Southern Cross Travel Insurance

scti.co.nz

Visiting New Zealand

Your travel insurance policy document

Effective from 12 July 2025

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Southern Cross Travel Insurance

Welcome to Southern Cross Travel Insurance. This document explains what your *policy* covers, the limits to that cover, the terms and conditions of your *policy*, and your responsibilities.

Southern Cross Benefits Limited is the insurer of this policy

Southern Cross Benefits Limited, trading as Southern Cross Travel Insurance (SCTI), is the insurer of this *policy*.

Our financial strength rating is A (Strong)

Standard & Poor's (Australia) Pty Ltd has given Southern Cross Benefits Limited an A (Strong) financial strength rating.

The rating scale is:

- AAA (Extremely Strong);
- AA (Very Strong);
- A (Strong);
- BBB (Good);
- BB (Marginal);
- B (Weak);
- CCC (Very Weak);
- CC (Extremely Weak);
- SD or D (Selective Default or Default);
- R (Regulatory Supervision); and
- NR (Not Rated).

Ratings from 'AA' to 'CCC' may be modified with a plus (+) or minus (-) sign to show relative standing within the major rating categories. Full details of the rating scale are available at **www.standardandpoors.com**. Standard & Poor's (Australia) Pty Ltd is an approved agency under the Insurance (Prudential Supervision) Act 2010.

WriteMark®
Plain Language Standard

As part of our commitment to you, this document meets the WriteMark Plain Language Standard. The WriteMark is a quality mark awarded to documents that achieve a high standard of plain language.

A handy checklist for you

If you have questions about how to apply, your cover, or how to claim

Get in touch by phone or email

Phone from New Zealand: **0800 784 691**
Phone from overseas: **+64 9 979 6597**
Email: **info@scti.co.nz**

> **We record all customer calls. This helps us with staff training and if we need to check the details of any calls.**

Before you go

How to buy a policy

You can buy a *policy* online at **www.scti.co.nz** or call us on **0800 784 691**. Alternatively, you can complete an application through an *agent* in New Zealand. An *agent* in New Zealand can be your travel agent, insurance broker, or other type of business from whom you buy this insurance.

Double-check the information in your policy documents

With so much to plan, it can be easy to overlook mistakes. We recommend you double check:

- your latest *Certificate of Insurance*
- your medical assessment (if any); and
- any special conditions we may have sent you (including any *Endorsement to your policy)* before the *date your journey starts*.

Make sure it's safe to travel to your destinations

You need to check two things before you start your *journey:*

- when travelling to New Zealand, you need to check any destinations you are transiting through or visiting on **www.safetravel.govt.nz**. If a destination has a travel advisory of 'Do not travel' or 'Avoid non-essential travel', your cover will be affected; and
- while you are in New Zealand, you need to check to see if the places you wish to visit have been in the news. If you travel to somewhere that's been in the news for things that have already happened like *natural events,* your *policy* may not cover you.

> See 'Make sure it's safe to travel' page 19.

Tell us if you may need to cancel or delay your journey

If something unexpected happens and you may need to delay or cancel your *journey* you must do the following:

- tell us as soon as possible as it may affect your cover; and
- tell your service providers, such as your transport provider, hotel, and tour operator, as soon as possible.

> See 'C.2 Cancelling or changing your journey before you leave' page 34.

Make sure you have your policy details handy

You may need to check your *policy* or tell us your *policy* number. To help you do this, you could:

- keep the email we sent you that includes your *policy* information; and/or
- text yourself the *policy* number and the *Southern Cross Emergency Assistance* number: **+64 9 359 1602**.

If you are admitted to hospital, need surgery, or medical treatment you expect to cost over $2,000

You or someone acting on your behalf must ask *Southern Cross Emergency Assistance* for prior approval.

Phone: **+64 9 359 1602** (open 24 hours a day, 7 days a week).

> Only use this number for emergencies, not for general queries or claims queries.

If you need minor medical attention expected to cost under $2,000

If treatment is minor, pay the medical provider then make a claim for assessment.

> Remember — keep all receipts and any medical or dental notes.

A. Your adventure starts here

Your *policy* is a contract of insurance between you and us that consists of all the following:

- this *policy* wording
- your latest *Certificate of Insurance;* and
- any special terms and conditions we've sent you, including any *Endorsement to your policy,* that confirm any addition to or variation of your *policy.*

Read this policy carefully — check it's right for you

Make sure you read your whole *policy* so you can temporarily visit New Zealand with peace of mind. As with all insurance contracts, there are limits to your cover. In particular, please make sure you understand:

- who can get cover on page 7;
- what your *policy* covers on page 8;
- the limits to your cover on page 9;
- your responsibilities on page 15;
- the general exclusions on page 60; and
- the losses we don't cover under each section.

We've designed this *policy* to cover you:

- travelling from your *home country* to New Zealand (including transit stops) for up to 5 days
- when you're temporarily working or travelling in New Zealand; and
- returning to your *home country* from New Zealand (including transit stops) for up to 5 days.

If you have any questions, call us on **0800 784 691**.

Some words in this policy have specific meanings

If a word or phrase is in italics, it has specific meaning.

In addition to the words in italics, the following words also have specific meanings:

- 'we', 'us', and 'our' means Southern Cross Travel Insurance; and
- 'you', 'your', and 'yourself' means the insured people named on your *Certificate of Insurance*.

To improve the readability of this document, these words have not been put in italics.

> **You can find the specific meanings of other defined words under 'E. Definitions — words with specific meanings' page 71.**

Headings in this document don't affect your cover

The headings in this document are to help you find relevant information. They don't affect the meaning or interpretation of any cover under this *policy*.

We use examples to help explain parts of your cover

When we use an example in this *policy*, it is to help you understand a particular concept, or how particular parts of your cover work. Other terms and conditions may apply when you make a claim, and the examples don't make up all the situations that may apply.

Who can get cover under this policy

You can only get cover under this *policy* if you meet all the criteria below:

- you hold a current New Zealand work visa or visitor visa;
- be exempt from the requirements to hold a visa to visit New Zealand;
- be exempt from the requirements to hold a visa to visit New Zealand but must instead hold a New Zealand Electronic Travel Authority (NZeTA);
- you are aged 75 years or younger at the *date your insurance starts;*
- you are not a citizen or permanent resident of New Zealand; and
- you haven't been refused cover, had an insurance claim declined, or had an insurance policy cancelled or voided, because of fraud.

When you buy this *policy,* you confirm that you meet these criteria at the *date your insurance starts,* and will keep meeting the criteria until the *date your insurance ends*.

If you don't meet all these criteria at the *date your insurance starts,* we treat your *policy* as void from the date, and don't cover any claims.

You must meet all the criteria for the entire *period of insurance*. If you stop meeting any of the criteria at any time, your *policy* will immediately end. From that date, we have no liability for any further claims, costs, or losses.

What your policy covers

Your *policy* covers wide range of losses that are caused by *unexpected events*. See the table on page 9 for a summary of those losses.

An *unexpected event* is something that happens during your *period of insurance* and is all the following:

- sudden, unforeseeable, or unintended;
- outside of your control; and
- something you could not have reasonably expected or avoided.

Examples of events that are not unexpected include events that have been in the news or a weather report before the *date your instance starts,* like a storm that's on its way or severe floods. These would not be *unexpected events.* A reasonably well-informed person would have seen that these events could cause problems for travellers.

A summary of your cover

The table below summarises the losses this *policy* covers — use it to help you decide if this *policy* is right for you. But it's just a summary, so you'll need to read the rest of this document to understand what you are — and are not — covered for.

All amounts in this *policy* are in New Zealand dollars and includes Goods and Services Tax (GST) and other duties.

!

Points to note before you read this table

An *excess* is the first part of the claim for which you are responsible.
> Learn more on page 11

We base age-related benefits on your age at the *date your insurance starts.* All limits shown apply for each person, per *policy,* unless stated otherwise.

Conditions, exclusions, limits and sub-limits apply.

Benefits and sub-limits

Benefit	C.1 Medical and evacuation	Maximum cover Unlimited	Excess ✓
Sub-limit	C.1.1 Directly or indirectly related to terrorism	$100,000 for each person, per *policy*	✓
	C.1.2 Ancillary services	$1,000 for each person, per *policy*	✓
	C.1.3 Emergency dental treatment	$1,500 for each person, per *policy*	✓
	C.1.4 Extra travel and accommodation	$5,000 per *unexpected event* for each person, per *policy*	✓
	C.1.5 Accompanying person (if you're in hospital for more than 10 consecutive days and travelling alone)	Unlimited for each person, per *policy*	✓
	C.1.6 Funeral expenses or return of mortal remains	$25,000 for each deceased person, per *policy*	✗
	C.1.7 Search and rescue	$10,000 for each person, per *policy*	✓

Benefit	C.2 Cancelling or changing your journey before you leave	Maximum cover $0 to unlimited	Excess ✓
Sub-limit	C.2 Any claim relating to the existing condition of an immediate family member	$2,500 per *unexpected event,* for each person $5,000 per *policy*	✓
	C.2.1 Cancelling or changing your journey	$0 to unlimited for each person, per *policy*	✓
	C.2.2 Delayed journey to a special event	$1,000 per *unexpected event,* for each person $5,000 per *policy*	✓

	C.3	**Maximum cover**	**Excess**
Benefit	Changes to your journey once you have left	$50,000	✓
Sub-limit	**C.3** Any claim relating to the existing condition of an immediate family member	$2,500 per *unexpected event,* for each person $5,000 per *policy*	✓
	C.3.1 Travel interruption	$400 for each day $3,000 per *policy,* for each person	✓
	C.3.2 Cutting your journey short	$50,000 for each person, per *policy*	✓
	C.3.3 Delayed journey to a special event	$1,000 per *unexpected event,* for each person $5,000 per *policy*	✓
	C.4	**Maximum cover**	**Excess**
Benefit	Personal accident	$50,000	✗
	C.5	**Maximum cover**	**Excess**
Benefit	Personal liability	$1,000,000	✗
	C.6	**Maximum cover**	**Excess**
Benefit	Rental vehicle excess	$10,000	✗
	C.7	**Maximum cover**	**Excess**
Benefit	Cash, bank cards, travel documents and passports	$1,000 per *unexpected event*	✓
Sub-limit	**C.7.1** Lost or stolen cash	$500 per *unexpected event,* for each person, per *policy*	✓
	C.7.2 Essential bank cards, travel documents and passports	$1,000 per *unexpected event,* for each person, per *policy*	✓

Optional add on

	C.8		Excess
Extension of cover	Pre-existing medical conditions cover	See 'C.8 Optional: Pre-existing medical conditions cover', page 57	✓

You can increase the amount of cover you have for your journey

This *policy* provides cover if you need to cancel or change your *travel arrangements* before leaving on your *journey* because of an *unexpected event*.

