose from – the plan you choose determines your level of cover:

Visiting NZ Max applies to all insured persons named on the certificate of insurance and for all Sections of the policy (**Sections 1 – 8**).

Visiting NZ Essentials applies to all insured persons named on the certificate of insurance and for **Sections 1 – 7 only**. No cover applies under Section 8 – Baggage and Personal Items.

Sometimes insured persons become disappointed when they discover, after the fact, that their loss is not covered because they did not read or fully understand these conditions and exclusions. Some examples are:

- This travel insurance policy is designed for temporary visitors working or travelling in New Zealand. If you are injured or become ill and the cost of medical and/or additional expenses is likely to exceed the cost of evacuation, we are entitled to return you to your home country if you are medically fit to fly. The standard of medical care available in your home country will not affect our decision to fly you home.
- If you have applied for Permanent Residency and are injured or become ill, we are still entitled to return you to your home country if you are medically fit to fly. So if you are thinking about living permanently in New Zealand, we would strongly recommend that you review your policy and its suitability for your circumstances. Once you are a Permanent Resident of New Zealand, services offered by the public health system and/or private health insurance may be more suitable for you.
- Pre-existing conditions are not automatically covered. However, your pre-existing conditions can be considered for coverage during the application process. The health of your family, even those not travelling, is important to consider when you arrange travel insurance. You must call us if you become ill or suffer an injury after you have purchased your policy, but before departure, no matter how small or insignificant the problem may appear to be.
- Under the Visiting NZ Max plan there is a maximum limit of \$1,500 for personal items, although cameras, video equipment and laptop computers have a maximum limit of \$2,500. Unless you specify an item, the stated item limit will apply if you need to claim. You must take care of your possessions and provide us with proof of ownership (and other documentation as required) in the event of a claim. Claims will not be considered if you are careless, or if you leave your personal items unattended in a public place.
- This policy does not cover claims for elective check ups, contraception, sexually transmitted diseases or pregnancy terminations.
- Emergency dental treatment (including oral surgery) is covered up to the maximum limit of \$750 per year.
- There is no cover for any personal liability claims relating to any occupation, business or profession.

When the unexpected happens, contact Southern Cross Worldwide Assistance reverse charges on +64 9 359 1602, 24 hours a day, 7 days per week.

Under some circumstances, you must contact them. If in doubt, it is always safer to call them for advice.

Schedule of Benefits

The maximum cover for the following categories in \$NZ
Per person per year (unless otherwise stated).

\$75 excess per event applies to all sections of the policy

Section 1	Medical Expenses	Unlimited
Section 2	Evacuation & Repatriation	Unlimited
Section 3	Cancellation & Changes to Planned Journey	\$50,000
Section 4	Personal Accident (maximum per policy)	\$20,000
Section 5	Personal Liability	\$500,000
Section 6	Rental Car Excess	\$2,000
Section 7	Money & Travel Documents	\$1,000
Section 8	Baggage & Personal Items	\$25,000

Visiting NZ Essentials provides no cover under Section 8

When are you covered?

Cover commences under Section 3 on the date the premium is received by us. Cover for all other Sections of your Visiting NZ Max or Visiting NZ Essentials policy commences once you have left your home country, provided that your premium is paid in full. Cover ceases at the end of the period specified on your certificate of insurance, or on your final return to your home country, whichever occurs first.

Where are you covered?

While in New Zealand.

Departing your home country travelling to New Zealand (inclusive of transit stops) for up to 31 days.

Departing New Zealand travelling to your home country (inclusive of transit stops) for up to 31 days (but excluding whilst you are in your home country with the exception of Section 3).

Multiple holiday journeys, departing New Zealand to Australia and the South Pacific region and returning to New Zealand, for up to 31 days.

In your home country for Cancellation and Changes to Planned Journey only (Section 3 of the policy).

Sub limits

Some of the section limits have sub limits for particular types of losses or claims. These are described below. Where a particular type of loss or claim has no sub limit then the section limits above apply.

Section 1 Medical Expenses

Physiotherapists/Chiropractors	\$200 per person, per year
Emergency Dental Treatment	\$750 per person, per year
Cash Allowance Whilst in Hospital (after 72 hours)	\$100 per 24hr period \$10,000 per person, per year
Extra Travel & Accommodation Expenses/Meal Allowance	\$5,000 per event
Accompanying Person	\$10,000 per person, per year
Medical Expenses Due to Terrorism (Including Evacuation, Return of Remains/Funeral Expenses and Hijack Cash)	\$100,000 per policy

Section 2 Evacuation & Repatriation

Return of Mortal Remains/Funeral Expenses	\$50,000 per person
Search & Rescue	\$10,000 per person, per year

Section 3 Cancellation & Changes to Planned Journey

Cancellation of Planned Journey	\$10,000 per event
Travel Delays & Missed Connections	\$250 per 12hr period \$2,000 per event
Delayed Journey to a Special Event	\$1,000 per person \$5,000 per policy
Hijack Cash Benefit	\$500 per event

Section 4 Personal Accident

Permanent Loss of Sight in One Eye	50% of limit
Permanent Total Loss of One Limb	50% of limit

Section 8 Baggage & Personal Items

Visiting NZ Essentials provides no cover under Section 8

Unspecified Items	\$1,500 per item
Camera/Video Camera/Laptop Computer	\$2,500 per item
Specified Items	\$5,000 per item
Maximum Total Specified Items	\$15,000 per policy
Baggage Delay (after 12 hours delay)	\$500 per event

Definitions

Wherever the following words appear in this document starting with Capital Letters, such words mean:

'We', 'Us', 'Our'

Southern Cross Benefits Limited (trading as Southern Cross Travel Insurance), the underwriter of this policy.

'You', 'Your', 'Yourself'

The insured person(s) named on the certificate of insurance.

