

A close-up photograph of a man and a woman smiling for a selfie. The man is on the left, wearing a dark shirt, and the woman is on the right, wearing a blue denim jacket and sunglasses on her head. They are in a museum or gallery with classical art and architecture in the background.

nib travel
insurance

Policy Document

New Zealand - Effective 12 October 2017

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Before You Buy

When purchasing your travel insurance, we ask that you become familiar with the information outlined in this document to ensure the cover offered is right for your circumstances.

Where **you** still have queries, please contact nib.
Call: **0800 888 nib (0800 888 642)**
Email: contactus@nibtravel.co.nz

For further contact information, please visit nibtravel.co.nz.

Who can buy?

Our travel insurance plans are only available to **residents** of New Zealand (as defined in the Travel Insurance Glossary, page 39) who meet the age limit of the plan selected.

Where are you going and how often?

The cover that is right for **you** will depend on where **you** are travelling, who is travelling and how often. The plans **we** offer are:

- International: **our** premium **single-trip** product for travel **overseas** for people under age 81.

- Annual Multi Trip: a 12-month policy for frequent travellers under age 76. Covers any number of international and New Zealand **domestic** leisure trips up to a maximum of 38 days and business trips up to a maximum of 90 days.

Both plans are only available to residents of New Zealand (as defined in the Travel Insurance Glossary, page 39).

When am I covered?

You should purchase **your** travel insurance as soon as possible after **you** have begun to book **your trip** because cover for Section 2 Cancellation costs begins from when **you** purchase the policy and **we** issue **your** Certificate of Insurance.

Cover for all other benefit sections applicable to **your** plan begins on **your** date of departure and ends on **your** date of return as stated on the Certificate of Insurance or when **you** return to **your home**, whichever happens first.

The policy is only valid once the premium is paid and **we** issue a Certificate of Insurance. Only people named on the Certificate of Insurance are covered by the policy.

Please make sure **you** keep **your** Certificate of Insurance and this policy document safe together with any other documents **we** send **you**, as these contain all the information about **your** policy.

A few words about the Annual Multi Trip plan.

- This policy must be purchased within 30 days before the start of **your** period of insurance.

- Under a **family** policy, **your** adult travel partner listed on **your** Certificate of Insurance may travel independently of **you**. **Dependents** listed on **your** Certificate of Insurance are only covered whilst accompanying **you** and/or **your** insured travel partner.

What's covered and what's not?

Our plans each have different Policy Benefits (page 7), but like all travel insurance policies, they don't cover everything. **You** should read this policy document carefully to ensure **you** select the cover that is right for you.

Certain words have special meanings which can be found in the Travel Insurance Glossary (page 39). In addition:

- Each policy section tells **you** what is covered and what **we** will pay.
- Additional options are available for luggage cover and **rental vehicle** insurance excess.
- Cover can be purchased for snow skiing and other snow sports and activities.
- The Exclusions to Sections (pages 14-20) describe the specific circumstances which are not covered by those sections of the policy.
- The General Exclusions: applicable to all sections (page 21) apply to the entire policy.

Both Exclusions to Sections and General Exclusions are noted in the Policy Benefits section (page 7) and highlighted in shaded boxes throughout the policy document for easy reference.

Please read through this information carefully because it defines the way the policy responds when **you** need to claim.

How your medical history affects your cover

Medical cover under travel insurance policies is for unexpected **sudden illnesses or serious injuries**.

Our travel insurance only includes cover for certain medical conditions, so please consider **your** medical history carefully because **overseas** medical care is expensive.

Medical conditions **you** already have before **you** buy the policy are only covered if they are on the list of automatically covered conditions (page 26) **AND you** meet all requirements outlined for automatic cover. If **you** do not meet those requirements, **you** will not have cover for any of **your pre-existing medical conditions** unless **we** offer **you** cover following **your** completion of an assessment and **you** pay any additional premium required.

You will not be covered for any claims where **your** medical history (or those of other people) is a contributing factor and is not covered by the policy.

Refer to the Pre-existing Medical Conditions section (page 24) for guidelines on cover for **pre-existing medical conditions**.

About your insurance

This policy is underwritten by certain underwriters at Lloyd's, managed by Cerberus Special Risks Pty Limited (Cerberus) and is arranged and promoted by Holiday Travel Insurance Pty Ltd (nib).

It is **our** responsibility to operate this insurance within the Insurance Council of New Zealand Fair Insurance Code. This includes dealing with **our** customers in a fair, open and honest manner and promoting high standards of practice and service.

Your policy is based on what **you** tell **us**, and **we** expect **you** to be truthful. If **you** aren't, this has implications.

The Important Matters section (page 34) contains information on **your** duty of disclosure, applying for cover, changing **your** policy, **your** rights and **our** responsibilities to **you**. It includes details about **us** and:

Before You Buy

- Our contact details
- Your duty of disclosure
- Applying for cover
- About your premium
- Changes to your policy
- Cooling-off period
- Policy extensions
- How we handle complaints
- Fair Insurance Code
- Jurisdiction and choice of law
- Privacy Notice
- Updating the policy document
- Date prepared

Policy Benefits

The following table is a summary only of the benefits and limits available for each plan. Please refer to each policy section for specific conditions of cover and a detailed explanation of what is not covered under each section.

Policy excess

A policy **excess** of \$200 applies per event when claiming under benefit sections 1-4 and 14-17, and this amount is shown on **your** Certificate of Insurance. No **excess** applies to benefit sections 5-13. **You** can remove the **excess** by purchasing the **excess** buy-out option for an additional premium.

A further **excess** may apply to each event relating to **your pre-existing medical conditions**. Where applicable, this amount is shown on **your** Certificate of Insurance; **you** cannot remove this **excess**.

Policy exclusions

For a detailed explanation of what is not covered in each policy section, please refer to Exclusions to Sections 1-17 (pages 14-20) under "What's Covered and What's Not". Also, there are General Exclusions (page 21) which are applicable to all sections of the policy.

Benefit	International and Annual Multi Trip	
What's Covered	Single	Family
1.* Medical Expenses Incurred Overseas Emergency Dental	Unlimited \$500	Unlimited \$500
2.* Cancellation Costs	Unlimited	Unlimited
3. Additional Expenses / Medical Evacuation	Unlimited	Unlimited
4.* Loss of Income	\$10,000	\$20,000
5.* Out of Pocket Expenses	\$6,000	\$12,000
6.* Travel Delay	\$2,000	\$4,000
7.* Return Airfare	\$6,000	\$12,000
8. Resumption of Trip	\$3,000	\$6,000
9. Special Events	\$2,000	\$4,000
10. Rental Vehicle Insurance Excess	\$4,000	\$4,000
11.* Withdrawal of Services	\$500	\$500
12.* Accidental Death	\$25,000	\$50,000
13.* Total Permanent Disability	\$12,500	\$25,000
14.* Luggage and Personal Effects	\$12,000	\$24,000
15. Personal Liability	\$2,500,000	\$2,500,000
16.* Snow Sports and Activities Option Only Piste Closure Snow Skiing Pre-paid Costs Snow Skiing Equipment Replacement Hired Snow Skiing Equipment	When you purchase this option, cover under Sections 1-5, 7, 9 and 12-15 is extended when you participate in the activities listed in Section 16.1	
17.* Business Travel Business Equipment Hire Business Equipment Re-create Business Documents	Annual Multi Trip Only \$5,000 \$1,000 \$1,000	

* Sub-limits apply (refer to "What's Covered and What's Not", pages 9-20).