When you buy this *policy,* you can choose to select your cover up to an unlimited amount under 'C.2 Cancelling or changing your journey before you leave' page 34

You have the option to remove cover under 'C.2 Cancelling or changing your journey before you leave' page 34 if you do not require cancellation cover. This means you are not covered for any cancellation or changes to your *travel arrangements* before leaving on your *journey.*

Think carefully before you decide how much cover you need. To help you decide, make notes on what you've paid, or will have to pay before you leave, for the travel, accommodation, event tickets and tours you've booked.

For example, if you choose a limit of $5,000 for each person, but spend $15,000 on your *journey,* the most you can claim is $5,000 for each person if you cancel that *journey.*

Check you're not already covered under another policy

We won't cover you for claims, costs, losses or liabilities if you have another insurance policy that already covers you. We won't contribute to any claim under any other policy. This applies to any section you claim under this *policy.*

You can extend cover for pre-existing medical conditions

This *policy* does not automatically cover you for *pre-existing medical conditions*. However, you can add cover to the existing *policy* benefits when you apply. Even if you add this cover, the existing *policy* benefit limits will apply. You will need to follow some conditions as we will only cover certain *pre-existing medical conditions*.

> Learn more about cover for pre-existing medical conditions on page 21.

You pay the excess

An *excess* is the first part of the claim, for which you are responsible. If an *excess* applies to a claim, we subtract that *excess* from the amount we pay.

We only subtract one *excess* for each *unexpected event*. So, if an *unexpected event* means you need to claim under more than one section of this *policy,* we only subtract the one *excess*. However, if more than one *unexpected event* affects you, we subtract the *excess* for each event. If multiple claims arise from one event, we only apply any applicable *excess* once.

You won't pay an *excess* on the following benefits:

- 'C.4 Personal accident' page 48;
- 'C.5 Personal liability' page 49; or
- 'C.6 Rental vehicle excess' page 51.

How cover applies to the people on your journey

This cover applies separately to each person listed on your *Certificate of Insurance.*

The maximum cover under each benefit is for each person.

If there's more than one person, all benefits, limits, conditions, and exclusions are as if we issued a separate *policy* to each of those people.

> You can find the limits for your *policy* in the table on page 9.

We may decide to offer you different cover, or refuse cover

When you apply for your *policy*, we can decide how and when to offer cover. We may decide to not offer you cover, or to offer you cover on different terms and conditions — even if you've had a *policy* with us before.

We may send you special terms and conditions in any of the following:

- your *Certificate of Insurance;* and/or
- any *Endorsement to your policy.*

If we do send you special terms and conditions, your cover will be determined by both:

- the terms and conditions in this *policy;* and
- the special terms and conditions we send you.

We email your policy documents when we accept your application

If we accept your application, we send you an email that confirms your cover. The email will include:

- a copy of this *policy;*
- your *Certificate of Insurance* which sets out the details of your *policy;* and
- any special conditions that apply to your *policy* (including any *Endorsement to your policy*).

These documents form your insurance contract.

We usually contact you by email

We send emails to the main policyholder using the email address you give us.

We use email to send you any important documents. If you don't want to share these important documents with the main policyholder, you'll need to buy a separate *policy.*

If the *policy* is bought through an *agent* and the *agent* doesn't give us your email address, then we will send emails to the *agent* on your behalf. If you don't want to share important documents with the *agent*, please ensure that we have your email address.

When we make decisions and set timeframes, we use the dates we send in an email rather than the date it was delivered or received.

If you don't receive an email you're expecting, please check your junk mail first, then contact us.

If you're the main policyholder

If you're the main policyholder, you're responsible for:

- passing on any information we send you to the people named on your *Certificate of Insurance;* and
- any information you give us about people named on your *Certificate of Insurance.*

> See 'Give us accurate and complete information' page 15.

For our records, if we contact the main policyholder, we've contacted everyone named on your *Certificate of Insurance*.

We keep your information private

Our privacy statement explains when and how we collect, hold, use, and disclose your personal information. You can find our privacy statement at: **www.scti.co.nz/privacy**.

For example, we use your personal information:

- to decide whether we can cover you;
- to decide how much you should pay for cover; and
- to process any claims.

We won't rent or sell your personal information to other companies.

If you would like to access or correct your personal information, please email us at: **info@scti.co.nz**.

You have a 14-day free look period

If you cancel your policy within 14 days of buying it, you can get a full refund if you meet all the criteria below:

- you tell us you want to cancel within 14 days of buying your *policy;*
- you haven't started your *journey* (you can't cancel your *policy* after the *date your journey starts*); and
- you haven't made a claim, and don't intend to make a claim.

Tell us you want to cancel by calling **0800 784 691** or emailing us at: **info@scti.co.nz**.

Refunds if you cancel after the 14-day free look period

If you cancel your *policy* after the 14-day free look period, you may be entitled to a partial refund, less a $35 cancellation premium if you meet all the criteria below:

- you haven't started your *journey* (you can't cancel your *policy* after the *date your journey starts*); and
- you haven't made a claim or intend to make a claim.

Tell us you want to cancel by calling **0800 784 691** or emailing us at: **info@scti.co.nz**.

When your cover starts and stops

When you buy your *policy*, you select the dates relevant to your cover.

Cancellation cover begins on the date your insurance starts

From the *date your insurance starts,* you have cover under 'C.2 Cancelling or changing your journey before you leave' (see page 34), unless you have chosen the option to remove cancellation cover. Your cancellation cover stops once your *journey* has begun.

The rest of the cover begins under the other sections when you start your journey

From the *date your journey starts,* you have cover under the other sections of your *policy* for:

- travelling from your *home country* to New Zealand (including transit stops) for up to 5 days;
- when you're temporarily working or travelling in New Zealand; and
- departing New Zealand travelling to your *home country* (including transits stops) for up to 5 days.

You are not covered while in your *home country.*

A standdown period applies from the date your insurance starts

For any *unexpected event* within the first 3 weeks after the *date your insurance starts*, the most we will pay under 'C.1.1 Medical and evacuation' (page 27) for all claims, costs or losses arising or incurred is $10,000 for each person per *policy*. *Unexpected event* includes an event related to a *covered condition*. We will only pay if cover is confirmed for the event.

When cover for your journey ends

Your cover ends when you have been outside New Zealand on a temporary basis for more than 90 days or on the *date your insurance ends,* whichever happens first.

When we will — and won't — extend your cover

This part of the *policy* explains the circumstances where we can extend your *policy.*

We can extend your cover at no charge if an unexpected event means you cannot return to your home country

If an *unexpected event* that we cover stops you from returning to your *home country* at the end of your *journey,* we can extend your cover at no charge if you call us at **0800 784 691** or email us at: **info@scti.co.nz**.

When you contact us, we'll tell you in writing when your extended cover will end. This will form part of your insurance contract.

To keep getting cover, you must go along with any arrangements we make to get you back to your *home country*. If this is related to a medical event, you must return to your *home country* once we, or our medical team, say you're fit to travel.

Your cover stops if you don't follow our arrangements.

Making other changes to your policy

You can ask us to change your policy and we will decide whether to make any of the changes you ask for.

If we agree to make a change, we'll:

- tell you if you need to pay any extra premium;
- tell you if we need to revise your *policy* or send you a new one; and
- email you to confirm the change and include your changed or new insurance documents.

The changes only take effect when we have sent the email confirming the change and we've received any extra premium.

If you can return to your *home country* early, we may be able to shorten your *policy* and provide a partial refund. Call us at **0800 784 691** or email us: **info@scti.co.nz**.

We won't extend cover for your current *policy* unless related to an *unexpected event*, but you may apply for another *policy* at the end of your *period of insurance*. If you do purchase a new *policy*, any medical conditions that have occurred during your previous policies will be excluded.

Your responsibilities

As a condition of your cover, you must meet the following responsibilities. These responsibilities apply to all sections of this *policy*.

You must be reasonably careful

We expect you to take reasonable care to avoid or minimise a loss.

Gives us accurate and complete information

You must be honest and fair with us. All the information we get from you, or anyone acting on your behalf, about this *policy* and any claim must be honest, accurate and complete.

What we can do if you don't meet your responsibilities

If you don't meet the responsibilities above, we may:

- refuse to issue a *policy;*
- decline any claim;
- reduce our liability for any claim;
- recover any amount we've already paid you for claims;
- cancel this *policy;*
- void this *policy* – this means treating your *policy* as though it never existed; and
- we may refuse to insure you in the future.

If we decide to cancel your *policy:*

- we'll do it by email;
- we won't cover you or anyone listed on your *Certificate of Insurance* from the cancellation date provided in the email;
- we may keep the premium you've paid for the *policy;* and
- we may refuse to insure you in the future.

If we decide to void your *policy:*

- we'll do it by email;
- we'll treat the *policy* as if it had never existed, and won't cover you or anyone listed on your *Certificate of Insurance;*
- we'll return the premium you paid for the *policy;*
- you'll have to refund any amount we've already paid you for claims, if we ask; and
- we may refuse to insure you in the future.

Claiming and the claims process

It's stressful when things go wrong on a *journey,* so we've made it as straightforward as possible to make a claim. It's important that you tell us as soon as you become aware of any circumstances that may results in a claim.

Making your claim

You can make a claim online at: **www.scti.co.nz/claims**. Follow the prompts and upload your supporting documents. To avoid delays, make sure you have your supporting documents ready.

When you make your claim, we may ask you to complete a form. You must complete this form and return to us before we can assess your claim.

If you have any questions about making a claim, call us on **0800 784 691**.

You have responsibilities at claim time

You're responsible for doing certain things described in this section before and after you claim, and after we accept your claim. These responsibilities apply to any section you claim under.

Before you claim

You must do all the following before you make a claim.

You can only claim for the same standard of travel and accommodation

If you plans change, you may have to book new flights or accommodation. If this happens, you can only claim for travel or accommodation that's the same standard you originally booked. For example, if you booked premium economy seats, we won't cover an upgrade to business class.

If you can't book the same standard of flights or accommodation, you must get our permission before you book a higher standard.

Tell us as soon as possible

Make a claim as soon as possible.

Prevent any further loss

You must take all reasonable steps to prevent further loss or liability. For example, you would not be taking reasonable steps to prevent further loss if you:

- knew you couldn't make your *journey*, but couldn't get a refund or credit because you cancelled too late;
- continued to pay towards your *journey* when you knew you had a change in your health that later affects your ability to travel;
- received medical treatment in a private hospital in a country where you could have received free or subsidised medical treatment under the public health system; and/or
- discharged yourself from hospital and suffered a more serious medical event.

Get written reports for medical events

For minor medical events, you pay the costs yourself and submit a claim for assessment. Get a medical report from your medical professional and a copy of any prescriptions you're given. You'll need to submit these with your claim along with your receipts for the payments.

For major medical events, we'll work with you or the hospital to get the information we need to decide cover, so it's important that you call *Southern Cross Emergency Assistance* as soon as you can on **+64 9 359 1602**.