'Australia & South Pacific'

Departing and returning to New Zealand for international travel to the following destinations: Australia, New Caledonia, Fiji, Vanuatu, Samoa, American Samoa, Tonga, Cook Islands, French Polynesia, Tahiti, Norfolk Island, Bali, Lombok and Niue.

'Designated agent'

Any person or organisation who has signed a valid agent agreement with Southern Cross Benefits Limited (trading as Southern Cross Travel Insurance).

'Excess'

The amount of any loss or claim You are responsible for, also known as the 'Deductible'. The excess of \$75 applies per event, under all sections of the policy.

'Family'

The policyholder and the policyholder's Spouse and any of their unmarried children 17 years and under. Both Spouse and children must accompany the policyholder.

'Financial Collapse'

Any service provider You are relying on during Your Planned Journey and any education provider that:

- (a) is not able to pay its debts as they fall due for payment in the ordinary course of business; or
- (b) ceases to carry on normal business operations; or
- (c) has not paid money to another service provider whose services You are relying on; or
- (d) is placed in receivership or liquidation; or
- (e) becomes subject to statutory management.

'Home Country'

Is the country of origin nominated by You as being the country in which You principally resided prior to applying for cover.

'Illness'

An Unexpected sickness or disease which first manifests itself during Your Period of Insurance, but does not include any sickness or disease which is attributable to or referable to a Pre-Existing Condition.

'Immediate Family'

Your Spouse, fiancée, fiancée, parent, grandparent, brother, sister, child, grandchild, parent-in-law, brother and sister-in-law, son and daughter-in-law.

'Indemnity Value'

The current value of the relevant item calculated on the basis of original cost less an allowance for depreciation.

'Injury'

Unexpected physical and bodily injury, which happens as a result of external violence during Your Period of Insurance.

'Medical Expenses'

Reasonable expenses necessarily incurred by You outside of Your Home Country during your Period of Insurance in respect of registered (or legally qualified equivalent) medical advice, treatment by a medical practitioner and other actual, necessary and reasonable associated expenses, excluding optical expenses and dental (except as only provided under Section 1 - 2 Emergency Dental Treatment).

'Period of Insurance'

Cover commences under Section 3 on the date the premium is received by Us (or Our Designated Agent). Cover for all other Sections of Your Visiting NZ Max or Visiting NZ Essentials policy commences on Your Start Date or the date We receive Your premium in full, whichever is the later. Cover applies as follows:

- (a) For Section 3 only - in Your Home Country; and
- (b) For all sections of the policy whilst in New Zealand and for the following multiple journeys:
 - departing Your Home Country travelling to New Zealand (inclusive of transit stops) for up to 31 days;
 - departing New Zealand travelling to Your Home Country (inclusive of transit stops) for up to 31 days (but excluding whilst You are in Your Home Country with the exception of Section 3).
 - for multiple holiday journeys, departing New Zealand to Australia and South Pacific region and returning to New Zealand, for up to 31 days.

Cover ceases at the end of the period specified on Your certificate of insurance, or on Your final return to Your Home Country, whichever occurs first.

'Planned Journey'

Any journeys for which:

- (a) cover is provided under the Period of Insurance; and
- (b) pre-booked and prepaid Scheduled Transport was arranged by You in advance.

'Pre-Existing Condition'

In relation to each Relevant Person, any medical or physical conditions or circumstances:

- (a) which You are aware of, or ought to have been aware of; or
- (b) for which advice, care, treatment, medication or medical attention has been sought, given, or recommended; or
- (c) which have been diagnosed as a medical condition, or an Illness or indicative of an Illness; or
- (d) are of such a nature to require, or which potentially may require medical attention; or
- (e) are of such a nature as would have caused a prudent, reasonable person to seek medical attention;

prior to the Start Date of Your policy.

‘Public Place’

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

‘Relevant Information’

All truthful information and facts known to You or which in the circumstances ought to have been known by You, or which You should have ascertained or verified.

‘Relevant Person’

- (a) each person named on the certificate of insurance; or
- (b) each person who is a member of the Immediate Family of each person named on the certificate of insurance; or
- (c) each person with whom You are travelling, or whose circumstances affect Your travel, or on whom Your travel depends.

‘Rental Vehicle’

A standard model motor vehicle designed to carry no more than 8 passengers including the driver, rented by You from a licensed motor vehicle rental agency. Cover under this section extends to mopeds and motorcycles with a maximum of 200 cc rating and motorhomes providing they are not designed to carry more than 8 passengers.

‘Scheduled Transport’

Air, rail, sea and/or coach transport operated by an established, licensed airline, passenger carrying service operator, tour operator or as a public transport service in each case providing regular, scheduled transport for fare paying passengers.

‘Special Event’

A wedding, funeral, conference, concert, show or sporting event.

‘Spouse’

The person to whom You are legally married; or with whom You live in a relationship equivalent to marriage, (whether of the same or opposite gender), and with whom you have continuously cohabitated for the period of at least 3 months prior to the date Your Period of Insurance commences.

‘Start Date’

The date specified on Your current certificate of insurance.

‘Terrorism’

Any act, or preparation in respect of action designed to influence the government or any political division in pursuit of political, religious, ideological gain and with the purpose of intimidating the public.

‘Unexpected’

Sudden, unforeseeable and unintended, which was outside of Your control and which could not reasonably have been anticipated or avoided.

‘Unexpected Event’

- (a) Your Unexpected death, serious Injury or serious Illness; or
- (b) The Unexpected death, serious Injury or serious Illness in Your Home Country of any member of Your Immediate Family but only where the age of such person is no more than 80 years at the time We issue Your Visiting New Zealand Insurance policy; or
- (c) Any other Unexpected cause beyond Your control.