What's Covered and What's Not

Section 1: Medical expenses incurred overseas

1. **We** will pay the **reasonable** cost of emergency medical, hospital, road ambulance or other treatment **you** actually and necessarily receive **overseas** during the **trip** because **you** suffer a **sudden illness or serious injury**. **You** must make an effort to keep **your** medical expenses to a minimum.

However, **we** will only pay for treatment received and/or hospital accommodation during the 12-month period after the **sudden illness or serious injury** first occurred.

The treatment must be given or prescribed by a registered medical practitioner or paramedic.

If **we** determine that **you** should return home to New Zealand for treatment and **you** do not agree to do so, then **we** will pay **you** the amount which **we** determine would cover **your** medical expenses and/or related costs had **you** agreed to **our** recommendation. **You** will then be responsible for any on-going or additional costs relating to or **arising** out of the event **you** have claimed for.

2. **We** will also pay the cost of **overseas** emergency dental treatment up to a maximum amount of \$500 per insured person per **trip** following an infection or broken tooth and which the treating dentist certifies in writing is solely required for the immediate relief of sudden and acute onset of pain to healthy, natural teeth. A natural tooth is one that is whole or properly restored (with fillings only).
3. **We** will pay up to \$12,000 in total for **your** burial or cremation **overseas** or for

transporting **your** remains to New Zealand.

- Please note **we** will not pay for any costs incurred in New Zealand.

The maximum amount **we** will pay for all claims combined under this section is shown under Policy Benefits (page 7) for the plan **you** have selected.

For what **we** will not pay in this section, please refer to Exclusions to Sections 1-13 (page 14) and General Exclusions: applicable to all sections (page 21).

Section 2: Cancellation costs

1. **We** will pay the value of the unused arrangements, less any refunds due to **you**, if **you** have to cancel any pre-paid transport or accommodation arrangements due to any unforeseen or unforeseeable circumstances outside of **your** control.
2. **We** will pay the **reasonable** cost of rearranging **your trip** prior to **you** travelling because something unforeseen and outside of **your** control occurs, provided that this cost is not greater than the cancellation fees or lost deposits which would have been incurred had the **trip** been cancelled.
3. **We** will pay the cancellation cost of tuition or course fees up to \$2,000 if the sole purpose of **your trip** is to attend that course and that course is cancelled due to circumstances outside of **your** control.
4. **We** will pay the travel agent's cancellation fees up to 10% of the amount paid to the travel agent or \$1,500 for a **single** policy or \$3,000 for a **family** policy, whichever is the lesser, when full monies have been paid

or the maximum amount of the deposit has been paid at the time of cancellation. **We** will not pay any travel agent's cancellation fees above the level of commission and/or service fees normally earned by the agent had the **trip** not been cancelled.

5. **We** will pay **you** for loss of frequent flyer or similar air travel points **you** used to purchase an airline ticket following cancellation of **your** airline ticket and **you** cannot recover the lost points from any other source. The cancellation must be due to unforeseen or unforeseeable circumstances outside of **your** control.

We calculate the amount **we** pay **you** by multiplying:

- a) the cost of an equivalent class airline ticket based on the quoted retail price at the time the ticket was issued, less **your** financial contribution;
- b) by the total value of points lost divided by the total value of points used to obtain the ticket.

The maximum amount **we** will pay for all claims combined under this section is shown under Policy Benefits (page 7) for the plan **you** have selected.

For what **we** will not pay in this section, please refer to Exclusions to Sections 1-13 (page 14) and General Exclusions: applicable to all sections (page 21).

Section 3: Additional expenses/ medical evacuation

This section only covers **you** for **reasonable** additional travel and accommodation expenses that result directly from one of the following events:

1. **You** being unable to continue the **trip** because of the death, **sudden illness or serious injury** of:
 - a) **You** or a member of **your travelling party**;
or

- b) A **close relative** or business partner or person in the same employ as **you**, who is resident in New Zealand or Australia, provided that the **sudden illness or serious injury** required hospitalisation or confinement. In the case of a business partner or person in the same employ, the person's absence made the ending of the **trip** necessary and **you** have written confirmation of that fact from a senior partner or director.

2. The need, because of a **sudden illness or serious injury** resulting in **you** being hospitalised as an in-patient, for a **close relative** or friend to travel to, remain with or escort **you** in place of the attending registered medical practitioner. **You** must have written advice of this need from the attending registered medical practitioner and **our** consent.
3. Cancellation or restriction of scheduled public transport services caused by severe weather, natural disaster, hijacking, riot, strike or civil commotion. The event must have begun after **we** issued the Certificate of Insurance. **You** must have done everything reasonable to avoid the expenses, and **you** must get the **carrier's** written confirmation of **your** claim.
4. Motor vehicle, railway, air or marine **accident**. **You** must have written confirmation of the **accident** from an official body in the country where the **accident** happened.
5. Loss (excluding Government confiscation) of passports, travel documents or credit cards, but limited to expenses incurred within the country where the loss occurred in having the documents replaced.
6. A member of **your travelling party** who is a full-time student being required to sit supplementary examinations.
7. Disruption of **your trip** due to **your home** in New Zealand being destroyed by a natural disaster or fire.

We will pay **you** if **you** have to interrupt **your trip** after it has begun for **your** necessary additional travel, accommodation, repatriation and meals that **you** undertake with **our** consent. Travel expenses for **your** return **home** or evacuation are only covered if the attending registered medical practitioner advises **us** in writing that as a result of **sudden illness or serious injury** **you** are unfit to continue the **trip**.

The following rules apply:

1. **We** will not pay for the cost of resuming the **trip** after **you** have returned to New Zealand (excluding Section 7 Return airfare and Section 8 Resumption of trip when applicable).
2. Additional travel must be at the fare class originally chosen, except where **we** agree otherwise based on a written recommendation by **your** attending registered medical practitioner.
3. If **you** do not have a return ticket at the time of the event that causes **you** to return to New Zealand, **we** will deduct the cost of an economy class airfare at the **carrier's** regular published rates for the return trip. **We** will use **your** return ticket if this reduces **our** costs.
4. **We** will not pay for additional transport and accommodation expenses when a claim is made under Section 2 Cancellation costs or Section 6 Travel delay, when applicable, for cancelled transport and accommodation expenses covering the same period of time.
5. Benefits are payable for a period up to 12 months from the date **your trip** was interrupted.

The maximum amount **we** will pay for all claims combined under this section is shown under Policy Benefits (page 7) for the plan **you** have selected.

For what **we** will not pay in this section, please refer to Exclusions to Sections 1-13 (page 14) and General Exclusions: applicable to all sections (page 21).

Section 4: Loss of income

We will pay **you** **your** average gross income less normal legal deductions for up to six months, calculated from the return date on the Certificate of Insurance, if, as a result of suffering an **injury** during the **trip**, **you** become totally unable within 30 days after that **injury** to attend to **your** usual full-time occupation or business when **you** return to New Zealand. However, **we** will not pay in respect of the first 30 days after **you** originally planned to resume **your** work. This benefit is not applicable to **dependents**. The maximum **we** will pay is \$1,500 per month **single** policy and \$3,000 per month **family** policy.