Claims refunds, credits, payments, or compensation from anyone else, if you can

You must seek refunds, credits, payments, or compensation from other parties for the loss you're claiming. For example:

- an airline might give you a refund or a credit;
- your credit card provider might give you a refund; or
- you may be able to claim against a hotel, a transport provider (an airline, ferry operator, or bus company), or travel and tour operator.

If we accept your claim, we'll pay the difference between your cover and any other refunds, credits, payments, or compensation you've received.

Both of the following must apply:

- you've got any other refunds, credits, payments, or compensation for the loss; and
- your claims against anyone else have been decided.

We will ask you to prove that you can't get a refund, credits, payments, or compensation for any costs you're claiming.

If you have other insurance we won't pay your claim.

Preserve anything that is part of the claim

Don't destroy, dispose of or have repaired anything that is or could be part of the claim without checking with us first.

Once you have claimed

You must do all the following once you've made a claim.

Follow our instructions

Do what we ask you to do and give us the information and help that we need. We may decide to not pay your claim if you don't do what we, or *Southern Cross Emergency Assistance,* ask you to do.

Provide us with proof to support your claim

Send us proof to support your claim. Each benefit requires specific evidence that's needed to prove your claim. You'll need to refer to the benefit you're claiming under to understand what you need to send to us.

Give us necessary documents and authority to act

Give us all necessary documents and authority so that we can deal with your claim. For a claim under 'C.5 Personal liability' (page 49), you must let us take over, and conduct in your name, the defence or settlement of any claim, and give us full discretion in the handling of any legal proceedings.

If someone is claiming against you, refer them to us

If someone is making a claim against you, don't admit any liability. Instead, let us know about the situation and follow our advice.

Once we've accepted your claim

You must do all the following once we've accepted your claim.

Help us recover money from someone else, if we ask

We have the right to take action to get money back from a person or company that caused a loss you've claimed for under your *policy*.

We'll pay for any action and may:

- act in your name to get money back from other parties;
- take over defending an action that other parties are carrying out against you; and/or
- defend and settle any claim against you.

You must not start any action against other parties without our written permission. 'Action' includes incurring expenses and negotiating, paying, settling, or agreeing on compensation.

You must help us by:

- answering our questions and giving us any information we ask for; and
- cooperating with us and anyone else we appoint to help us recover the money.

What we can do if you don't meet your responsibilities

If you don't meet the responsibilities under this section 'You have responsibilities at claim time', we may:

- decline any claim;
- reduce our liability for any claim;
- recover any amount we've already paid you for claims;
- cancel this *policy;* and
- refuse to insure you in the future.

If we cancel your *policy*:

- we'll do it by email;
- we won't cover you or anyone listed on your *Certificate of Insurance* from the cancellation date in the email;
- we may keep the premium you've paid for the *policy;* and
- we may refuse to insure you in the future.

Some advice before you go

Make sure it's safe to travel

You must make sure it's still safe to travel to any destinations you are transiting through or visiting by checking for travel advisories on the SafeTravel website **www.safetravel.govt.nz**.

Your *policy* may be affected if the travel advisory on the SafeTravel website is 'Do not travel' or 'Avoid non-essential travel'.

You need to check this when you buy your insurance, again before you start or return on your *journey,* and before leaving for each new destination.

The table below shows how travel advisories affect your *policy.*

Type of travel advisory	Effect on your policy
A travel advisory that affects just part of a country	You won't be covered for events in that part of the country that relate to that travel advisory.
A travel advisory that affects the whole country	You won't be covered for events anywhere in that country that relate to that travel advisory.

Multiple travel advisories may apply to a country. For example, Ministry of Foreign Affairs and Trade (MFAT) may issue an entire country with a travel advisory because of violent crime. In addition, a city in that country may be experiencing civil riots which results in MFAT issuing a partial travel advisory to that specific area.

Your cover may be impacted if you buy your *policy,* then your destination is given a travel advisory before you leave for that destination, including if you are already overseas at the time the travel advisory is issued.

To find out how you are covered if a travel advisory changes for a destination on your *journey,* call us on **0800 784 691**.

Contact us if you want to make a complaint

If you're unhappy with any part of your insurance, or the service we've provided, please let us know.

We take complaints seriously and do our best to resolve them.

You can call us on **0800 784 691**, or email us at: **feedback@scti.co.nz**.

If we can't resolve your problem after you first contact us, we'll ask you to follow our internal complaint process – see: **www.scti.co.nz/complaints**.

If you're not satisfied with the result of your complaint, you can take it to the independent Insurance & Financial Services Ombudsman Scheme. You can find out more about the Ombudsman Scheme at: **www.ifso.nz**.

We have vulnerable customer policy

You can access our vulnerable customer statement on our website at: **www.scti.co.nz**.

New Zealand law applies

Any legal disputes about this *policy* will be decided under New Zealand law.

B. How we cover pre-existing medical conditions

This section applies to any claim under this *policy*. It explains how and when we can cover:

- *illnesses, injuries, and health symptoms* that you knew about when you applied for your *policy* – we call these *pre-existing medical conditions; and*
- *changes to your health* after you buy your *policy*.

> **The terms and conditions in this section apply when you make a claim under 'C. What is and isn't covered' (see page 26).**

Pre-existing medical conditions

We don't automatically cover any pre-existing medical conditions

This *policy* doesn't automatically cover your *pre-existing medical conditions*. However, you can add cover for this when you apply. To understand what *pre-existing medical conditions* are covered and how we cover them, please see 'C.8 Optional: Pre-existing medical conditions cover' (see page 57).

We won't cover undiagnosed pre-existing medical conditions at all

We won't cover undiagnosed *pre-existing medical conditions*. For example, if you're experiencing stomach pains but the medical professionals don't know why, or you're awaiting test results, we won't cover those symptoms.

What we consider a pre-existing medical condition

A *pre-existing medical condition* is any *illness, injury, or health condition* to which all the following apply:

- you were aware of the *illness, injury or health symptom*, or a reasonable person in the circumstances could be expected to have been aware of it before the *date your insurance starts;*
- in the three years before the *date of your insurance starts,* any of the following applied:
  - you sought or received medical help;
  - someone recommended you seek or receive medical help;
  - a reasonable person would have sought or received medical help; and/or
  - you were waiting for medical help.

  In this definition, 'medical help' means the following:
  - advice from a health professional;
  - tests, investigation, or specialist consultations;
  - care, treatment, or medical attention, including surgery; and/or
  - medication or a script for medication.

An *illness, injury* or *health symptom* doesn't need a confirmed medical *diagnosis* to count as a *pre-existing medical condition.*

We don't treat mental illness as a pre-existing medical condition

If you have had any mental health conditions before the *date your insurance starts,* we don't consider these to be *pre-existing medical conditions.*

We treat pregnancy complications as pre-existing medical conditions

If you have had any pregnancy complications in the three years before the *date your insurance starts,* we consider these complications to be *pre-existing medical conditions.* There is no cover under this *policy* if you experience those same complications.

Examples of pregnancy complications include:

- pre-eclampsia;
- recurrent miscarriage (that is, three or more consecutive miscarriages);
- small for date baby; and/or
- postnatal depression.

We have a list of covered conditions with our pre-existing medical conditions cover extension

You can only add our Pre-existing medical condition cover if your *pre-existing medical condition* is listed on our list of *covered conditions* that meets our criteria for cover.

To understand what *pre-existing medical conditions* we cover and conditions that apply, see 'C.8 Optional: Pre-existing medical conditions cover' (page 57).

Changes to health

We don't automatically cover changes to your health other than under C.2 Cancelling or changing your journey before you leave

This *policy* doesn't automatically cover *changes to your health* other than under 'C.2 Cancelling or changing your journey before you leave' (see page 34).

If there's a *change to your health* before your *journey,* we may cover you under 'C.2 Cancelling or changing your journey before you leave' (see page 34), even if we can't cover that condition on your *journey.*

We only cover you under 'C.2 Cancelling or changing your journey before you leave' (see page 34) if medical advice states that you are not medically fit to travel on your *journey* as it was originally arranged.

Unless you contact us and we confirm otherwise, we won't cover any payments you make after you become aware, or a reasonable person would have been aware, of any *changes to your health.*

We won't cover undiagnosed changes to your health at all

We won't cover undiagnosed *changes to your health*. For example, if you're experiencing stomach pains but the medical professionals don't know why, or you're waiting test results, we won't cover those symptoms.

What we consider to be changes to health

A *change to your health* before you travel is any new *illness, injury or health symptom,* to which all of the following apply:

- it occurs between the *date your insurance starts* and the *date your journey starts;*
- you were aware of the *illness, injury or health symptom*, or a reasonable person in the circumstances could be expected to have been aware of it before the *date your insurance starts*.
- any of the following apply:
  - you seek or receive medical help;
  - someone recommends you seek or receive medical help;
  - a reasonable person would seek or receive medical help; and/or
  - you are waiting for medical help.

  In this definition, 'medical help' means the following:
  - advice from a health professional;
  - tests, investigations or specialist consultations;
  - care, treatment, or medical attention, including surgery; and/or
  - medication or a script for medication.

Any new *illness, injury,* or *health symptom,* doesn't need a confirmed medical *diagnosis* to count as *changes to your health.*

We may be able to cover you for changes to your health before you travel

If you contact us notifying a *change to your health* that aligns with a *pre-existing medical condition* we cover under our optional add-on 'C.8 Optional: Pre-existing medical conditions cover' (page 57) and you have not selected this option, we may be able to offer you cover at an additional premium. Before you travel, we recommend getting your *doctor* to check for any new health conditions or symptoms you or anyone traveling may have. If your *doctor* tells you of any new *illness*, *injury*, *health symptom*, or change to a *covered condition* before the *date your journey starts*, contact us to see if we can offer cover.

How to apply to cover your pre-existing medical condition, under section C.8

To get cover for your *pre-existing medical condition*, you must apply for cover with our Pre-existing medical conditions cover and pay the additional premium.

If you haven't selected our Pre-existing medical conditions cover when you purchased your *policy*, you can still apply for this cover if all of the following applies:

- you have a listed *covered condition* that also meets our criteria cover;
- you let us know before the *date your journey starts*; and
- you pay the additional premium.

If you're unsure of the name of your health condition or *health symptom*, check with your *doctor* first. If you don't apply for the pre-existing medical condition add-on for a *pre-existing medical condition* that we cover, it could affect your cover when you submit a claim.

Please check your *pre-existing medical condition* is covered by this *policy* before paying the additional premium.

> To fully understand our terms of cover for pre-existing medical conditions, see 'C.8 Optional: Pre-existing medical conditions cover' (page 57).

If you don't apply for our Pre-existing medical conditions cover, we won't cover anything related to *pre-existing medical conditions*.

Call us about your pre-existing medical condition if you're unsure

Making sure you have the right cover for your health is important to us. If you have any questions, call us on **0800 784 691** or **+64 9 979 6597**, if calling from overseas.