General conditions of this policy applying to all sections

Your obligations

1. You must disclose to Us all truthful and Relevant Information material to Our decision to accept the risk of insurance or any claim, otherwise We will have no liability under this policy. If in doubt please tell Us.
2. You must notify Us of any change in health or medical condition of any Relevant Person that occurs after the acceptance of Your application and prior to Your Start Date. We are not obligated to pay for any losses or expenses arising from this change. This means that We are not obligated to cover any expenses in New Zealand for a new medical condition or a change in a Pre-Existing Condition that arises prior to Your Start Date and that occurs after initial acceptance of Your application. The change may, however, qualify for cover under Section 3 -1 (Postponement) or Section 3 -2 (Cancellation) if You supply a medical report from Your registered medical practitioner stating You are unfit to travel. Please call one of Our consultants to discuss Your options should this happen (0800 800 571).
3. You must obtain and provide any and all necessary reports, including but not limited to, reports from a registered medical practitioner, police or other authority that We may request, at Your cost.
4. Please check before departing on any journey if You are travelling to a destination You are unsure about, as there are some destinations where it may not be possible to organise emergency assistance such as war zones and remote areas. The Ministry of Foreign Affairs website is www.safetravel.govt.nz and this site can help You find this information.

When the unexpected happens

5. You will be responsible for the Excess. The Excess of \$75 applies per event, under all sections of the policy.
6. You may, in some instances, be required to contact Southern Cross Worldwide Assistance or it will jeopardise Your claim. Three key examples are if You:
 - (a) need to curtail Your journey; or
 - (b) require hospitalisation; or
 - (c) are seeking medical attention which may necessitate Your early return to Your Home Country or New Zealand.Refer to Sections 1, 2 and 3 for full details on when You are required to have prior approval from Southern Cross Worldwide Assistance.
7. When reporting loss or theft to Police, security, or appropriate authorities, always obtain a full written report within 24 hours of the discovery of the loss.
8. Claims must be reported in writing to Us as soon as reasonably possible after the event giving rise to the claim.
9. All currency mentioned in this policy is New Zealand dollars. All sums insured include any applicable taxes or duties. All claims settlements, except those paid through Southern Cross Worldwide Assistance, are made in or from New Zealand.

10. Original receipts and documents must be provided to substantiate Your claim. Due to legal requirements photocopies will not be accepted. Full evidence (including translations) must be provided on request at Your own expense.
11. We may, at Our expense and in Your name, take any action available to obtain a claim recovery.
12. If any information is falsely given or a fraudulent claim made in any way then the policy shall become void and no claims will be payable.
13. The law of New Zealand shall apply and the court of New Zealand will have exclusive jurisdiction in respect of any litigation in relation to the policy.
14. Additional travelling and accommodation expenses for which You make a claim must be of the same nature and class as originally purchased, and may not be upgraded without Our prior written approval.
15. If any claim is covered by any other source or policy We will only pay the difference. This does not apply to Section 4 (Personal Accident).
16. Your right to make a claim is subject to and conditional on You providing all authorisations which We are required to obtain to comply with privacy laws and codes of practice applying in New Zealand and elsewhere relating to the collection, holding, use and disclosure of information We require to investigate and verify Your claim.

Terms of cover

17. You can rely on verbal statements made by a Designated Agent, broker or representative of Us only where they are consistent with this policy. If a statement is made which is inconsistent with this policy You can not rely on it unless it is recorded in writing by Us.
18. There are two Plans available – Visiting NZ Max and Visiting NZ Essentials. Visiting NZ Max applies to all insured persons named on the certificate of insurance and for all Sections of the policy (Sections 1 - 8). Visiting NZ Essentials applies to all insured persons named on the certificate of insurance and for Sections 1 - 7 only. Visiting NZ Essentials provides no cover under Section 8 - Baggage and Personal Items.
19. There are Two Types of Cover available - Individual and Family.
 - (a) For an Individual, cover applies to one person named on the certificate of insurance who is under the age of 81, who holds a current New Zealand Work Permit or Visitors Visa or Permit, or is exempt from the requirements to have a visa or permit to visit New Zealand and any of his or her unmarried children 17 years and under.
 - (b) Family cover applies to the policyholder named on the certificate of insurance who is under the age of 81 and who holds a current New Zealand Work Permit or Visitors Visa or Permit, or is exempt from the requirements to have a visa or permit to visit New Zealand and the policyholder's Spouse (also under the age of 81) and any of their unmarried children 17 years and under. Both Spouse and children must accompany the policyholder and be named on the certificate of insurance.

Please note that Permanent Residents of New Zealand are not eligible for Visiting New Zealand Insurance. The maximum sums insured and sub limits are per person, per year (unless otherwise stated) and are recorded in the schedule of benefits.

20. This policy is issued for the Period of Insurance, as stated on Your certificate of insurance. At the end of this set Period of Insurance You may apply for another policy if You are under the age of 81 and still hold a current New Zealand Work Permit or Visitors Visa or Permit, or You are still exempt from the requirements to have a visa or permit to visit New Zealand. Any medical conditions that have occurred during Your previous policy(s), will be excluded under the standard terms of any subsequent policy.
 21. Cover commences under Section 3 on the date the premium is received by Us (or Our Designated Agent). Cover for all other Sections of Your Visiting NZ Max or Visiting NZ Essentials policy commences on Your Start Date or the date We receive Your premium in full, whichever is the later. Cover applies as follows:
 - (a) For Section 3 only - in Your Home Country; and
 - (b) For all sections of the policy whilst in New Zealand and for the following multiple journeys:
 - departing Your Home Country travelling to New Zealand (inclusive of transit stops) for up to 31 days;
 - departing New Zealand travelling to Your Home Country (inclusive of transit stops) for up to 31 days (but excluding whilst You are in Your Home Country with the exception of Section 3).
 - for multiple holiday journeys, departing New Zealand to Australia and South Pacific region and returning to New Zealand, for up to 31 days.
- Cover ceases at the end of the period specified on Your certificate of insurance, or on Your final return to Your Home Country, whichever occurs first.
22. Any claim occurring during journeys to or from Your Home Country or travel within the Australia and South Pacific region, in addition to other specified documentation, must be substantiated by boarding passes or passport stamps. The dates of the loss or event must fall within the Period of Insurance.
 23. The issuing of a Visiting New Zealand insurance policy shall be at Our sole discretion. We may decline to offer cover regardless of whether cover has been offered previously.
 24. The conditions contained in this policy can only be waived by Our written notice to You.
 25. The Period of Insurance will be extended automatically if Your return to Your Home Country is delayed due to Unexpected Illness, Injury or transport problems for which You are making a claim. Southern Cross Worldwide Assistance must be notified, and confirm the policy extension.
 26. If You are absent from New Zealand for a continuous period of 30 days or more, and You have purchased a minimum 12 month policy, You are entitled to one suspension of Your Visiting New Zealand insurance policy per year. You must provide documentation verifying Your absence from New Zealand such as boarding passes or passport to be eligible for this suspension. The period that will be suspended will be less any allowance for cover during travel outside of New Zealand, as provided under the Period of Insurance. The suspension cannot be longer than the original Period of Insurance.