The maximum amount **we** will pay for all claims combined under this section is shown under Policy Benefits (page 7) for the plan **you** have selected.

For what **we** will not pay in this section, please refer to Exclusions to Sections 1-13 (page 14) and General Exclusions: applicable to all sections (page 21).

Section 5: Out of pocket expenses

We will pay **you** \$50 for each day **you** are necessarily confined to hospital **overseas** provided that the period of confinement exceeds 48 consecutive hours because of a **sudden illness or serious injury** that happens or first shows itself during the **trip**.

The maximum amount **we** will pay for all claims combined under this section is shown under Policy Benefits (page 7) for the plan **you** have selected.

For what **we** will not pay in this section, please refer to Exclusions to Sections 1-13 (page 14) and General Exclusions: applicable to all sections (page 21).

Section 6: Travel delay

If **your** pre-paid scheduled transport is cancelled, rescheduled or delayed for a reason

outside of **your** control, whether or not caused by a **carrier**, **we** will pay **you** up to \$2,000 for a **single** policy or \$4,000 for a **family** policy as follows:

1. If **you** are delayed for at least 6 hours, **we** will pay **you** up to \$200 for each 12 hour period of delay. This benefit is for reimbursement of **reasonable** additional expenses for accommodation, meals and for transfers directly between transport terminals and accommodation; and
2. Where **you** cannot reach **your** next destination on time, **we** will pay **you** toward the cost of **your** unusable, non-recoverable, pre-paid accommodation, transfers, tours, events and attractions.

You must give **us your** receipts and written confirmation from the **carrier** of the reasons for the cancellation, rescheduling or delay and any compensation offered or denied. Additional expenses must be **reasonable** and necessary and at the same standard as originally booked.

We will not pay for flights or other transport costs or upgrades for **you** to continue **your** journey.

Where **you** incur an additional expense under item 1 above as well as a loss of a similar pre-paid expense under item 2 above relating to the same period of time, **we** will pay the higher of the two. For example, if **you** have to purchase a night's accommodation in City A because **your** flight is delayed and **you** can't use **your** non-refundable, pre-paid accommodation in City B for the same night, **we** will only pay the higher of these costs.

The maximum amount **we** will pay for all claims combined under this section is shown under Policy Benefits (page 7) for the plan **you** have selected.

For what **we** will not pay in this section, please refer to Exclusions to Sections 1-13 (page 14) and General Exclusions: applicable to all sections (page 21).

Section 7: Return airfare

We will pay **you** towards the cost of **your** original airline ticket (less any refund that is due to **you**) if, because of a **sudden illness or serious injury** that happens during **your trip**, the attending registered medical practitioner or **carrier** requires **you** to be brought back to New Zealand with a medical escort. However, **we** will only do so if **we** bring **you** back when either:

- a) There are more than 5 days of the **trip**, or 25% of its length, left to go, whichever is the greater; or
- b) **You** have been confined to hospital **overseas** for more than 25% of the insured part of the **trip**.

The maximum amount **we** will pay for all claims combined under this section is shown under Policy Benefits (page 7) for the plan **you** have selected.

For what **we** will not pay in this section, please refer to Exclusions to Sections 1-13 (page 14) and General Exclusions: applicable to all sections (page 21).

Section 8: Resumption of trip

If **you** return to **your home** in New Zealand because, during **your trip**, a **close relative** of **yours** who is residing in New Zealand or Australia dies unexpectedly or is hospitalised following a **sudden illness or serious injury**, **we** will reimburse **you** up to \$3,000 for a **single** policy or \$6,000 for a **family** policy towards return airfares to resume **your trip** within 12 months of **your** return to New Zealand, but only if more than 14 days remain in the period of **your trip** on **your** Certificate of Insurance.

The maximum amount **we** will pay for all claims combined under this section is shown under Policy Benefits (page 7) for the plan **you** have selected.

For what **we** will not pay in this section, please refer to Exclusions to Sections 1-13 (page

14) and General Exclusions: applicable to all sections (page 21).

Section 9: Special events

If **your trip** is interrupted by any unforeseeable cause outside of **your** control and **you** are unable to arrive at **your** destination by the time originally scheduled for the purpose of:

- a) attending a pre-arranged wedding, funeral, conference or sporting event which cannot be delayed as a consequence of **your** late arrival, or
- b) returning to work in New Zealand,

we will reimburse **you** for the **reasonable** additional cost of using alternative public transport of the same fare class as originally chosen to arrive at the destination on time.

If returning to work, **you** will need to provide a letter from **your** employer confirming **your** dates of leave and when **you** were expected to return to work. For other pre-arranged events noted in (a) above, **you** will need to provide proof of the scheduled commencement date and time.

The maximum amount **we** will pay for all claims combined under this section is shown under Policy Benefits (page 7) for the plan **you** have selected.

For what **we** will not pay in this section, please refer to Exclusions to Sections 1-13 (page 14) and General Exclusions: applicable to all sections (page 21).

Section 10: Rental vehicle insurance excess

We will pay **you** for the **rental vehicle** insurance excess if **you** rent a vehicle from a rental company and it is involved in an **accident**, is damaged or is stolen whilst in **your** care. **We** will only pay if **you** have a written rental agreement from a licensed rental company.

The maximum amount **we** will pay for all claims combined under this section is shown under Policy Benefits (page 7) for the plan **you** have selected.

For what **we** will not pay in this section, please refer to Exclusions to Sections 1-13 (page 14) and General Exclusions: applicable to all sections (page 21).

Additional rental vehicle insurance excess option

Where an additional premium has been paid and this option is noted on **your** Certificate of Insurance, the limit on the Certificate of Insurance will apply.

Section 11: Withdrawal of services

We will pay **you** \$50 per day when any of the following services are unforeseeably withdrawn for 48 hours continuously during **your trip** at the pre-paid accommodation where **you** are staying:

1. All water and electrical facilities in **your** room;
2. Waiter service at meals;
3. Kitchen services so that no food is served;
4. All chambermaid services.

You must produce a written report from the accommodation manager where **you** are staying in support of **your** claim.

The maximum amount **we** will pay for all claims combined under this section is shown under Policy Benefits (page 7) for the plan **you** have selected.

For what **we** will not pay in this section, please refer to Exclusions to Sections 1-13 (page 14) and General Exclusions: applicable to all sections (page 21).

Section 12: Accidental death

1. **We** will pay **your** estate the **applicable limit** if **you** die within twelve (12) months as the

direct result of an **injury** that happens to **you** during **your trip**. However, there is no cover for **your dependents**. Under a **family** policy, **we** will only pay the **single** policy limit for any one person.

2. **We** will also pay **your** estate the **applicable limit** if **you** are presumed dead and **your** body is not found within 12 months after the transport **you** were travelling in disappears, sinks, is wrecked or crashes.

The maximum amount **we** will pay for all claims combined under this section is shown under Policy Benefits (page 7) for the plan **you** have selected.