We don't cover all pre-existing medical conditions

This *policy* does not cover all *pre-existing medical conditions*. We have a list of *covered conditions* under 'C.8 Optional: Pre-existing medical conditions cover' (page 57).

If you have a *pre-existing medical condition* not covered by this *policy*, please think carefully before selecting our optional *pre-existing medical conditions* cover.

We won't pay any claims for anything related to *pre-existing medical conditions* not listed as a *covered condition* or if you haven't selected the optional *pre-existing medical conditions* add-on.

We won't cover changes or cancellations for expected medical procedures – even if they're for covered conditions

If you need to claim because of a medical procedure you were on a waiting list for or scheduled to receive before the *date your insurance starts*, we won't cover you.

This exclusion applies even if the condition you are having the medical procedure for is listed within our *covered conditions*.

We may cover journey changes caused by the ill-health of someone important to you

!

Point to note

Take the health of any *immediate family members* into account when you plan your *journey* and choose your cover. We only provide limited cover for changes or cancellations caused by sudden unexpected changes in an *immediate family member's* health.

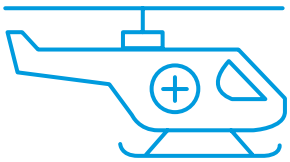
You can make a claim under 'C.2 Cancelling or changing your journey before you leave' (page 34) or 'C.3 Changes to your journey once you have left' (page 40), if the health of an *immediate family member* unexpectedly gets worse, resulting in any of the following:

- their death;
- their admission to a public or private hospital, for inpatient care as part of non-elective treatment;
- a *doctor* recommending their admission to a public or private hospital for inpatient care as part of non-elective treatment;
- their admission to end-stage palliative care;
- a *doctor* recommending their admission to end-stage palliative care;
- their *diagnosis* of a *terminal condition;* and/or
- their *diagnosis* of a condition that needs radiotherapy or chemotherapy.

The *immediate family member* must also not be over 85 years old before the *date your insurance starts*.

C. What is and isn't covered

This section explains the details of your *policy:* when you are covered and when you are not.



C.1

Cover for medical and evacuation

This section explains cover for medical treatment and evacuation because of an *unexpected event* on your *journey.*

When you need to check with us before you start medical treatment

You need to let us know about major, but not minor, treatment.

Contact us if you need serious, or expensive medical treatment

You may not be able make a claim if you don't get our approval first. You, or someone acting for you, must contact *Southern Cross Emergency Assistance* as soon as possible if you need serious medical attention.

You must get our approval if you:

- are admitted to hospital;
- need surgery; and/or
- expect your medical and related expenses to be more than $2,000.

For minor treatment, you pay then claim

If you need minor treatment that's under $2,000, you pay for it then you make a claim for assessment. You don't need our prior approval for minor medical treatment.

Don't forget to keep all receipts, bills, medical reports and any other documents that could support your claim.

You can claim online at: **www.scti.co.nz/claims**.

!

Stand-down limit

For any claims made under this section which occur during the first three weeks from the *date your insurance starts* are limited to $10,000 for each person, per *policy*.

!

Point to note

As a visitor to New Zealand, you are covered by the Accident Compensation Corporation (ACC) if you are injured in an accident. ACC helps pay towards the cost of your treatment for your *injury*, including GP services, dental treatment and services, physiotherapist treatment and chiropractor treatment.

If you require treatment in New Zealand for an *injury* caused by an accident, you must first claim through ACC. We will not accept any claim or part of any claim (i.e. ACC top-up) unless written confirmation is provided to us showing that ACC has declined to pay some or all of the cost.

C.1.1 Medical and evacuation

Medical expenses

We'll cover your actual and reasonable medical expenses if you need medical treatment because of an *unexpected event* during your *journey*.

If we have confirmed that your medical expenses are covered, and you are deemed medically fit to travel by *Southern Cross Emergency Assistance*, we can pay to:

- repatriate you to your *home country;* or
- evacuate you to another country that we choose for further treatment.

Evacuation where you are outside New Zealand

We'll evacuate you to a medical facility in another country if you suffer an *unexpected event* during your *journey* outside New Zealand, where in our opinion evacuation is medical necessary.

Repatriation to your home country

We'll repatriate you to your *home country* if you suffer an *unexpected event* during your *journey* resulting in *chronic illness or injury*, where in our opinion, you are no longer medically fit to remain in New Zealand for the remainder of your *journey*.

We'll cover a family member's reasonable costs of travel to New Zealand (a return flight and transfers) to accompany you when we repatriate you.

All medical expenses, evacuation or repatriation cover must meet the conditions of cover on page 28.

We subtract an *excess* from claims we pay under this section.

✓

Conditions of cover

We only cover medical evacuation costs or repatriation if one of the following applies:

- your *policy* covers your medical treatment; or
- your *policy* would cover your medical treatment, but a public health service already covers it. We only cover your claims if you follow any instructions we make to evacuate you to another medical facility in another location including another country or repatriate you. We will only ever ask to do this if you are medically fit to travel.

We won't cover any further medical treatment after the date and time we would have moved you, if you refuse to be evacuated or repatriated.

The following conditions also apply to all claims under this section:

- you must, in our opinion, be medically fit to travel with or without an upgrade to your *travel arrangements;*
- we'll decide whether to medically evacuate you or repatriate you. This includes when, where, and how we'll do it;
- if we repatriate you, the accompanying family member's travel will be economy class; and
- if we cover the cost of your repatriation, there is no cover for any unused pre-paid costs of your original return *travel arrangements*.

✗

What we won't cover

We won't cover any of the following:

- *registered specialist* consultations, investigations or treatment without a referral from a registered medical practitioner (except claims made under *ancillary services*);
- check-ups or treatment when there were no symptoms, *illness or injury* under investigation;
- optical treatment except claims made under 'C.8 Optional: Pre-existing medical conditions cover' (page 57);
- immigration health screening;
- medical costs required due to an *injury*, unless we are provided with evidence from ACC proving that it has declined to cover the costs;
- purchase of medical equipment (including wheelchairs, crutches and nebulisers);
- over-the-counter treatments or medication that is available without a prescription;
- medications which are not approved for public health funding by the Pharmaceutical Management Agency (Pharmac) ;
- preventative treatment (including but not limited to contraception and vaccines);
- fertility treatment;
- medical expenses incurred directly or indirectly due to a treatment error by a medical provider;
- anything excluded under 'C.1.8 Other losses we won't cover under all benefits in Section C.1' (page 33); or
- anything excluded under 'D. General exclusions — things we never cover' (page 60).

C.1.2 Ancillary services

We cover you for any actual and reasonable costs for *ancillary services* because of an *unexpected event* during your *journey*.

Your claim must meet the conditions of cover below.

We pay up to $1,000 for each person, per *policy*.

We subtract an *excess* from claims we pay under this section.

✓

Conditions of cover

We only cover you if the following applies:

- they are a registered *ancillary service* such as: acupuncturist, chiropractor, dietician, osteopath, physiotherapist, podiatrist, or Chinese medicine practitioner.

✗

What we won't cover

We won't cover any claims, or costs or losses directly or indirectly arising from, related to or associated with the following:

- anything excluded under 'C.1.8 Other losses we won't cover under all benefits in Section C.1' (page 33); or
- anything excluded under 'D. General exclusions — things we never cover' (page 60).

C.1.3 Emergency dental treatment

We cover you if you require emergency dental treatment because of an *unexpected event* during your *journey*.

Your claim must meet the conditions of cover below.

We pay up to $1,500 for each person, per *policy*.

We subtract an *excess* from claims we pay under this section.

✓

Conditions of cover

We'll only cover emergency dental treatment if it is for at least one of the following:

- to relieve sudden and acute pain; and/or
- where your natural teeth, replacement teeth or dentures have been damaged during your *journey* as a result of an *injury*.

You must also get a report from the treating dentist that confirms the reason for and details of the emergency dental treatment.

What we won't cover

We won't cover any of the following:

- check-ups or preventative treatment;
- over-the-counter treatments or medication that is available without a prescription;
- dental expenses incurred directly or indirectly due to a treatment error by a dental provider;
- anything excluded under 'C.1.8 Other losses we won't cover under all benefits in Section C.1' (page 33); or
- anything excluded under 'D. General exclusions — things we never cover' (page 60).

C.1.4 Extra travel and accommodation costs if you're unable to travel

We'll cover extra travel and accommodation costs if you fall ill or get injured because of an *unexpected event* during your *journey,* and we don't consider you medically fit to travel.

Your claim must meet the conditions of cover on page 31.

We'll cover you and any other person on your *Certificate of Insurance* for your reasonable actual costs of:

- extra accommodation and meals that you were not expecting to pay for; and/or
- necessary travel within the area you're staying in, for example to hospital or medical appointments.

We pay up to $5,000 for each *unexpected event* for each person, per *policy.*

We subtract an *excess* from claims we pay under this section.

Conditions of cover

The following conditions apply to all claims under this section:

- we have confirmed that your *policy* covers your *unexpected event;*
- we cover you under this benefit during the period you are not medically fit to travel and while you incur additional accommodation or *travel expenses;*
- if during this period you have losses relating to pre-paid unused accommodation or travel, we will consider these losses under 'C.3 Changes to your journey once you have left' (page 40). We will take into account that amount we have paid under this benefit, and will only cover any losses over and above this amount;
- if you are outside New Zealand, once you are declared medically fit to travel, we will cover the cost of additional travel to return you to New Zealand or your *home country* under this benefit; and
- if we agree to you continuing on your *journey,* we consider the losses related to amending your *journey* under 'C.3 Changes to your journey once you have left' (page 40).

What we won't cover

We won't cover any of the following:

- anything excluded under 'C.1.8 Other losses we won't cover under all benefits in Section C.1' (page 33); or
- anything excluded under 'D. General exclusions — things we never cover' (page 60).

C.1.5 Accompanying person

If you're travelling alone and are admitted to hospital anywhere other than your *home country* for more than 10 consecutive days because of an *unexpected event* during your *journey*, we'll arrange for someone to travel to where you're getting medical treatment.

Your claim must meet the conditions of cover below.

We cover your accompanying person's reasonable costs of travel (a return economy flight and transfers from your *home country* or New Zealand to the place where you are receiving the medical treatment), accommodation, and meals.

We subtract an *excess* from claims we pay under this section.

Conditions of cover

We only cover you if one of the following applies:

- your *policy* covers your medical treatment; or
- your *policy* would cover your medical treatment, but a public health service already covers it.

What we won't cover

We won't cover any of the following:

- anything excluded under 'C.1.8 Other losses we won't cover under all benefits in Section C.1' (page 33); or
- anything excluded under 'D. General exclusions — things we never cover '(page 60).

C.1.6 Funeral expenses or return of mortal remains

If you die while you're on your *journey,* we'll cover the actual and reasonable cost of the following:

- embalming your body, cremating your body, or both
- either:
  - a burial in the place where you died (limited to the cost of a casket, a death notice cost, hearse fees, and compulsory fees for buying and preparing a burial plot); or
  - returning your remains to your *home country;* and
- a family member's reasonable costs of travel to the place you died (a return economy flight and transfers), accommodation and meals to help make these arrangements.