27. We have the option of returning You to Your Home Country or to New Zealand if the cost of medical and/or additional expenses are likely to exceed the cost of evacuation - subject always to medical advice. We also have the option of evacuating You to another country. If You refuse to comply with the directions and advice of Southern Cross Worldwide Assistance We may refuse to pay part or all of the expenses incurred by You.

Premium

28. Payment of the premium (including payment by credit card, or payment to Your employer, agent or broker) is acceptance of these terms and conditions.
29. No premium is refundable once Your Start Date has commenced and/ or a claim is made under Your Visiting New Zealand policy (except to the extent that You may be entitled to a refund under the Consumer Guarantees Act 1993). If You are not completely satisfied with the terms and conditions of Your Visiting New Zealand policy, You may cancel within 3 days of purchase (but before Your Start Date) and receive a full refund. If You cancel later than 3 days after purchase (but before your Start Date) You are still entitled to a refund, less a \$25 administration fee. If You cancel Your Visiting New Zealand policy no claims may be made by You.

General exclusions of this policy applying to all sections

We will not pay for any costs or losses arising directly or indirectly from:

1. Pre-Existing Conditions or congenital deformities or abnormalities, unless disclosed and accepted in writing by Us.
2. Mental conditions, nervous disorders, depression, stress, or anxiety.
3. Acquired Immune Deficiency Syndrome (AIDS), Human Immunodeficiency Virus (HIV) or sexually transmitted diseases.
4. Pregnancy or childbirth, except for Illness or emergency medical treatment up to and including the 28th week of pregnancy and only for Unexpected medical complications.
5. Intentional self-inflicted Illness or Injury, suicide or attempted suicide, voluntary abortion, influence of alcohol or any drug (other than a drug administered or prescribed by a legally qualified medical practitioner), chronic alcoholism, person(s) invited to Your accommodation, participating in any prostitution, hitchhiking or Your criminal activities.
6. Conditions for which You are receiving or are on a waiting list to receive inpatient hospital treatment, or for which You are travelling overseas or to New Zealand to obtain medical advice or treatment.
7. Travelling against medical advice, when You are medically unfit to travel, or travelling with the intention of obtaining medical treatment or advice during the course of Your Journey.
8. Continued treatment or continued medication during Your Period of Insurance for any medical conditions which existed or occurred prior to Your Start Date.
9. Participation in the following activities:
 - professional sport;
 - competitive sport;
 - racing of any sort (other than on foot);
 - motorsports;
 - hunting of any sort;
 - downhill snow skiing or snow boarding except at a recognised commercial field;
 - hang gliding or microlight flying or kitesurfing;
 - ocean yachting;
 - abseiling or potholing or caving or parachuting (including tandem parachuting) or bungy jumping or whitewater rafting or blackwater rafting unless it is with a licensed and approved operator;
 - mountaineering or rock climbing necessitating the use of ropes or guides;
 - high altitude or remote area touring except as part of a licensed organised tour;
 - underwater activities involving the use of an artificial breathing apparatus unless You hold an open water diving certificate or are diving with a qualified instructor.

10. Air travel except as a fare paying passenger on Scheduled Transport services, or sea travel except as a fare paying passenger on Scheduled Transport services or aboard charter vessels operating within coastal waters.
11. Any activity as an aircraft crew member. This includes but is not limited to anyone at the controls of a craft that leaves the ground.
12. Confiscation, detention, requisition or destruction by Customs or other governmental authorities.
13. Riot or civil commotion unless You have already left Your Home Country or New Zealand prior to, and were not aware of the risks of, riot or civil commotion, and You promptly take steps to avoid related risks.
14. Failure to take precautions to avoid a claim after there was a warning reported or published in the mass media not to travel.
15. War, invasion (whether war be declared or not), civil war, or any acts of foreseeable violence or involving military, naval, or air service operations.
16. Any act of Terrorism (except for cover as provided under Section 1 - 8 Medical/Evacuation Expenses Due to Terrorism, Section 2 - 1 Medical Evacuation, Section 2 - 2 Return of Mortal Remains/Funeral Expenses and Section 3 - 6 Hijack Cash benefit, which is limited to \$100,000 maximum per policy).
17. Nuclear weapons materials or ionising radiation or contamination of radioactivity from any nuclear waste or from the combustion of nuclear fuel. For the purpose of this exclusion combustion shall mean any self-sustaining process of nuclear fusion or fission.
18. Any consequential loss of benefits (including but not limited to, loss arising from the use of 'airpoints', 'fly buys' or similar loyalty programmes, or as part of a prize for a promotion or an employee incentive scheme) or loss of enjoyment.
19. Intentionally and recklessly placing Yourself in circumstances, or undertaking activities which pose a risk to personal safety (except in an attempt to save a human life).
20. Heavy manual or hazardous work.
21. Any computer hardware or software affected by date based functionality or the use of any date format.
22. Any claim where the directions or instructions of Southern Cross Worldwide Assistance have not been observed.
23. Your disinclination to remain in New Zealand, or the disinclination for You to remain in New Zealand on the part of any person upon whom Your travel depends.