For what **we** will not pay in this section, please refer to Exclusions to Sections 1-13 (page 14) and General Exclusions: applicable to all sections (page 21).

Section 13: Total permanent disability

We will pay **you** up to the **applicable limit** if, during **your trip**, **you** suffer an **injury** resulting in **your** permanent total loss of sight in one or both eyes or the permanent total loss of use of one or more limbs within one year of the date of the **accident**. **We** will pay **you** the **single** amount shown for the plan purchased. The maximum limit in respect of **dependents** is \$10,000 for each child.

The maximum amount **we** will pay for all claims combined under this section is shown under Policy Benefits (page 7) for the plan **you** have selected.

For what **we** will not pay in this section, please refer to Exclusions to Sections 1-13 (page 14) and General Exclusions: applicable to all sections (page 21).

Exclusions to Sections 1-13

We will not pay a claim that **arises** because of any of the following:

1. **You** have received medical care under a reciprocal national health scheme. Reciprocal Health Agreements are currently in place with the governments of Australia and the United Kingdom. For details of these agreements, refer to the NZ Ministry of Health website: www.health.govt.nz.
2. **You** received private hospital or medical treatment where public funded services or care was available in New Zealand or under any Reciprocal Health Agreement with Australia or the United Kingdom. Please refer to the NZ Ministry of Health website for further information: www.health.govt.nz.
3. Medical and/or dental costs incurred in New Zealand.
4. **You** travel even though **you** know **you** are unfit to travel; travel against medical advice; travel to obtain medical treatment; or **you** arrange to travel when **you** know of circumstances that could lead to the **trip** being disrupted or cancelled.
5. **You** have been instructed by **your** registered medical practitioner that **you** are unfit to travel and **you** fail to promptly cancel **your** pre-booked travel. **You** will be responsible for any extra cost (including cancellation charges) incurred from **your** failure to promptly cancel the prearranged travel.
6. **Your** claim **arises** directly or indirectly from any **injury, sudden illness or serious injury** where a metastatic or terminal prognosis was made prior to the issue of the Certificate of Insurance.
7. **Your** claim **arises** out of pregnancy or

related **complications** after 26 weeks of pregnancy with a single baby or after 19 weeks of pregnancy with a multiple pregnancy. Expectant mothers should consider whether they travel under this policy, as no cover is provided for childbirth or the health of a newborn child, irrespective of the stage of pregnancy at which the child is born.

8. Dental treatment involving the use of precious metals or for cosmetic dentistry.
 9. A tour operator or wholesaler is unable to complete arrangements for a tour because there are not the required number of people to begin or complete a tour or trip. This does not apply in relation to prepaid travel arrangements bought separately to reach the departure point for the tour or other travel arrangements.
 10. A loss that **arises** directly or indirectly from an act or threat of terrorism. This exclusion only relates to "Section 2: Cancellation costs" on page 9, "Section 6: Travel delay" on page 11 and "Section 9: Special events" on page 13.
 11. Delays, rescheduling or cancellation of scheduled transport services caused by the **carrier** or related to the **carrier**, including maintenance, repairs, rescheduling, service faults or industrial activity other than a strike or corporate takeover. This exclusion does not apply to "Section 6: Travel delay" on page 11 and "Section 9: Special events" on page 13.
 12. Financial, business, professional or contractual arrangements. This exclusion does not apply to claims under Section 2: Cancellation costs (page 9) where:
 - a) **you** or a member of **your travelling party** are made redundant from full-time permanent employment in New Zealand, provided **you** or they were not aware that the redundancy was to occur before **you** purchased this policy; or
 - b) where **you** are a full-time permanent employee and **your** pre-arranged leave is cancelled by **your** employer.
 13. Which **arises** from a lack of due care and responsibility on **your** part by neglecting to observe appropriate preventative measures for the travel region as outlined by the World Health Organisation, including relevant vaccinations, malaria prophylaxis and hygiene measures. Please see www.who.int for further information.
 14. **You** or a member of the **travelling party** changes plans or decides not to continue with the **trip**.
 15. **You** operate a **rental vehicle** in violation of the rental agreement.
 16. **You** use the **rental vehicle** to transport items other than luggage.
 17. **You** engage in snow sports and activities, except those covered under Section 16: Snow sports and activities option (page 18) when **you** have purchased that option for an additional premium and it is noted on **your** Certificate of Insurance.
 18. The financial collapse of any transport, tour or accommodation provider.
- You** must check General Exclusions: applicable to all sections (page 21) for other reasons why **we** will not pay.

Section 14: Luggage and personal effects

You must take all reasonable precautions to safeguard **your luggage and personal effects**, for example:

- a) locking them securely inside a locker or cabinet; or
- b) leaving them in **your** or **your travelling party's** locked, private room; or
- c) not leaving them **unsupervised** in a **public place**, not leaving them behind nor walking away from them.

Otherwise, **we** will not pay **your** claim.

It is important that **you** report all losses to the police if theft is suspected or **you** lose something. However, all losses that occur aboard public transport or whilst **you** are a guest of an accommodation provider should also be reported to a responsible officer of the transport or accommodation provider where the loss occurred. **You** must obtain a written report from whomever **you** report **your** loss to. All losses must be reported within 24 hours of discovery.

The limits in total for a camera, video camera or personal computer and for any other item are set out below. A pair or related set of items is considered one individual item. Examples of individual items include, but are not limited to:

- a) a camera, lenses (attached or not), tripod and accessories;
- b) a matching pair of earrings;
- c) a set of skis with bindings.

The maximum amount **we** will pay for any one item (item limit) is:

- \$700 under all plans; and
- \$4,000 where the item is a laptop, tablet, camera or video camera; and
- For the Annual Multi Trip plan only, a policy limit of \$5,000 applies in respect of all business equipment.

If we are to pay a claim, you must:

- a) keep receipts for goods **you** buy separate from the goods themselves;
- b) keep any relevant ticket and luggage check and other documentation and give them to **us**;
- c) provide evidence of the value and **your** ownership of the goods;
- d) provide evidence of forced entry for theft of locked items;
- e) if an airline loses or damages **your** accompanying luggage, report it in writing to the airline within 24 hours of discovery; and
- f) get written confirmation that **you** made the report, and give it to **us** with details of any settlement that they make in relation to the loss or damage.

We are entitled to choose between repairing or replacing the property or paying **you** its value in cash after allowing for **reasonable** wear and tear (depreciation). Any payment, however, will not exceed the original cost of the item.

We will pay **you** for each of the following:

1. **Accidental** loss, theft or damage to **your luggage and personal effects**, including things **you** buy during the **trip**, whilst they are accompanying **you**.
2. Theft of cash up to \$250 provided a police report is obtained confirming the theft has occurred.
3. Loss of dentures or dental prostheses up to \$800.
4. Essential clothing and toiletry items bought because **your luggage** is temporarily lost or delayed (not permanently lost) by the **carrier** for more than 12 hours, up to \$250 for a **single** policy or \$500 for a **family** policy. This does not apply on the leg of **your trip** that brings **you** to **your** home in New Zealand. **We** will not pay more than \$500 **single** or \$1,000 **family** if the delay is more than 72 hours. **You** must give **us** relevant receipts and written confirmation of **your** claim,

including the length of the delay from the appropriate authority. No **excess** applies to this benefit.