Your claim must meet the conditions of cover below.

We pay up to $25,000 to the estate of each deceased person.

We won't subtract an *excess* from claims we pay under this section.

✓

Conditions of cover

We don't require evidence that your death was caused by an *unexpected event*. However, we only cover you if someone can give us satisfactory evidence of your death.

✗

What we won't cover

We won't cover any of the following:

- a *terminal condition* you knew about before the *date your journey starts.*

C.1.7 Search and rescue

We'll cover you if as a result of an *unexpected event* during your *journey* you become legally liable to pay for costs incurred by authorities in mounting a search and rescue operation to locate you.

Your claim must meet the conditions of cover on page 33.

We will pay up to $10,000 for each person, per *policy.*

We subtract an *excess* from claims we pay under this section.

Conditions of cover

For a search and rescue operation in New Zealand, the invoice must be from one of the following authorities: New Zealand Land Search and Rescue, the New Zealand Coastguard, the New Zealand Police or the New Zealand Defence force.

For a search and recuse operation occurring outside of New Zealand, the invoice must be from one of the following authorities: the Police, the Coastguard or a member of a legally recognised government defence force.

What we won't cover

We won't cover any of the following:

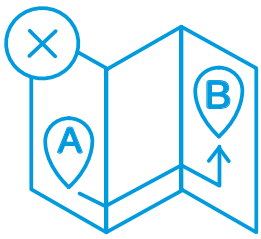
- anything excluded under 'C.1.8 Other losses we won't cover under all benefits in Section C.1 (page 33); or
- anything excluded under 'D. General exclusions – things we never cover' (page 60).

C.1.8 Other losses we won't cover under all benefits in Section C.1

What we won't cover

We won't cover any of the following:

- you, or something acting for you, didn't contact *Southern Cross Emergency Assistance* and get our approval before you started medical treatment that was likely to cost more than $2,000;
- you had private medical treatment when public treatment was available, for example under a reciprocal health agreement with your *home country;*
- services provided by a health practitioner who does not have a current practicing certificate, who is not practising in accordance with restrictions under local laws, or whose scope of practise is not relevant to the healthcare services provided;
- childbirth that occurs after the 24th week (i.e. 23 weeks and 6 days) and any associated neo-natal care; or
- error of a medical provider.



C.2

Cancelling or changing your journey before you leave

The maximum amount we pay for all claims under this section is the amount you selected, if any, when you purchased your *policy*. This is shown on your *Certificate of Insurance*. If you require this cover, you must opt in. You can include this cover, for each person, for additional premium at any of the following levels – $2,500, $5,000, $10,000 or unlimited cover.

The following sub-limit also applies:

- for any claim under this section involving the *existing condition* of an *immediate family member,* we pay up to $2,500 for each person, up to a maximum of $5,000 per *policy.*

We subtract an *excess* from claims we pay under this section.

C.2.1 Cancelling or changing your journey

We cover you if you need to cancel or change any of your *travel arrangements* because of an *unexpected event* prior to:

- your first departure from your *home country* travelling to New Zealand; or
- your final departure from New Zealand travelling to your *home country.*

For each type of travel expense, we will pay you the higher of the following.

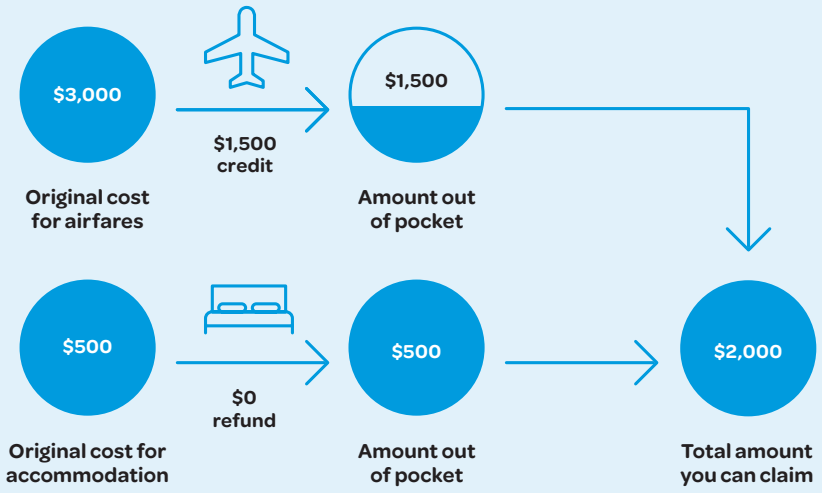
- the total value of your original unused prepaid costs, less any refund or credits you are eligible to receive; or
- the total value of your additional costs, less any refund or credits you are eligible to receive.

Your claim must meet the conditions of cover on page 36.

We pay you up to the amount shown on your *Certificate of Insurance*. The sub-limits under this section 'C.2 Cancelling or changing your journey before you leave' also apply – see above.

Example: Cancelling your journey

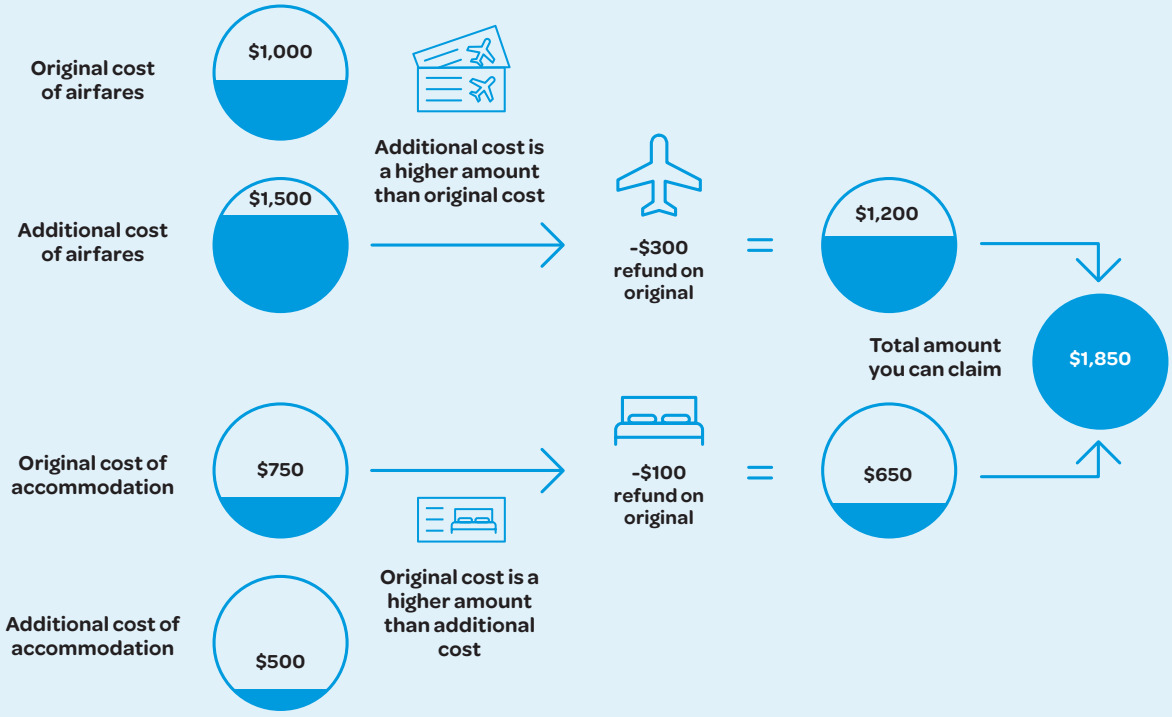
You've paid $3,000 for airfares and $500 for accommodation. An *unexpected event* means you need to cancel your *journey*. Your airline gives you $1,500 credit for the unused airfares. You can't get any refund for your accommodation. This means you can claim $1,500 for your unused airfares and $500 for your unused accommodation. This would put you back to your original financial position.



Example: Changes to your journey

You've paid $1,000 for airfares and $750 for accommodation. An *unexpected event* means you need to change your *journey*. You have to spend an extra $1,500 on new airfares and $500 on accommodation to continue your *journey*. Your airline gives you $300 refund for the unused original airfares and your accommodation gives you a $100 refund.

This means you can claim $1,200 for your additional airfares and $650 for your original unused accommodation, a total of $1,850. This would put you back to your original financial position.



Conditions of cover

The following conditions apply to all claims under this section:

- you've selected $2,500, $5,000, $10,000, or unlimited cover; and
- everything under 'C.2.3 Conditions of cover for cancelling or changing your journey before you leave' (page 38) applies to all claims under this section.

What we won't cover

We won't cover claims, costs, or losses directly or indirectly arising from, related to or associated with the following:

- anything considered unreasonable. For example, when your airline offers you a free flight, but you decide to buy a different flight that gets you to your destination only a few hours before the free flight. However, we may cover these extra costs if they relate to a *special event* – see 'C.2.2 Delayed journey to a special event' (page 36);
- anything excluded under 'C.2.4 Other losses we won't cover if you need to change your plans before you leave' (page 38); or
- anything excluded under 'D. General exclusions – things we never cover' (page 60).

C.2.2 Delayed journey to a special event

If you need to change your *travel arrangements* before your *journey* because of an *unexpected event,* we'll cover the extra costs to get you to your destination as quickly as possible so you can attend a *special event.*

For example, if your airline offers you a free flight but you decide to take a different flight that gets you to your destination a few hours earlier so that you don't miss a *special event,* we'll pay those extra costs.

Your claim won't be covered under C.2.1 Cancelling or changing your journey (page 34) because the costs or losses are unreasonable as your airline has offered you a free flight.

For each type of travel expense, we will pay you the higher of the following:

- the total value of your original unused prepaid costs, less any refund or credits you are eligible to receive; or
- the total value of your additional costs, less any refund or credits you are eligible to receive.

Your claim must meet the conditions of cover on page 37.

We pay you up to $1,000 for each person, up to a maximum of $5,000 per *policy.*

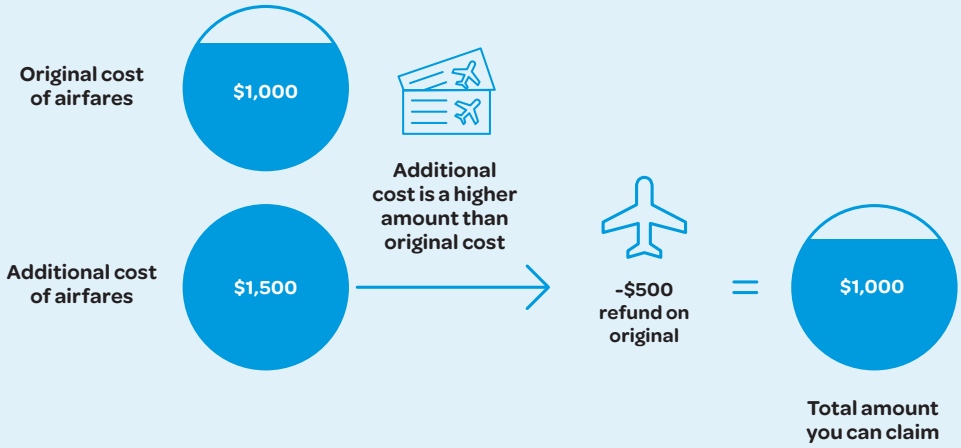
We subtract an *excess* from claims we pay under this section.