Section 1 Medical Expenses

Minor medical accounts need to be settled by You and a claim submitted for reimbursement.

1. Medical Expenses

If, during Your Period of Insurance, You suffer an Unexpected Injury or Illness We will reimburse You for actual and reasonable Medical Expenses incurred up to the limit specified in the schedule of benefits. We will guarantee payment for a qualifying hospital claim if You call Southern Cross Worldwide Assistance for authorisation. The right to determine a suitable treatment facility for Your Medical Expenses rests with Us, always based on medical advice, and it is at the sole discretion of Our medical advisors to investigate and determine whether Medical Expenses are attributable to a Pre-Existing Condition.

Claim Sub limits:

(a) Physiotherapy and Chiropractic Treatment

If You are referred by a registered medical practitioner for physiotherapy and/or chiropractic treatment We will pay for consultations up to \$200 maximum per person, per year.

2. Emergency Dental Treatment

We will pay up to \$750 for Your reasonable emergency dental treatment costs to Your natural teeth providing these costs are incurred due to seeking treatment for:

- (a) relief from sudden and acute pain by the application of antibiotics, temporary dressings or extraction; or
- (b) Injury to Your teeth (providing this is in conjunction with sudden and acute pain).

3. Cash Allowance Whilst in Hospital

If, during Your Period of Insurance, both of the following apply:

- (a) We have accepted a Medical Expenses claim; and
- (b) You are required to remain in hospital for more than 72 hours of continuous hospitalisation;

We will pay You \$100 for each complete 24 hour period. The maximum amount We will pay is \$10,000 per person, per year.

Section 2

Evacuation and Repatriation

4. Extra Travel and Accommodation

If, during Your Period of Insurance, both of the following apply:

- (a) You suffer an Illness or Injury for which You are eligible to make a claim for Medical Expenses; and
- (b) You are required by a medical practitioner to convalesce;

We will reimburse You for actual and reasonable additional expenses necessarily incurred up to a maximum of \$5,000 per event for related travel, phone calls, accommodation and meals for Yourself and any other person named on Your certificate of insurance accompanying You whilst You convalesce. You must obtain prior approval from Southern Cross Worldwide Assistance.

5. Lapsed Flight Tickets

If, during Your Period of Insurance, Your original return ticket becomes invalid as a direct result of a claim under this section, We will pay for the cost (less any refunds or credits) of a scheduled economy class ticket to Your city in Your Home Country. You must obtain prior approval from Southern Cross Worldwide Assistance.

6. Accompanying Person

If, during Your Period of Insurance, all of the following apply:

- (a) You are travelling alone; and
- (b) We have accepted a claim for Medical Expenses; and
- (c) You are hospitalised for more than 10 days;

We will pay for a scheduled return economy flight for a person nominated by You to travel from Your Home Country or New Zealand to the place where You are receiving medical attention, plus actual and reasonable accommodation and meal expenses. The maximum amount We will pay is \$10,000 per person, per year. You must obtain prior approval from Southern Cross Worldwide Assistance.

7. Medical/Evacuation Due to Terrorism

In the event of an act of Terrorism, We will, subject to prior authorisation from Southern Cross Worldwide Assistance, provide cover:

If, during Your Period of Insurance, You suffer an Injury as a result of an act of Terrorism, We will reimburse You for actual and reasonable Medical Expenses incurred, or if You call Southern Cross Worldwide Assistance for authorisation and You comply with their advice and directions We will reimburse You (or directly pay) for the cost of a qualifying hospital claim or medical evacuation. The maximum amount We will pay for all Medical Expenses, Section 2 - 1 Medical Evacuation, Section 2 - 2 Return of Mortal Remains/Funeral Expenses and Section 3 - 6 Hijack Cash benefit claims arising as a result of Terrorism is \$100,000 per policy. We will not pay for any costs or losses arising directly or indirectly from an act of Terrorism where such costs or losses exceed the \$100,000 inclusive maximum per policy or where the cost or losses arise as a result of Your travelling to a country after there has been a reported or published warning in the mass media not to travel to that particular country.

Losses We do not cover under Section 1

Please refer to 'Losses We do not cover under Sections 1 and 2' overleaf.

1. Medical Evacuation

If, during Your Period of Insurance, Southern Cross Worldwide Assistance authorises a medical evacuation, We will reimburse You (or directly pay) for the cost of the evacuation up to the limit specified in the schedule of benefits. You must comply with the advice and directions of Southern Cross Worldwide Assistance. We also have the right to evacuate You to another country. The right to evacuate rests solely with Us and We have the absolute right to evacuate You if You are fit to fly.

2. Return of Mortal Remains/Funeral Expenses

In the event of Your death during Your Period of Insurance We will, subject to prior authorisation from Southern Cross Worldwide Assistance, pay for either:

- (a) actual and reasonable funeral expenses incurred in the area where the death occurred, including costs of cremation or embalment of Your body; or
- (b) arrange and pay for the actual and reasonable costs of returning Your body to Your home town in Your Home Country, including the costs of cremation or embalment of Your body.

We will also pay for a scheduled return economy flight for an Immediate Family member to assist with either (a) or (b) above. The maximum amount We will pay is \$50,000 per deceased. You must obtain prior approval from Southern Cross Worldwide Assistance.

3. Search and Rescue

If, during Your Period of Insurance, You are liable to pay costs incurred in mounting a search and rescue operation to locate You, We will reimburse You (or directly pay) these costs up to a maximum of \$10,000 per person, per year.