5. Financial loss **you** suffer because of loss, theft or fraudulent use of **your** travel documents, travellers cheques, passport or credit cards after they have been **accidentally** lost or have been stolen. **We** will not pay more than \$2,000. **You** must comply with any conditions of the issuing body.
6. The **reasonable** additional costs incurred **overseas** in obtaining a replacement passport or travel document following the **accidental** loss, theft or damage of **your** passport whilst outside New Zealand, up to \$2,000. No **excess** applies to this benefit.
7. In the event that a claimable loss, theft or damage to **your luggage and personal effects** occurs, **we** will allow **you** one automatic reinstatement of the sum insured for the plan selected.

Any snow sports and leisure equipment not in use and which meets the definition of **luggage and personal effects** will be covered within the terms of this Section 14, even when the Snow sports and activities option (Section 16) is not purchased. To obtain cover for snow sports and leisure equipment whilst in use, the option (Section 16) must be purchased.

The maximum amount **we** will pay for all claims combined under this section is shown under Policy Benefits (page 7) for the plan **you** have selected.

The Exclusions to Section 14 (page 17) and the General Exclusions: applicable to all sections (page 21) apply regardless of any additional cover for valuable items below.

Additional cover for valuable items

Additional cover is available for **luggage and personal effects** by specifying individual items and paying an additional premium when **you** buy **your** policy. Cover is available up to the original cost price of the item, to a maximum \$4,000 per item, provided the combined total for all specified items does not exceed \$10,000.

The most **we** will pay is limited to the item value stated on **your** Certificate of Insurance or the original cost of the item, whichever is lower.

The Exclusions to Section 14 (page 17) and General Exclusions: applicable to all sections (page 21) apply.

Exclusions to Section 14

We will not pay for a claim that **arises** because of any of the following:

1. Loss, theft or damage to watercraft of any type (excluding surfboards).
2. Damage to sports and leisure equipment (including surfboards) while in use, except snow sports and leisure equipment when **you** have purchased the Snow sports and activities option (Section 16) for an additional premium and it is noted on **your** Certificate of Insurance.
3. Breakage or damage to snow sports and leisure equipment over three years old.
4. Damage to sports and leisure equipment due to normal wear and tear, including dents and scratches.
5. Loss, theft or damage of **luggage** not reported to the transport provider, police, hotel or appropriate authority within 24 hours of **you** becoming aware of the loss and where no written report is obtained.

You must check General Exclusions: applicable to all sections (page 21) for other reasons why **we** will not pay.

Section 15: Personal liability

We will pay **you** amounts for which **you** are legally liable, up to the maximum benefit, because **your** negligence during **your** trip causes:

1. Injury to a person who is not a member of **your** family or **travelling party**; or
2. Loss or damage to property that is not owned by **you** or a member of **your** family or **travelling party** or is not in **your** or their custody or control.

We will also reimburse **your reasonable** legal costs and legal expenses for settling or defending the claim made against **you**. **We** decide whether the costs were **reasonable**. **You** must not accept any liability without **our** prior approval.

The maximum amount **we** will pay for all claims combined under this section is shown under Policy Benefits (page 7) for the plan **you** have selected.

Exclusions to Section 15

We will not pay for liability:

1. **Arising** out of **your** trade, business or profession;
2. For **injury** to an employee **arising** out of, or in the course of, their employment by **you**;
3. **Arising** out of an unlawful, wilful or malicious act by **you**;
4. **Arising** out of **your** ownership, possession or use (including as a passenger) of a mechanically propelled vehicle or any aircraft or watercraft;
5. **Arising** out of **you** passing on an illness or disease to another person;
6. **Arising** out of **your** participation in snow sports and activities, except those activities covered under Section 16 Snow sports and activities option when **you** have purchased that option for an additional premium and it is noted on **your** Certificate of Insurance.

You must check General Exclusions: applicable to all sections (page 21) for other reasons why **we** will not pay.

Section 16: Snow sports and activities option

You only have this cover if **you** have paid the additional premium for this option and it is noted on **your** Certificate of Insurance.

1. When **you** purchase this option, cover under Sections 1-5, 7, 9 and 12-15 under the International and Annual Multi Trip plans is extended when **you** participate in specific snow sports and activities (listed in 1a-e below).

This cover is subject to the terms, conditions, limits, **excesses** and exclusions detailed in each applicable section and applies when **you** participate in the following activities in areas designated as safe by a resort, tour operator or local authority:

- a) snow skiing and snowboarding on-piste and off-piste within resort and terrain park boundaries on groomed or ungroomed runs and marked trails which are patrolled or monitored by resort authorities;
 - b) backcountry snow skiing and snowboarding, including heli-skiing and cat skiing, only when on a guided tour with a licensed tour operator;
 - c) cross country skiing on marked trails; tobogganing (on-piste);
 - d) using snowmobiles when provided by the recognised piste authority for transport to and from areas designed for recreational skiing within resort boundaries or when on a guided tour with a licensed tour operator;
 - e) ice/glacier walking (up to 3,000 metres), sleigh riding and dog sledding, only when on a guided tour with a licensed tour operator.
2. **Piste closure:** **We** will pay **you** \$100 for a **single** policy or \$200 for a **family** policy for each day that the skiing facilities at the resort **you** have pre-booked before **your** trip commenced and that **you** are staying in

during the usual ski season for that resort are totally closed due to adverse snow conditions (including absence of snow).

You must obtain a detailed written report from the resort management in support of **your** claim. Furthermore, the resort's outdoor ski facilities must be at least 1,000 metres above sea level.

3. **Snow skiing pre-paid costs:** **We** will pay **you** the proportional amounts of irrecoverable pre-paid charges **you** have paid (or contracted to pay before the **trip** commenced) for ski equipment hire, lift passes and ski-school costs if, during **your trip**, **you** are prevented from skiing for more than 24 hours following **your sudden illness or serious injury** sustained during **your trip**.

You must obtain a medical certificate from a registered medical practitioner in support of **your claim for your sudden illness or serious injury**.

4. **Snow skiing equipment replacement:** **We** will pay **you** for the hire of alternative ski equipment:

- a) following **accidental** loss, theft or damage of **your** ski equipment and for which a claim has been accepted by **us** under Section 14; or
- b) if **you** are temporarily deprived of **your** ski equipment for a period of more than 24 hours from the scheduled time of arrival at the snow destination due to delay or misdirection of **your** ski equipment.

5. **Hired snow skiing equipment:** **We** will pay for **accidental** loss, theft or **accidental** damage to hired snow skiing equipment (skis, poles, ski boots and bindings, ski helmets, snowboards, snowboard boots and bindings) for which **you** have a written hire agreement with a licenced hire company. The maximum amount **we** will pay for any one item (item limit) is \$700.

The maximum amount **we** will pay for all claims combined under this section is shown under Policy Benefits (page 7) for the plan **you** have selected.

Exclusions to Section 16

We will not pay for a claim that **arises** from:

1. **You** engaging in any of the following activities: racing; bobsledding/ bobsledding; luge; skeleton; tubing; ski acrobatics; ski jumping; skijoring; snow kiting; snow biking; snow rafting; ice hockey; ice climbing; activities on frozen lakes and rivers; and any form of power-assisted skiing;
2. Events that occur outside the normal ski season for the resort.