Example: Delayed journey to a special event

You've paid $1,000 for airfares to a friend's wedding. The airline cancels the flight and offers an alternative flight in two days' time at no additional cost. However, this means you would miss your friend's wedding.

You find flights on another airline that would get you there in time and at an additional cost of $1,500. If you take this option, the original airline will only refund you $500. You don't have cover under 'C.2.1 Cancelling or changing your journey' (page 34) because the costs are unreasonable since the airline offered you an alternative flight in two days' time. Since you're travelling to a *special event*, we'll cover you up to the benefit limit towards the new flights.

Your additional costs are higher than your original costs. This means you could claim $1,000 — your additional costs of $1,500, less the $500 refund. This would put you back to your original financial position.



Conditions of cover

We only cover you if your *journey* to the *special event* was delayed before you left your *home country*, and the event can't be delayed or rescheduled.

Everything under 'C.2.3 Conditions of cover for cancelling or changing your journey before you leave' (page 38) also applies.

What we won't cover

We won't cover any claims, costs or losses directly or indirectly arising from, related to or associated with the following:

- anything excluded under 'C.2.4 Other losses we won't cover if you need to change your plans before you leave' (page 38); or
- anything excluded under 'D. General exclusions — things we never cover' (page 60).

C.2.3 Conditions of cover for cancelling or changing your journey before you leave

✓

The following conditions apply to all claims under this section

- You can't claim for the same *unexpected event* more than once for each *policy;*
- you can't claim under both 'C.2 Cancelling or changing your journey before you leave' (page 34) and 'C.3 Changes to your journey once you have left' (page 40) for the same *unexpected event;*
- the *unexpected event* must directly affect you or an *immediate family member;* and/or
- from any claim we pay you, we subtract all refunds (including taxes) and credit you can receive from third parties.

For claims involving an *immediate family member*, the following conditions also apply:

- in claims that have arisen because of an *unexpected event* involving an *immediate family member's* circumstances, we only cover the following *unexpected events:*
  - the *immediate family member* dying;
  - the *immediate family member* being admitted to a public or private hospital for inpatient care as part of non-elective treatment, or a *doctor* recommending that they are;
  - the *immediate family member* being admitted to end-stage palliative care, or a *doctor* recommending that they are; and/or
  - the *immediate family member* being *diagnosed* with a *terminal condition*, or a condition that requires radiotherapy or chemotherapy.
- the *immediate family member* must not also be over 85 years old before the *date your insurance starts.*

C.2.4 Other losses we won't cover if you need to change your plans before you leave

✗

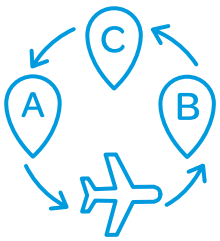
What we won't cover

We won't cover any of the following:

- anything considered unreasonable. For example, when your airline offers you a free flight, but you decide to buy a different flight that gets you to your destination only a few hours before the free flight;
- if a reasonable person in your situation would have expected your plans to change;
- you decide you don't want to travel, your disinclination to travel or your change of mind;

Continues over page >>

- you booked a *journey*, even though you knew you were on a waiting list for a medical procedure and could get a date that would clash with your *journey* dates;
- you, or someone acting for you, didn't tell your service provider about a problem quickly enough, so you lost a deposit, were charged more, or your refund or credit amount was reduced;
- your failure to check in or board at the right time for a *scheduled transport* service;
- your failure to get the bookings, tickets, visas waivers, Electronic System for Travel Authorisation (ESTA) or documents you needed for your *journey*, didn't have them with you, or failed to ensure that they were valid and correct;
- you are denied check in or boarding on a *scheduled transport* service by a transport provider or any authority for any reason;
- you didn't have a confirmed seat, booking, or reservation, including travelling on standby tickets;
- your financial circumstances prevent you from travelling;
- another person who's essential to your *journey* being able to travel but deciding they don't want to;
- your return *journey* to your *home country*, if you hadn't already paid for transport back to your *home country* when the *unexpected event* happened;
- your return from a visit to your *home country*, if you hadn't already paid for transport back to your home in New Zealand when the *unexpected event* happened or didn't intend to return to New Zealand;
- the error, default, or *financial collapse* of a service provider;
- currency rate fluctuations;
- commitments for work (including volunteer), study, sport or a leisure activity, including requests or requirements of employers or organisers;
- delays and rescheduling where you can get full refunds or credits from a transport provider or any other source;
- payments for ceremonies or receptions, including weddings and cultural events;
- an *epidemic* or *pandemic*, or the perceived threat of an *epidemic* or *pandemic;*
- an act of *terrorism* or the perceived threat of *terrorism;*
- any amount that your service providers refund or provide credit for, including taxes;
- domestic *travel arrangements* in your *home country* unless the travel is related to your international travel which has a connecting flight within 24 hours;
- your *travel arrangements* being cancelled or changed due to a *cyber attack;* or
- anything excluded under 'D. General exclusions — things we never cover' (page 60).



C.3 Changes to your journey once you have left

The maximum amount we pay for all claims under this section is $50,000 for each person, per *policy.*

The following sub-limit also applies:

- for any claim under this section involving the *existing condition* of an *immediate family member*, we pay up to $2,500 for each person, up to a maximum of $5,000 per *policy.*

We subtract an *excess* from claims we pay under this section.

C.3.1 Travel interruption

We cover you if an *unexpected event* interrupts your *journey* and you need to re-arrange your *travel arrangements* relating to travel between:

- your *home country* and New Zealand; and
- your home in New Zealand and your leisure holiday destination in New Zealand.

For each type of travel expense, we will pay you the higher of the following:

- the total value of your original unused prepaid costs, less any refund or credits you are eligible to receive; or
- the total value of your additional costs, less any refund or credits you are eligible to receive.

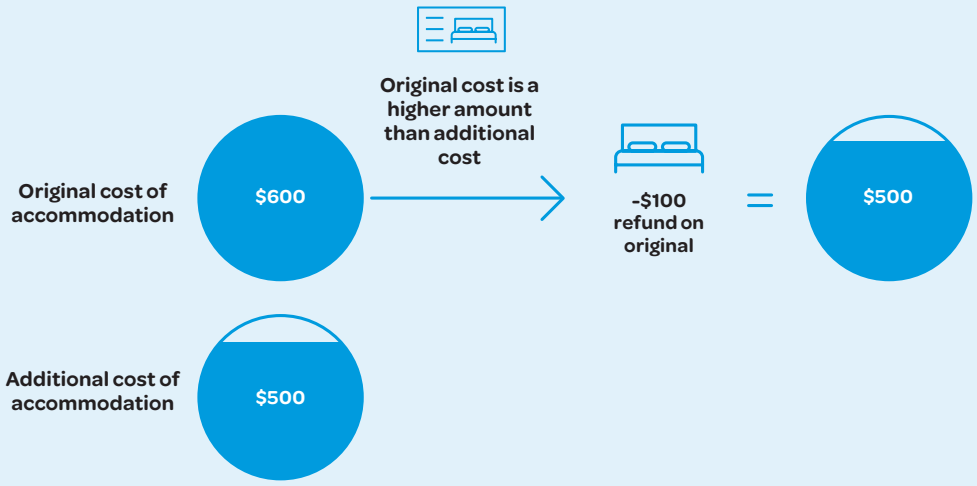
Your claim must meet the conditions of cover on page 42.

We pay you up to $400 for each day, up to $3,000 for each person, per *policy.*

Example: Travel interruption during your journey

After starting a multi-destination *journey*, an *unexpected event* means you can't reach your next destination until two days after you were supposed to get there. Your airline changes your flight for free. However, you need to find new accommodation in your current destination, which costs $500. You had paid $600 for the two days accommodation in your next destination, which you don't use. This accommodation provider gives you a $100 refund.

This means you could claim $500, which is the higher of your original unused prepaid costs and your additional costs, less the $100 refund you have received.



Example: Travel interruption at the end of your journey

At the end of your *journey*, an *unexpected event* means you can't return to your *home country* until two days after you were supposed to arrive. Your airline changes your flight for free. However, you need to find new accommodation in your current destination, which costs $600.

This means you could claim $600, which is your total additional unexpected cost. This would put you back to your original financial position.

Example: Prepaid costs versus additional costs

You've paid $1,500 for a tour which includes accommodation, transport and meals. An *unexpected event* means you are delayed and need to cancel your tour which is non-refundable. While delayed, you incurred additional accommodation, meal and transport expenses totalling $1,000.

We'll pay the higher value of either your original unused prepaid costs, or your additional costs, less any refunds you were eligible for.

In this case, your original unused prepaid costs are $1,500, and your additional costs are $1,000. You received no refund for the original unused prepaid costs. As the original unused prepaid costs is the higher amount, we pay you $1,500 for this event. This is because you were unable to use the original prepaid tour so the $1,500 paid for the tour is considered your out-of-pocket cost.

Conditions of cover

We only cover claims relating to the first 30 days you are delayed after the *unexpected event*.

Everything under 'C.3.4 Conditions of cover for changes to your journey once you have left' (page 46) also applies.

What we won't cover

We won't cover any of the following:

- anything considered unreasonable. For example, when your airline offers you a free flight, but you decide to buy a different flight that gets you to your destination only a few hours before the free flight;
- anything excluded under 'C.3.5 Other losses we won't cover if you need to change your plans after you've left' (page 47); or
- anything excluded under 'D. General exclusions — things we never cover' (page 60).

C.3.2 Cutting your journey short

We cover you if an *unexpected event* interrupts your *journey* so that you need to re-arrange your *travel arrangements* to cut short:

- your *journey* to return to your *home country;* or
- your leisure holiday in New Zealand.

For each type of travel expense, we will pay you the higher of the following:

- the total value of your original unused prepaid costs, less any refund or credits you are eligible to receive; or
- the total value of your additional costs, less any refund or credits you are eligible to receive.

Your claim must meet the conditions of cover on page 44.