Conditions applying to Section 2 - 3 (Search and Rescue)

In order to be eligible for a claim under Section 2 - 3 (Search and Rescue):

- (a) The invoice for costs incurred in mounting a search and rescue operation to locate You, must be reasonable.
- (b) For a search and rescue operation occurring in New Zealand the invoice must have been raised by a member of the New Zealand Land Search and Rescue Incorporation, the New Zealand Coastguard, the New Zealand Police or the New Zealand Defence Forces.
- (c) For a search and rescue operation occurring outside of New Zealand (as provided for under the Period of Insurance) the Police, the Coastguard or a member of a legally recognised Government Defence Force must have raised the invoice.

- (d) You are required to take all reasonable safety precautions in any excursion that You undertake, in particular:
 - (i) In the case of a land excursion, off routes that have regular and clear signposts, being in possession of a good quality map, direction-finding equipment (compass or GPS-finder), and at least one means of electronic communication (e.g. fully charged cellphone).
 - (ii) In the case of sea-going craft, ensuring that the craft complies with water safety guidelines and requirements (i.e. that the craft has direction-finding equipment, that charts are available, that the craft has at least two methods of electronic communication, and is equipped with flares).
- (e) We are not responsible for initiating or coordinating any search and rescue operation, which is mounted to locate You.

Losses We do not cover under Sections 1 & 2

We will not pay for any claims arising directly or indirectly from:

- (a) Private hospital or medical treatment where public funded services or care is available within a reasonable time, including under any Reciprocal Health Agreement (RHA) between the Government of New Zealand and the Government of any other country.
- (b) Hospital treatment undertaken without obtaining authorisation from Southern Cross Worldwide Assistance. If it is not possible for You or someone on Your behalf to contact Southern Cross Worldwide Assistance before You incur Medical Expenses, then You or someone on Your behalf must contact Southern Cross Worldwide Assistance within 48 hours of hospitalisation.
- (c) Specialist treatment (including but not limited to physiotherapy, chiropractor and dermatologist) without a referral from a registered medical practitioner.
- (d) All elective treatment, check-ups, self-prescribed medicine, treatment for infertility or treatment for cosmetic purposes (except to the extent that is necessary to treat an Injury to You).
- (e) Immigration health screening.
- (f) Maintenance examinations for preventative medicine, preventative treatment (including but not limited to contraception), and convalescence for treatment of a condition not detrimental to health.
- (g) Normal dental wear and tear, normal maintenance of dental health, any treatment resulting from a lack of regular dental maintenance and/or hygiene, or (except to the extent that is necessary to treat any Injury claimed under Section 1 - 2 (b)), dental bridges, dental restoration work, caps, crowns, precious metal costs, pins, fittings, fillings or root canals.
- (h) Any treatment required due to an accident, unless written evidence from the Accident Compensation Corporation declining payment approval prior to the treatment being undertaken, is provided to Us.
- (i) Treatment provided by a person who is not a registered medical practitioner in the country they are providing the treatment.
- (j) First time purchase of medical equipment (including but not limited to wheelchairs, crutches and nebulisers).
- (k) Oral surgery, unless claimed under Section 1 - 2 (Emergency Dental Treatment).

Section 3

Cancellation and Changes to Planned Journey

1. Postponement

If, during Your Period of Insurance, as a result of an Unexpected Event, You have to postpone Your Planned Journey, We will reimburse You the actual and reasonable costs incurred by You to reschedule Your Planned Journey up to the limit specified in the schedule of benefits.

2. Cancellation of Planned Journey

If, during Your Period of Insurance, as a result of an Unexpected Event, You have to cancel any prepaid travel arrangements forming part of Your Planned Journey prior to departure, We will pay You for the value of the non-refundable deposits up to a maximum limit of \$10,000 per event. This reimbursement will be less any refunds or credits You are eligible to receive.

3. Curtailment/Resumption of Journey

If, during Your Period of Insurance, as a result of an Unexpected Event, You have to cut Your journey short to return to Your Home Country, We will pay for Your actual and reasonable costs for:

- (a) travel to return to Your Home Country (and back to New Zealand to resume Your journey with 12 months of the Unexpected Event); and
- (b) telephone calls, accommodation and meals in respect of such travel.

This reimbursement will be less any refunds or credits You are eligible to receive for any unused prepaid expenses. We will pay up to the limit specified in the schedule of benefits. You must obtain prior approval from Southern Cross Worldwide Assistance.

4. Travel Delays and Missed Connections

If, during Your Period of Insurance, the Scheduled Transport on which You have arranged to travel is delayed 12 hours beyond the scheduled departure time, or You miss Your Scheduled Transport flight connection, We will reimburse You for Your actual and reasonable additional travel, telephone calls, accommodation and meals which are irrecoverable from any other source. The maximum amount We will pay is up to \$250 for each full 12 hour delay up to a maximum limit of \$2,000 per event.

5. Delayed Journey to a Special Event

If, during Your Period of Insurance, Your Planned Journey to attend a Special Event is delayed due to an Unexpected cause and the Special Event is unable to be delayed or rescheduled, We will reimburse You for the actual and reasonable additional costs of travelling on alternative Scheduled Transport to enable You to attend the Special Event as planned, less any refunds and credits which You are eligible to receive. The maximum amount We will pay is \$1,000 per person up to a maximum of \$5,000 per policy. You must obtain prior approval from Southern Cross Worldwide Assistance.

6. Hijack Cash Benefit

If, during Your Period of Insurance, the Scheduled Transport on which You are travelling is prevented from reaching Your destination as a result of hijacking We will pay You a maximum cash benefit of \$500 per event.

Conditions applying to Section 3

1. In order to be eligible for a claim under Section 3, Your Planned Journey must relate to international travel outside of New Zealand (or travel to New Zealand), as provided for under Period of Insurance. Cover under Section 3 does not extend to domestic travel arrangements within New Zealand, unless they are related to an international travel itinerary outside of New Zealand.