You must check all Exclusions to Sections 1-13 (page 14), 14 (page 17) and 15 (page 18) and General Exclusions: applicable to all sections (page 21) for other reasons why **we** will not pay.

Section 17: Business travel

You only have this cover if **you** choose the Annual Multi Trip plan.

1. **We** will pay **you** for **accidental** loss, theft or damage of business equipment (consisting of computer equipment, communication devices, other business-related equipment and business documents) up to \$5,000. **We** are entitled to choose between repairing or replacing the business equipment or paying **you** its value in cash after allowing for **reasonable** wear and tear (depreciation). Any payment however will not exceed the original cost of the item.
2. **We** will also pay **you** for the hire of alternative business equipment following **accidental** loss, theft or damage of business equipment or for its misdirection or delay in transit for more than 24 hours and where a claim has been accepted by **us**. The most **we** will pay is \$250 for each complete day up to a maximum of \$1,000.

What's Covered

3. **We** will also pay for the re-creation during **your** trip of business documents, business plans and business presentations if they are lost, stolen or **accidentally** damaged. The most **we** will pay is \$1,000.

Exclusions to Section 17

We will not pay for loss, theft or damage to:

1. Business equipment (consisting of computer equipment, communication devices, other business-related equipment and business documents), unless **you** have selected the Annual Multi Trip plan.

You must check Exclusions to Section 14 (page 17) and General Exclusions: applicable to all sections (page 21) for other reasons why **we** will not pay.

General Exclusions

(applicable to all sections)

It's important to be aware that all travel insurance has "exclusions" - events and items **you** will not be covered for. Carefully read and ensure **you** understand all preceding section exclusions and the following general exclusions. If **you** are unsure, please call nib on **0800 888 nib (0800 888 642)**.

We will not pay for any claim arising from or relating to the following:

1. A loss which is recoverable by compensation under any workers compensation act or transport accident laws or by any Government sponsored fund, plan, medical benefit scheme or any other similar legislation required to be effected by or under a law, including the Accident Compensation Corporation Act.
2. A loss **arising** from the failure of any travel agent, tour operator, accommodation provider, airline or other **carrier**, car rental agency or any other travel or tourism services provider to provide services or accommodation due to their **insolvency** or the **insolvency** of any person, company or organisation they deal with.
3. Consequential loss of any nature including loss of enjoyment.
4. A loss resulting from a criminal, unlawful or dishonest act by **you** or by a person with whom **you** are in collusion or if **you** have not been honest and frank with all answers, statements and submissions made in connection with **your** insurance application or claim.
5. A loss that **arises** from any act of war (whether war is declared or not) or from any rebellion, revolution, insurrection or taking of power by the military.
6. A loss that **arises** from a nuclear reaction or contamination from nuclear weapons or radioactivity.
7. A loss that **arises** from biological and/or chemical materials, substances, compounds or the like used directly or indirectly for the purpose to harm or to destroy human life and/or create public fear.
8. **Your** claim **arises** from errors or omissions in any booking arrangements or failure to obtain relevant visa, passport or travel documents.
9. A loss that **arises** because **you** did not follow advice in the mass media of a government or other official body's warning:
 - a) against travel to a particular country or parts of a country; or
 - b) of a strike, riot, bad weather, civil commotion or contagious disease; or
 - c) of a likely or actual **epidemic** or **pandemic**; or
 - d) of a threat of an **epidemic** or **pandemic** that requires the closure of a country's borders; or
 - e) of an **epidemic** or **pandemic** that results in **you** being quarantined;

and **you** did not take the appropriate action to avoid or minimise any potential claim under **your** policy (including delay of travel referred to in the warning). Please refer to www.who.int and www.safetravel.govt.nz for further information.

No cover is available for any event under any section of this policy should **you** travel to a country or region where the New Zealand government has issued an

“Extreme Risk” warning.

10. A loss that **arises** from parachuting, sky diving, hang gliding, parapenting or travel in an air supported device other than as a passenger in a licensed passenger aircraft operated by an airline or charter company. This does not apply to hot air ballooning or parasailing.
11. A loss, theft or damage to:
 - a) cash, bank or currency notes, cheques or negotiable instruments (excluding Section 14 theft of cash);
 - b) **unsupervised luggage and personal effects**;
 - c) property that **you** leave **unsupervised** in a **public place** or that happens because **you** do not take reasonable care to protect it;
 - d) **luggage and personal effects**, but only to the extent that **you** are entitled to compensation from the **carrier** responsible for the loss, theft or damage;
 - e) items left **unsupervised** in a motor vehicle, unless taken from a locked boot or locked concealed luggage compartment of a station wagon, hatchback, van or motor home between sunrise and sunset local time and there is evidence of damage or forced entry which is confirmed by a police report; or
 - f) a video camera, mobile telephone, photographic equipment, personal computer or jewellery left **unsupervised** in a motor vehicle at any time;
 - g) a video camera, mobile telephone, photographic equipment, personal computer or jewellery checked in to be held and transported in the cargo hold of any **carrier** (including any loss from the point of check-in until receipt of the said goods);
 - h) **luggage and personal effects** which are fragile or brittle or an electronic component which is broken or scratched, unless either:
 - i) it is the lens of spectacles, binoculars or photographic or video equipment; or
 - ii) the breakage or scratch was caused by a crash involving a vehicle in which **you** were travelling.
12. For loss, theft or damage which is not reported to, and a written report is not obtained within 24 hours of discovery from, the police or the appropriate authority such as, but not limited to, the airline, accommodation manager, transport provider, airport authority, tour operator or guide. In the case of an airline, a property irregularity report will be required.
13. Loss, wear and tear or depreciation of property or damage caused by the action of insects, vermin, mildew, rust or corrosion.
14. A loss **arising** from any mechanical or electrical breakdown or malfunction.
15. A loss **arising** from **your**, any of **your travelling party's** or a **close relative's** intentional exposure to a needless risk or not taking reasonable care, except in an attempt to save human life.
16. Any search and rescue expenses (including costs charged to **you** by a government, regulated authority or private organisation connected with finding or rescuing an individual).
17. Delay, detention, seizure or confiscation by Customs or other officials.
18. Events for which the provision of cover or a liability to pay a benefit would expose **us** and/or **our** reinsurer(s) to any sanction, prohibition or restriction under United Nations resolutions or any sanctions, laws or regulations of the European Union, United Kingdom or the United States of America.