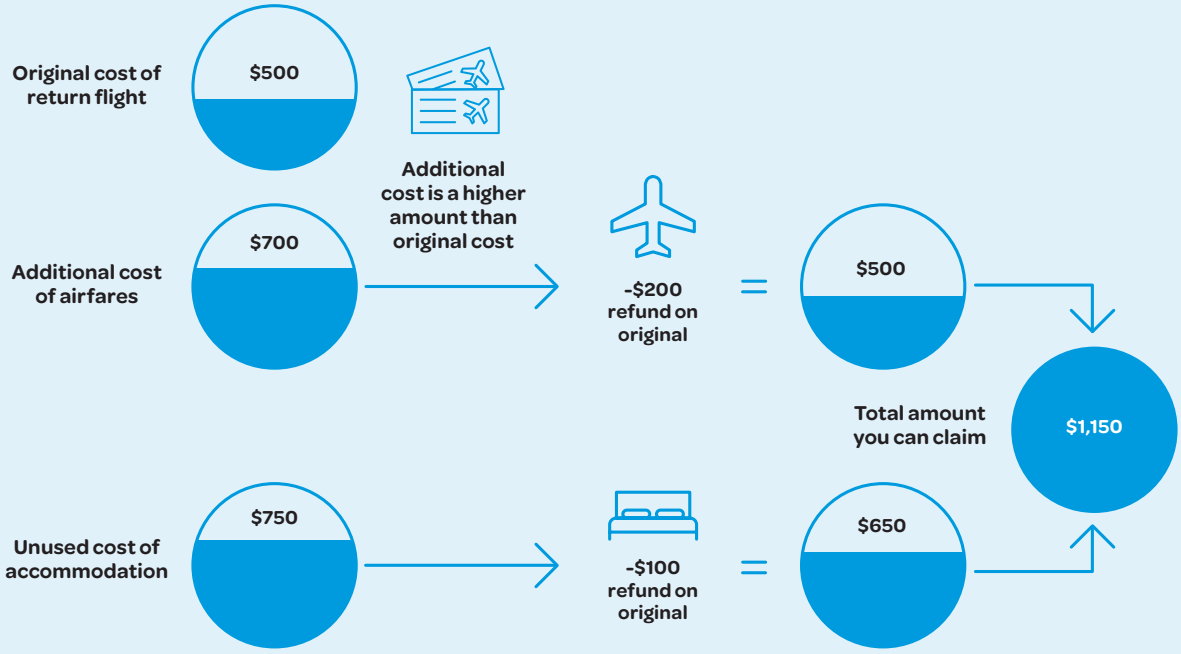
We pay you up to $50,000 for each person, per *policy.*

We subtract an *excess* from claims we pay under this section.

Example: Cutting your journey short

While in New Zealand, you've already paid $1,000 for your return airfares and you've paid $1,500 for 10 nights accommodation. An *unexpected event* means you need to return to your *home country* early after five nights. Your original airline can't change your return flight, so you buy a new flight for $700 with a new airline. Your original airline refunds you $200 for your unused return ticket. You cancel your remaining five nights' accommodation and get a $100 refund.

This means you can claim $500 for your new airfare and $650 for your unused accommodation, a total of $1,150. This would put you back to your original financial position.



Conditions of cover

Everything under 'C.3.4 Conditions of cover for changes to your journey once you have left' (page 46) applies.

What we won't cover

We won't cover any of the following:

- anything considered unreasonable. For example, when your airline offers you a free flight, but you decide to buy a different flight that gets you to your destination only a few hours before the free flight;
- anything excluded under 'C.3.5 Other losses we won't cover if you need to change your plans after you've left' (page 47); or
- anything excluded under 'D. General exclusions — things we never cover' (page 60).

C.3.3 Delayed journey to special event

If you need to change your *travel arrangements* because of an *unexpected event* during your *journey*, we'll cover the extra costs to get you to your destination as quickly as possible so you can attend a *special event*. For example, if your airline offers you a free flight but you decide to take a different flight that gets you to your destination a few hours earlier so that you don't miss a *special event*, we'll pay those extra costs.

Your claim won't be covered under C.3.1 Travel interruption (page 40) because the costs or losses are unreasonable.

For each type of travel expense, we will pay you the higher of the following:

- the total value of your original unused prepaid costs, less any refund or credits you are eligible to receive; or
- the total value of your additional costs, less any refund or credits you are eligible to receive.

Your claim must meet the conditions of cover on page 45.

We pay you up to $1,000 for each person, up to a maximum of $5,000 per *policy*.

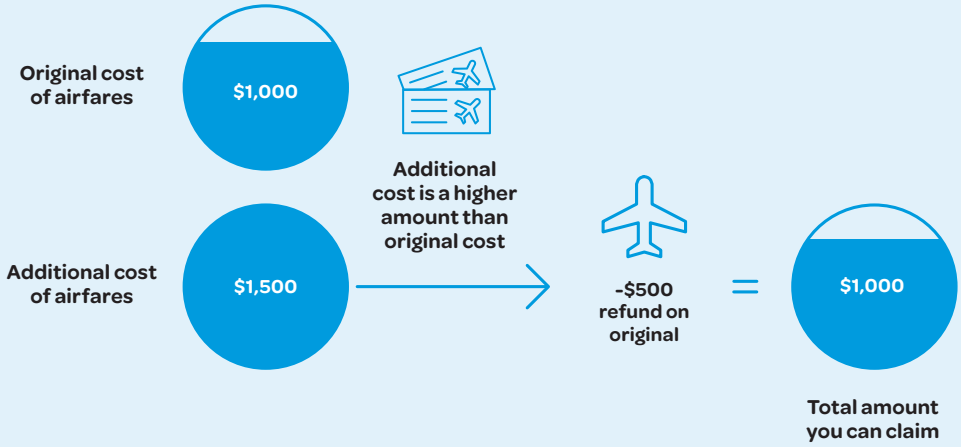
We subtract an *excess* from claims we pay under this section.

Example: Delayed journey to a special event

You're already on your *journey* when the airline cancels the second leg of your flight. You've paid $1,000 for this flight to get to a friend's wedding. The airline offers an alternative flight in two days' time at no additional cost. However, this means you would miss your friend's wedding.

You find flights on another airline that would get you there in time and at an additional cost of $1,500. If you take this option, the original airline will only refund you $500. You don't have cover under 'C.3.1 Travel interruption' (page 40) because the costs are unreasonable since the airline offered you an alternative flight in two days' time. Since you're travelling to a *special event*, we'll cover you up to the benefit limit towards the new flights.

Your additional costs are higher than your original costs. This means you could claim $1,000 – your additional costs of $1,500, less the $500 refund. This would put you back to your original financial position.



Conditions of cover

We only cover you if your *journey* to the *special event* was delayed after you left your *home country*, and the event can't be delayed or rescheduled.

Everything under 'C.3.4 Conditions of cover for changes to your journey once you have left' (page 46) also applies.

What we won't cover

We won't cover any claims, costs or losses directly or indirectly arising from, related to or associated with the following:

- anything excluded under 'C.3.5 Other losses we won't cover if you need to change your plans after you've left' (page 47); or
- anything excluded under 'D. General exclusions – things we never cover' (page 60).

C.3.4 Conditions of cover for changes to your journey once you have left

The following conditions apply to all claims under this section

- You can't claim for the same *unexpected event* more than once for each *journey;*
- you can't claim under both 'C.2 Cancelling or changing your journey before you leave' (page 34) and 'C.3 Changes to your journey once you have left' (page 40) for the same *unexpected event*;
- the *unexpected event* must directly affect you or an *immediate family member;*
- from any claim we pay you, we'll subtract all refunds (including taxes) and credits you can receive from third parties;
- you must either send us proof of any refunds or credits you can get, or prove you can't get refunds or credits; and
- if you hadn't already paid for your return transport when the *unexpected event* happened, we'll subtract the price to get you back. The price will be for the original method of transport you used for your *journey.*

If the claim involves an *immediate family member*, the following conditions also apply:

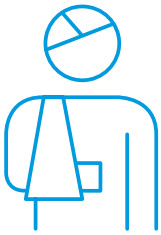
- in claims that have arisen because of an *unexpected event* involving an *immediate family member's* circumstances, we only cover the following *unexpected events:*
  - the *immediate family member* dying;
  - the *immediate family member* being admitted to a public or private hospital for inpatient care as part of non-elective treatment, or a *doctor* recommending that they are;
  - the *immediate family member* being admitted to end-stage palliative care, or a *doctor* recommending that they are; and/or
  - the *immediate family member* being *diagnosed* with *terminal condition*, or a condition that requires radio therapy or chemotherapy.
- the *immediate family member* must not be over 85 years old before the *date your insurance starts.*

C.3.5 Other losses we won't cover if you need to change your plans after you've left

What we won't cover

We won't cover any of the following:

- you decide you don't want to continue your *journey*, your disinclination to travel or your change of mind;
- you travelling to your *home country* where the *unexpected event* directly relates to an *immediate family member* located in New Zealand;
- you started your *journey,* even though you knew you were on a waiting list for a medical procedure and could get a date that would clash with your *journey* dates;
- you, or someone acting for you, didn't tell your service provider about a problem quickly enough, so you lost a deposit, were charged more, or your refund or credit amount was reduced;
- your failure to check in or board at the right time for a *schedule transport* service;
- your failure to get the bookings, tickets, passport, visas, visa waivers, Electronic System for Travel Authorisation (ESTA) or documents you needed for your *journey,* didn't have them with you, or failed to ensure that they were valid and correct;
- you are denied check in or boarding on a *scheduled transport* service for any reason;
- you didn't have confirmed seat, booking, or reservation, including travelling on standby tickets;
- your financial circumstances prevented you from starting or continuing on your *journey;*
- another person who's essential to your *journey* deciding they don't want to continue on your *journey;*
- the error, default, or *financial collapse* of a service provider;
- currency rate fluctuations;
- commitments for work (including volunteer), study, sport or a leisure activity, including requests or requirements of employers, or organisers;
- delays and rescheduling where you can get refunds or credits from transport providers or any other source;
- payments for ceremonies or receptions, including weddings and cultural events;
- an *epidemic or pandemic*, or the perceived threat of an *epidemic or pandemic;*
- an act of *terrorism* or the perceived threat of *terrorism;*
- any amount that your service providers refund or provide credit for, including taxes;
- domestic *travel arrangements* in your *home country* unless the travel is related to your international travel which has connecting international flight within 24 hours;
- your *travel arrangements* being disrupted due to a *cyber attack;* or
- anything excluded under 'D. General exclusions — things we never cover' (page 60).



C.4 Personal accident

The maximum amount we pay for claims under this section is $50,000 for each person.

We won't subtract an *excess* from claims we pay under any benefit in this section.

We will provide a lump sum payment to your estate if you die as a result of an *injury* you suffer while on your *journey.*

Your claim must meet the conditions of cover below.

We'll pay $50,000 to the estate of the deceased person.

✓

Conditions of cover

We only cover you if all the following apply:

- you're between 16 and 75 years old on the *date your insurance starts;*
- you died as a direct result of an *injury* you suffered on your *journey;*
- an *unexpected event* caused the *injury;* and
- your estate gives us a medical report and any other materials or information we reasonably require that prove you died as a direct result of an *injury* you suffered on your *journey.*

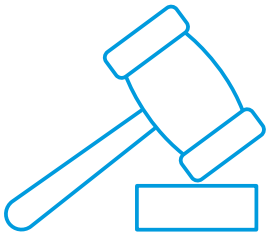
We're entitled to arrange a post-mortem examination at our cost.