Losses We do not cover under Section 3

We will not pay for any claim arising directly or indirectly from:

- (a) Your disinclination to travel, Your personal wishes or the disinclination to travel on the part of any other person upon whom Your travel depends.
- (b) Your financial circumstances or work related commitments.
- (c) Your failure to check-in at the correct prescribed time for Scheduled Transport services You pre-arranged or were relying on, or to pre-arrange valid visas or passports or airline/transport tickets or to carry Your passport with You.
- (d) Delays caused by transport providers, or for which a transport provider is responsible, where the costs are recoverable from the transport provider or any other source.
- (e) The error, default or insolvency of a travel agent, tour operators, wholesaler, airline or service provider, or any error made by You or Your Immediate Family when making any travel arrangements.
- (f) The inability or negligence of a tour operator or wholesaler to complete travel arrangements of any part of the tour.
- (g) Financial Collapse of a service provider (which includes an education provider).
- (h) Any cancellation expenses for Your prepaid return tickets or prepaid accommodation if We have already accepted a claim for the cost of Your additional accommodation and return ticket expenses under this section. You may claim for either the loss of Your prepaid costs or Your additional costs, but not both.
- (i) You not having a confirmed seat booking or not complying with Your obligations to make any return journey within the required time period stipulated in any form of open travel arrangements.

Section 4 Personal Accident

You (or Your Estate) must provide medical reports and/or certificates to conclusively prove that permanent loss, disablement or death arose directly as a consequence of an Injury during Your Period of Insurance. In the event of death, We shall be entitled to make a post mortem examination at Our own expense.

1. Accidental Death

If, during Your Period of Insurance, You suffer an Injury which directly results in Your death, We will pay to the executors of Your estate the amount specified in the schedule of benefits. Please note that the maximum Family cover is \$20,000 per policy.

2. Loss of Eyesight

If, during Your Period of Insurance, You suffer an Injury which directly results in the permanent total loss of sight in both eyes, We will pay to You the amount specified in the schedule of benefits. For the permanent loss of sight in one eye, We will pay 50% of such amount.

3. Loss of Limb

If, during Your Period of Insurance, You suffer an Injury which directly results in the permanent total loss of use of:

- (a) an arm at or above the wrist; or
- (b) a leg at or above the ankle.

We will pay to You an amount equal to 50% of the amount specified in the schedule of benefits.

4. Total Permanent Disablement

If, both of the following apply:

- (a) You were in full time regular employment prior to the date You sustained Your Injury; and
- (b) During Your Period of Insurance You suffer an Injury which directly results in You being permanently and irreversibly disabled to the extent that You cannot undertake or continue any gainful employment;

We will pay to You the amount specified in the schedule of benefits.

Losses We do not cover under Section 4

Cover does not apply:

- (a) If death occurs after the 90th day from the date on which the Injury first occurred.
- (b) If the Injury is a result of You being under the influence of intoxicating liquor or of a drug (unless administered under the orders of a hospital or qualified practitioner).
- (c) For accidental death, if You are aged 9 years or under at the time We issue Your policy.
- (d) For any type of Illness or disease, even if contracted directly or indirectly as a consequence of an Injury.

Section 5 Personal Liability

We will pay for all damages, compensation, and legal expenses for which You become legally liable during Your Period of Insurance as a result of Your negligence causing:

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

Conditions applying to Section 5

1. You must not admit fault or liability to any other person without Our prior written consent.
2. For events occurring in New Zealand resulting in a claim of \$5,000 or more, legal liability must be established in a New Zealand court.
3. For events occurring in New Zealand resulting in a claim of less than \$5,000, liability must be established by an independent third party assessor satisfactory to Us, at Our sole discretion.
4. For all events occurring outside of New Zealand, legal liability must be established in a court of the country in which the event occurred.

Losses We do not cover under Section 5

We will not pay for any claims arising directly or indirectly from:

- (a) The ownership, possession or use of vehicles, aircraft or watercraft.
- (b) Ownership or occupation of land or buildings other than as a temporary residence.
- (c) The influence of intoxicating liquor or drugs (unless administered under the orders of a hospital or qualified practitioner).
- (d) The use of firearms.
- (e) Any occupation, business or profession.
- (f) Employer liability or contractual liability to any member of Your Immediate Family.
- (g) Legal costs resulting from any criminal proceedings.
- (h) Wilful, malicious or unlawful acts by You or any member of Your Immediate Family.
- (i) Bodily Injury to any member of Your Immediate Family ordinarily residing with You.
- (j) Animals belonging to You or in Your care, custody or control or any member of Your Immediate Family.

Section 6 Rental Car Excess

If, during Your Period of Insurance, You hire a Rental Vehicle which is stolen or damaged, We will reimburse You for any Excess or deductible allowance made by the Rental Vehicle company up to the limit specified in the schedule of benefits.

Losses We do not cover under Section 6

Cover does not apply:

- (a) If You are in breach of any local driving laws or rules.
- (b) If You have not hired from a licensed Rental Vehicle agency.
- (c) If You have violated the terms of the Rental Vehicle agreement.
- (d) If You are under the influence of alcohol and/or drugs (unless administered under the orders of a qualified medical practitioner who has cleared You to drive).
- (e) If the loss or damage occurs whilst driving the Rental Vehicle other than on a formed or paved roadway or car park.

Section 7 Money and Travel Documents

1. Money

If, during Your Period of Insurance, any cash, currency notes or travellers cheques which You are carrying with You are lost or stolen due to an Unexpected specific incident beyond Your control, We will reimburse You for the value of such lost or stolen money up to the limit specified in the schedule of benefits.

2. Credit Cards and Travel Documents

If, during Your Period of Insurance, any essential credit cards or travel documents (including tickets for pre-booked Scheduled Transport and passports) which You are carrying with You are lost, stolen or destroyed due to an Unexpected specific incident, We will reimburse You for actual and reasonable costs which You necessarily incur in arranging essential replacement credit cards or travel documents up to the limit specified in the schedule of benefits.

Conditions applying to Section 7

Please refer to 'Conditions applying to Sections 7 and 8' overleaf.