19. Loss, theft or damage to anything shipped as freight or under a Bill of Lading.
20. If **you**, **your close relative** or a member of **your travelling party**:
- commits suicide, attempts to commit suicide or deliberately injures himself or herself;
 - is under the influence of, or is addicted to, intoxicating liquor or a drug, except a drug taken in accordance with the advice of a registered medical practitioner;
 - takes part in a riot or civil commotion;
 - acts maliciously;
 - races (except on foot); mountaineers or rock climbs using support ropes; or takes part in any professional sporting activity;
 - rides a motorcycle:
 - without wearing a helmet; and
 - without having a valid licence as required in New Zealand and in the country of travel for the same class of motorcycle **you** (or they) are operating; or
 - as a pillion passenger without a helmet;
 - dives underwater using an artificial breathing apparatus, unless an open water diving licence is held or when diving under licensed instruction.
21. For any costs or expenses incurred outside the period of the **trip**.
22. Ongoing payments under Section 1: Medical expenses incurred overseas (page 9) if **we** decide on the advice of a doctor appointed by **us** that **you** are capable of being repatriated to New Zealand.
23. **Your claim arises** from any medical procedures in relation to AICD/ICD insertion during overseas travel. If **you**, **your travelling party** or a **close relative** (as listed on **your** Certificate of Insurance) requires this procedure, due to sudden and acute onset which occurs for the first time during **your** period of cover and not directly or indirectly related to a **pre-existing medical condition**, **we** will exercise **our** right to organise a repatriation to New Zealand for this procedure to be completed.
24. The cost of medication in use at the time the **trip** began or for maintaining a course of treatment **you** were on prior to the **trip**.
25. **Your claim arises** from **pre-existing medical conditions** except as specified under Pre-existing Medical Conditions (page 24).
26. If **your claim arises** directly or indirectly from a sexually transmitted disease.
27. Any mental illness as defined by DSM-IV (the Diagnostic and Statistical Manual of Mental Disorders, 4th edition), including but not limited to dementia, depression, anxiety, stress or other nervous condition; behavioural diagnoses such as autism; eating disorders; a drug or alcohol addiction.
28. Fertility treatment at any time, including any resulting pregnancy.
29. Pregnancy in any of the following circumstances:
- if **you** have experienced any **complications**, for any pregnancy, prior to **your** policy being issued;
 - pregnancies **arising** from services or treatment associated with an assisted reproductive program, including but not limited to in vitro fertilisation;
 - a single pregnancy after 26 weeks;
 - a multiple pregnancy after 19 weeks;
 - for childbirth at any time;
 - for regular antenatal care;
 - care of a newborn child.

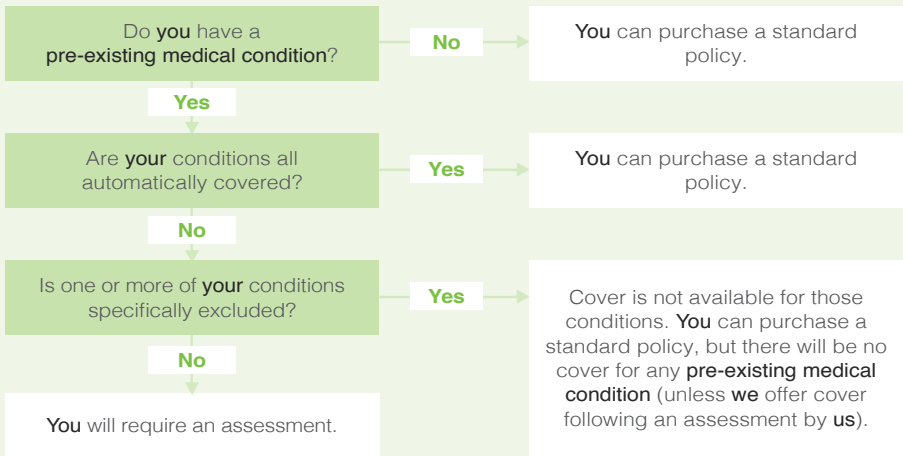
Pre-existing Medical Conditions

Travel insurance only provides cover for emergency medical events **overseas** that are sudden and unforeseen. Medical conditions that existed at the time **you** purchased **your** policy are not covered unless:

1. They are automatically covered by **our** policy (see “Automatically covered conditions” on page 26); or
2. Following an assessment by **us**, **you** purchase pre-existing medical cover on terms offered by **us**.

If **you** have a **pre-existing medical condition** that is not covered, **we** will not pay any claims **arising** out of, or exacerbated by, that **pre-existing medical condition**. This means, for example, that **you** may have to pay for any **overseas** medical expenses incurred, which can be prohibitive in some countries.

What to do next?



The following sections will assist **you** in answering these questions and help **you** select the cover that's right for **you**. If **you** have any questions just call nib on 0800 888 nib (0800 888 642).

Do you have a pre-existing medical condition?

A **pre-existing medical condition** means:

- a) Any **chronic** or currently ongoing medical or dental condition of which **you** are aware or any complication related to any such **chronic** or current condition; or
- b) Any medical or dental condition, or related complication, the symptoms of which **you** are currently aware; or
- c) A medical or dental condition that is currently being investigated or treated, or has been investigated or treated in the 90 days prior to the issue of the Certificate of Insurance, by a health professional (including dentist or chiropractor or physiotherapist); or
- d) Any medical condition, current ongoing or experienced at any time in the past, involving **your** back, neck, brain, heart, circulatory system, respiratory system or cancer; or
- e) Any condition for which **you** take prescribed medicine; or
- f) Any condition for which **you** have had surgery, or any complication **arising** from any surgery **you** have at any time had for any reason; or
- g) Any condition for which **you** see a medical specialist; or
- h) Pregnancy (Pregnancy cover is explained on page 27).

The definition applies to **you**, **your travelling party**, a **close relative** and any other person.

Examples of **pre-existing medical conditions** include:

Cardiovascular disease:

Medical conditions involving the heart and blood vessels are collectively called cardiovascular disease (CVD). All such conditions are interrelated. If **you** have ever needed to see a specialist cardiologist or been diagnosed with a form of CVD such as (but not limited to):

1. Aneurysms
2. Angina
3. Cardiomyopathy
4. Cerebrovascular Accident (Stroke)
5. Disturbances in heart rhythm (cardiac arrhythmias)
6. Previous heart surgery (including valve replacements, bypass surgery, stents)
7. Myocardial infarction (heart attack)
8. Transient Ischaemic Attack

and **you** do not purchase adequate cover for CVD, **you** may not be covered for any claims relating to the heart/cardiovascular system (including heart attacks and strokes).

If any of these conditions are expressly excluded from **your** policy, all CVD is excluded.

Chronic lung disease:

If **you** have ever been diagnosed with a **chronic** lung disease including (but not limited to) Emphysema and Chronic Bronchitis, Bronchiectasis, Chronic Obstructive Airways Disease (COAD) or Chronic Obstructive Pulmonary Disease (COPD) and **you** do not purchase adequate cover for **your** respiratory disease, **you** may not be covered for any claims relating to a new airways infection.

If a **chronic** lung condition is expressly excluded under **your** policy, all new respiratory infections are also excluded.

Travel Insurance Glossary

Words in this policy document that have special meanings are noted in **bold** and defined here:

Accident or accidental

means an unexpected, unintended, unforeseeable event causing loss. The accident must happen while **you** are on a **trip** and covered under the policy.

AICD/ICD

means an implantable cardioverter-defibrillator (ICD), also known as an automated implantable cardioverter-defibrillator (AICD).

Applicable Limit

means the sum insured specified in the plan selected which is listed on **your** Certificate of Insurance.

Arises or Arising

means directly or indirectly caused by, resulting from, related to or in any way associated with.

Carrier or Carriers

means an aircraft, vehicle, train, vessel or other public transport operated under a licence for the purpose of transporting passengers. This definition excludes taxis.

Chronic

means a persistent and lasting condition in medicine. **We** do not consider that chronic pain has to be 'constant' pain, however in many situations it has a pattern of relapse and remission. The pain, disease or medical issue may be long-lasting, recurrent (occurred on more than two occasions) or characterised by long suffering.

Close Relative

is limited to a relative of **yours** or of a member of **your travelling party** who is **residing** in New Zealand or Australia. It means **your** or their spouse, de facto partner, parent, parent-in-law, daughter, son, daughter-in-law, son-in-law,

brother, sister, brother-in-law, sister-in-law, grandchild, grandparent, step-parent, step-son, step-daughter, fiancé, fiancée or guardian.

Complications

means any secondary diagnosis occurring prior to, during the course of, concurrent with, as a result of or related to the pregnancy, which may adversely affect the pregnancy outcome.

Dependent

means **your** children or grandchildren not in full time employment who are under the age of 21 at the date of policy issue, travelling with **you** on the majority of the **trip**, and listed as covered on **your** Certificate of Insurance.

Domestic

means when travel involves an overnight stay and accommodation and/or transport is pre-arranged with a travel services provider.

Epidemic

means a sudden development and rapid spreading of a contagious disease in a region where it developed in a simply endemic state or within a previously unscathed community.

Excess or Excesses

means the amount which **you** must first pay for all losses **arising** from the one event before a claim can be made under **your** policy.

Family

means **you** and **your** travel partner named in the Certificate of Insurance and **your dependent** children or grandchildren under the age of 21, at the date of policy issue, travelling with **you** on the majority of the **trip**, listed as covered on **your** Certificate of Insurance.

Home

means **your** usual place of residence in New Zealand.

Injury

means a bodily injury caused solely and directly by violent, **accidental**, visible and external means, during **your** period of cover and which does not result from any illness, sickness or disease.

Insolvency

means bankruptcy, provisional liquidation, liquidation, appointment of a receiver or administrator, entry into a scheme of arrangement, statutory protection, stopping the payment of debts or the happening of anything of a similar nature under the laws of any jurisdiction.

Luggage and Personal Effects

means any personal items owned by **you** and that **you** take with **you** or buy on **your trip** and which are designed to be worn or carried about with **you**. This includes items of clothing, personal jewellery, photographic and video equipment or personal computers, or electrical devices or portable equipment. However, it does not mean any business samples or items that **you** intend to trade.

Overseas

means in any country other than New Zealand.

Pandemic

means a form of an **epidemic** that extends throughout an entire continent, even the entire human race.

Pre-existing Medical Condition means:

- a) Any **chronic** or currently ongoing medical or dental condition of which **you** are aware or any complication related to any such **chronic** or current condition; OR
- b) Any medical or dental condition, or related complication, the symptoms of which **you** are currently aware; OR
- c) A medical or dental condition that is currently being investigated or treated, or has been investigated or treated in the 90 days prior to the issue of the Certificate of Insurance, by a health professional (including dentist or chiropractor or physiotherapist); OR

d) Any medical condition, current or ongoing or experienced at any time in the past, involving **your** back, neck, brain, heart, circulatory system, respiratory system or cancer; OR

e) Any condition for which **you** take prescribed medicine; OR

f) Any condition for which **you** have had surgery, or any complication **arising** from any surgery **you** have at any time had for any reason; OR

g) Any condition for which **you** see a medical specialist; OR

h) Pregnancy (pregnancy cover is explained on page 27).

Note: This definition applies to **you**, **your travelling party**, a **close relative** or any other person.

Public Place

means any place that the public has access to including, but not limited to, planes, trains, cruise ships, taxis, buses, air or bus terminals, stations, wharves, streets, museums, galleries, hotels, hostels, dormitories and other shared accommodation (unless it is a private, locked room occupied only by **you** and/or **your travelling party**), foyers, grounds and common areas, campgrounds, beaches, restaurants, cafes, private car parks, public toilets and general access areas.

Reasonable

means, for medical or dental expenses, the standard level of care given in the country **you** are in, including the use of the public health care system where there is a Reciprocal Health Agreement in place with the Government of New Zealand; for other expenses, the standard level **you** have booked for the rest of **your trip**; or as determined by **us**.

Rental Vehicle

means only a rented sedan, campervan, hatchback or station wagon, four-wheel drive or mini bus/people mover rented from a licensed motor vehicle rental company.

Resident or Residents

means a New Zealand citizen; a holder of a current and valid New Zealand residence class or permanent resident visa, student visa or Essential Skills (Skills Shortage) work visa; an Australian passport holder permanently residing in New Zealand; and:

- a) with unrestricted right of entry into New Zealand;
- b) with access to long-term medical care in New Zealand (not including Reciprocal Health Agreements);
- c) who has a permanent New Zealand residential address; and
- d) who agrees to be repatriated, if required, back to New Zealand under this insurance.

Single

means **you** and **your dependent** children or grandchildren not in full-time employment under the age of 21, at the date of policy issue, travelling with **you** on the majority of the **trip**, listed as covered on **your** Certificate of Insurance.

Sudden Illness or Serious Injury

means a condition which first occurs during **your** period of cover and which necessitates treatment by a legally qualified medical practitioner and which results in **you** or any other person to which this Insurance applies being certified by that medical practitioner at the time as being unfit to travel or continue with **your** original **trip**.

Travelling Party

means those people defined in **family** and any travelling companion who has made arrangements to accompany **you** for at least 50% of the **trip**.

Trip

means the period of travel stated in the Certificate of Insurance under Period of Insurance. It begins on the date of departure as stated in the Certificate of Insurance and ends when **you** return to **your home**, or when

the period of the **trip** set out in the Certificate of Insurance ends, whichever happens first.

Unsupervised

- a) means leaving **your luggage** with a person **you** did not know prior to commencing **your trip**; or
- b) leaving it in any position where it can be taken without **your** knowledge; or
- c) leaving it at such a distance from **you** that **you** are unable to prevent it being taken.

Unsupervised also means leaving **your luggage** behind, forgetting it or walking away from it.

We, Our, Us

means certain underwriters at Lloyd's who deal with **you** through their agent, Cerberus Special Risks Pty Limited.

You or Your

means the person or people named in the Certificate of Insurance and their accompanying **dependent** children or grandchildren under the age of 21, travelling with **you** on the majority of the **trip**, not in full-time employment at the date of policy issue and listed on **your** Certificate of Insurance.



Sales and General Enquiries

Phone: 0800 888 nib (0800 888 642)

Email: contactus@nibtravel.co.nz

Website: nib.co.nz/travel

Claims

Phone: 0800 888 nib (0800 888 642)

Email: nibtravelclaims@cerberusrisks.com

Website: nibtravel.co.nz/claims

24 hour Emergency Assistance

Phone: +61 2 9234 3170 or +61 2 8256 1570
(Call reverse charges to avoid call costs)

Email: assist@we.com.au

Website: nibtravel.co.nz/emergencies

nib travel insurance is issued by Holiday Travel Insurance Pty Ltd ABN 40 129 262 175. We are a registered Financial Service Provider and member of the Insurance & Financial Services Ombudsman dispute resolution scheme. This insurance is underwritten by certain underwriters at Lloyd's.