Losses We do not cover under Section 7

Please refer to 'Losses We do not cover under Sections 7 and 8' overleaf.

Section 8 Baggage and Personal Items

The Visiting NZ Essentials plan provides no cover under this Section.

1. Lost, Stolen and Damaged Items

We will pay for the loss, damage or theft of baggage or personal items occurring during Your Period of Insurance resulting from an Unexpected specific incident beyond Your control. We will pay the Indemnity Value of the items or reinstate or repair at Our option up to the limit as specified in the schedule of benefits.

Claim Sub limits:

- (a) Laptop computers, cameras, video cameras, camcorders and similar equipment and related accessories (in each case inclusive of accessories as a set of equipment items): \$2,500 maximum limit for each item.
- (b) For specified items or a pair or set of specified items: \$5,000 maximum limit for each specified item, with a \$15,000 maximum limit for all specified items. Proof of ownership, such as a receipt dated prior to the claimed event, must be provided for all specified items.
Additional premium is incurred at 2% of either the current value of the item or \$5,000, whichever is the lower amount. Please note that bicycles cannot be specified.
- (c) For all other items (or pair or set of items): \$1,500 maximum limit for each item.

2. Baggage Delay

If, during Your Period of Insurance, You are deprived of Your baggage by the carrier for 12 hours or more from the time of arrival at Your destination We will reimburse You for the actual and reasonable cost of purchasing essential items of clothing and personal effects. The maximum amount We will pay is \$500 per event. A claim must be lodged with the carrier in the first instance and a report obtained. This is not a cash benefit and receipts must be provided for expenses incurred. Cover under this clause does not extend to domestic travel arrangements within New Zealand, unless they are related to an international travel itinerary outside of New Zealand.

Conditions applying to Sections 7 & 8

1. You must at all times exercise all reasonable care for the safety and security of Your property (including but not limited to money, credit cards and travel documents).
2. You must take all actions within Your power to recover Your property.

3. Loss, theft or damage to personal effects, money, or documents while in the custody of airlines, common carriers, hotels, travel or tour operators, must be immediately reported. A claim must be lodged with them in the first instance and a report obtained. The loss of, or damage to, credit cards, travellers cheques or travel documents must be reported as soon as possible to the issuing authority, and the appropriate cancellation measures taken by You immediately.
4. All losses must be reported to the police or Local Government Authorities within 24 hours of the discovery of the loss.
5. Proof of ownership is required for lost or stolen items or money.
6. Damaged articles must be retained where possible, for potential inspection by Us.

Losses We do not cover under Section 7 & 8

We will not pay for any claims arising directly or indirectly from:

- (a) The loss, theft or damage of cameras, video cameras, jewellery, money or documents which You do not carry with You at all times, unless securely locked in Your place of residence or in the safe of a hotel.
- (b) The loss, theft or damage of personal effects, money or documents:
 1. due to the failure to take due care and precautions to safeguard Your property; or
 2. left unattended in a Public Place; or
 3. left in a vehicle overnight; or
 4. from an unlocked premise or an unlocked vehicle.
- (c) Personal effects, money or documents merely mislaid or forgotten, including left in hotel or other accommodation rooms.
- (d) Jewellery, money, or documents not carried by You or on Your person when using transport providers.
- (e) Unaccompanied baggage, other items, money or documents sent by postal or courier service.
- (f) Sporting equipment (including but not limited to bicycles) damaged whilst in use.
- (g) Bicycles unless locked with a secure bike chain.
- (h) Any form of motorised transport.
- (i) Software or programmed data, electrical or mechanical breakdown.
- (j) Breakage of glass, fragile or brittle items (except for photographic or video equipment, binoculars, spectacles or contact lenses), depreciation, moth, vermin, any process of cleaning, dyeing, repairing, restoring, wear and tear, leakage, gradual deterioration, atmospheric, climatic conditions, or action of light.
- (k) Bonds, coupons, stamps, negotiable instruments, deeds, manuscripts, securities of any kind and bullion.
- (l) Devaluation of currency or shortages due to errors or omission during monetary transactions.
- (m) Fraudulent use of credit cards, bank cards or cellphones.
- (n) Any goods which are intended for sale or trade or as trade samples.

Southern Cross Travel Insurance

Guarantee

No premium is refundable following your policy start date, or if a claim is made under your Visiting New Zealand policy (except to the extent that you may be entitled to a refund under the Consumer Guarantees Act 1993). If you are not completely satisfied with the terms and conditions of your Visiting New Zealand policy, you may cancel within 3 days of purchase (but before your start date) and receive a full refund. If you cancel later than 3 days after purchase (but before your start date) you are still entitled to a refund, less a \$25 administration fee. If you cancel your Visiting New Zealand policy no claims may be made by you.

Call recording

All telephone calls with Southern Cross Travel Insurance are recorded and kept secure. We do this to ensure that any information given over the telephone can be easily verified.

Standard and Poor's

The Visiting New Zealand travel insurance policy is underwritten by Southern Cross Benefits Limited, trading as Southern Cross Travel Insurance. We are 100% New Zealand owned. We sell, administer and pay claims from our New Zealand office.

Southern Cross Benefits Limited has an A+ (Strong) financial strength rating given by Standard & Poor's (Australia) Pty Ltd as at 21 February 2009. The Rating Scale is:

AAA (Extremely Strong)	BBB (Good)	CCC (Very Weak)
AA (Very Strong)	BB (Marginal)	CC (Extremely Weak)
A (Strong)	B (Weak)	R (Regulatory Action)

Plus (+) or minus (-) signs following ratings from 'AA' to 'CCC' show relative standing within the major rating category. Full details of the rating scale are available for inspection at our offices. Standard and Poor's (Australia) Pty Ltd is an approved agency under the Insurance Companies (Rating and Inspections) Act 1994.

Southern Cross Travel Insurance

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This leaflet is effective from 13 August 2007.