✗

What we won't cover

We won't cover any of the following:

- you dying because of an *illness*, even if the *illness* is a direct result of an *injury* you suffered on your *journey;*
- you dying more than 90 days after the date you were injured; or
- anything excluded under 'D. General exclusions — things we never cover' (page 60).



C.5 Personal liability

We'll cover you for your legal liability to pay damages or compensation to anyone else for *injury* or damage caused by you due to an *unexpected event* during your *journey*. We'll also cover your defence costs if you get our approval first.

Your claims must meet the conditions of cover below.

We will pay up to $1,000,000 for each person, per *policy*.

We won't subtract an *excess* from claims we pay under this section.

Conditions of cover

We only cover you if all the following apply:

- you don't admit fault or liability to anyone before you've spoken to us and got our written agreement;
- your legal liability arose from your negligence; and
- your negligence caused:
  - physical *injuries* to someone, or someone's death; and
  - loss of, or damage to, someone else's property.

What we won't cover

We won't cover any of the following:

- any kind of motor vehicle, scooter, moped, motorbike, trailer, caravan, bicycle, waterborne craft, aircraft, aerial device (including drones) or other mechanically, electrically, or selfpropelled vehicle or device in your care, custody, control or ownership;
- owning or occupying land or buildings, unless you're using it as temporary accommodation;
- firearms;
- any work, occupation, business, profession, apprenticeship, voluntary work, work experience or consultancy;
- your liability as an employer, or under a contract (unless you would have been liable if that contract didn't exist);
- your liability to any member of your *immediate family* or travelling companion;
- legal costs for criminal proceedings;
- punitive, exemplary or aggravated damages or any fine or penalty;
- legal costs incurred by the party to whom you are liable;
- anything you or an *immediate family* member did or omitted to do that was malicious, intentional, or unlawful;
- animals that you or an *immediate family* member, own, are caring for, or are in control of;
- acts of *terrorism;*
- transmission of any *illness;* or
- anything excluded under 'D. General exclusions — things we never cover' (page 60).

C.6 Rental vehicle excess

We pay the non-refundable excess if the vehicle you're renting is stolen or damaged because of an *unexpected event* during your *journey*.

Aa

This is not a replacement for rental vehicle insurance

This benefit covers the excess that you need to pay to the licensed rental vehicle company if your rental vehicle is stolen or damaged.

Example: Rental vehicle excess

Your rental vehicle has an excess of $2,000 on the rental agreement. If the vehicle is damaged due to an *unexpected event*, and the total cost to repair the damage is $10,000, the vehicle-rental company will charge you an excess of $2,000. Therefore, you can claim $2,000.

Your rental vehicle has an excess of $5,000 on the rental agreement. If the vehicle is damaged due to an *unexpected event*, and the total cost to repair the damage is $800, the vehicle-rental company will charge you an excess of $800. Therefore, you can claim $800.

This benefit covers the excess that you need to pay to the licensed rental vehicle company if your rental vehicle is stolen or damaged.

Your claim must meet the conditions of cover on page 52.

You can claim up to $10,000 for each person, per *policy*.

We won't subtract our own *excess* from claims we pay under this section.

Conditions of cover

We only cover you if all the following apply:

- you rented the vehicle from a licensed vehicle-rental company, and the vehicle is either:
  - a standard model motor vehicle; or
  - a motor home designed to carry no more than 8 people including the driver.
- you followed all terms of the vehicle's rental agreement. For example, we won't cover you if the person driving the rental vehicle is not a driver named on the rental vehicle agreement.
- the driver at the time of the event is named on your *Certificate of Insurance.*
- if the vehicle is stolen or damaged while unattended, we'll only cover you if the rental agreement is in the name of someone named on your *Certificate of Insurance;* and
- the driver followed the relevant laws, including driving laws and highway rules such as speed limits and blood alcohol limits.

What we won't cover

We won't cover any of the following:

- off-road driving — we only cover you when you're driving the rental vehicle on a formed or paved road or carpark;
- your liability for any damages, compensation, and legal expenses resulting from you driving a rental vehicle — this means we won't cover you under 'C.5 Personal liability' (page 49);
- where the rental company has incorrectly charged you an excess;
- if you have chosen not to take out any vehicle insurance when hiring the vehicle; or
- anything excluded under 'D. General exclusions — things we never cover' (page 60).

C.7 Cash, bank cards, travel documents and passports

The maximum amount we pay for cover under this section is $1,000 for each person, per *unexpected event*.

We subtract an *excess* from claims we pay under this section.

Aa

Some terms have specific definitions in this section

When we use the following terms in this section, we mean the definitions we give here.

Public place

Any area which the public can access, whether they're allowed to or not. Public places include:

- the foyers, balconies, grounds, and other common areas of hotels, motels, hostels, dormitories, and other shared accommodation — but not a private, locked room that only you or your travelling party occupy;
- public transport and public transport hubs, such as ports, planes, trains, buses, taxis, ride shares, airports, railway stations, bus terminals, taxi stands, and wharves; and
- spaces such as restaurants, bars, pubs, night clubs, shops, markets, public toilets, parks, beaches, streets, museums, galleries, and campgrounds.

Unattended

When the loss, theft, or damage happened, the item was one of the following:

- not on, or under the control of, you;
- left in a place where someone could take it without your knowledge; or
- left at such a distance from you that you or an *immediate family member* can't stop someone from unlawfully taking the item, such as items you or an *immediate family member* purposely leave behind or walk away from.

C.7.1 Lost or stolen cash

We'll cover you if your cash is lost, stolen, or destroyed because of an *unexpected event* during your *journey*.

Your claim must meet the conditions of cover below.

We'll pay up to $500 for each person, per *unexpected event*.

✓

Conditions of cover

We only cover you if your claims meets everything under 'C.7.3 Conditions of cover for cash, bank cards, travel documents and passports' (page 55).

✗

What we won't cover

We won't cover any of the following:

- anything excluded under 'C.7.4 Other losses we don't cover for cash, bank cards, travel documents and passports' (page 56); or
- anything excluded under 'D. General exclusions — things we never cover' (page 60).

C.7.2 Essential bank cards, travel documents and passports

We'll cover the cost to replace your essential bank cards, travel documents, or passport if they are lost, stolen or destroyed because of an *unexpected event* during your *journey*.

Your claim must meet the conditions of cover below.

We'll pay up to $1,000 for each person, per *unexpected event*.

✓

Conditions of cover

We only cover you if your claims meets everything under 'C.7.3 Conditions of cover for cash, bank cards, travel documents and passports' (page 55).

✗

What we won't cover

We won't cover any of the following:

- anything excluded under 'C.7.4 Other losses we don't cover for cash, bank cards, travel documents and passports' (page 56); or
- anything excluded under 'D. General exclusions — things we never cover' (page 60).

C.7.3 Conditions of cover for cash, bank cards, travel documents and passports

Conditions of cover

We only cover your claims for cash, bank cards, travel documents and passports if you meet the conditions below.

Give us proof of your journey

You need to give us proof that you were on your *journey* when the items were lost, damaged or stolen. Send us copies of as many of these documents as possible:

- your passport pages that show travel stamps and your photograph;
- your boarding pass; and/or
- any other official documentation that proves that our reasonable satisfaction that you were on your *journey*.

Give us proof of your care

You need to show us that you did all the following:

- took reasonable care with the safety and security of your item;
- took any reasonable action you could to recover your item; and
- reported the loss, theft, or damage to police, security, or appropriate authorities, such as your airline operator, as soon as possible and got a written report from them.

Give us proof of your ownership and the cost to replace bank cards, travel documents and passports

You need to give us reasonable proof that you own each item and of the cost of replacing each item.

If you're claiming for cash, send us as many of the following as you can:

- a bank statement that shows you withdrew the cash;
- a currency exchange receipt; and/or
- any other bank documents that confirm you withdrew the cash.

If you're claiming for essential bank cards, travel documents and passports, send as many supporting documents as you can.

Keep damaged items if possible

Please keep any damaged items if you can. We may want to inspect them.

C.7.4 Other losses we don't cover for cash, bank cards, travel documents and passports

What we won't cover

We won't cover any of the following:

- items you left:
  - unattended in a public place;
  - unattended at weddings, funerals, conferences, concerts, shows, festivals, or sporting events (unless the items are checked into a ticketed cloakroom);
  - unattended in a vehicle (including taxis or ride share vehicles) at any time, whether locked or unlocked;
  - in unlocked accommodation; and/or
  - in your accommodation, where there is a safe or locker provided and you haven't used it.
- items you were not carrying on your person while using a transport provider;
- items you send by a postal or courier service;
- cash, bank cards, travel documents and passports that don't belong to you;
- fraudulent use of credit cards or bank cards;
- currency devaluation; or
- a shortfall due to an error in a financial transaction;
  - anything excluded under 'D. General exclusions — things we never cover' (page 60).

C.8

Optional: Pre-existing medical conditions cover

You can add optional cover to some benefits in this *policy* for *unexpected events* that happen relating to our specified list of *covered conditions*.

To get this optional cover, you must:

- choose the *pre-existing medical conditions* option when you apply for cover;
- pay the extra premium; and
- have a *covered condition* that meets our criteria for cover at the *date your insurance starts*.

You will know you have cover as it will be written on your *Certificate of Insurance*.

Your claim must meet the conditions of cover on page 59, and the conditions of cover for the benefit you're claiming under.

We'll pay up to the benefit limit you're claiming.

An *excess* may apply to this type of claim – it depends on which *excess* you have selected on your *policy* and which section of the *policy* you're claiming under. Your *Certificate of Insurance* shows the *excess* that applies.

Covered condition	Criteria for cover
Acne	Refer to conditions of cover
ADHD	Refer to conditions of cover
Allergies	You are not undergoing further treatment such as immunotherapy or desensitisation for your allergy
Asthma	Must not have any other lung disease Haven't been admitted to hospital for your respiratory condition in the last 12 months You are not aged 50 or over when you were *diagnosed* with this condition You have been a non-smoker for at least 12 months
Bell's Palsy	Refer to conditions of cover
Benign Positional Vertigo	Refer to conditions of cover
Bunions	Refer to conditions of cover
Carpal Tunnel Syndrome	Refer to conditions of cover
Cataracts / Glaucoma	You've already had corrective surgery You have no ongoing complications of this condition
Coeliac Disease	Refer to conditions of cover
Congenital Blindness	Refer to conditions of cover

Covered condition	Criteria for cover
Congenital Deafness	Refer to conditions of cover
Dry Eye Syndrome	Refer to conditions of cover
Diabetes mellitus (type 1 & type 2)	You have had no other complications in relation to this condition You have not been admitted to the hospital in the last 12 months You have HbA1c level less than 8% (64 mmol/mol) You do not have ischaemic heart disease or hypertension
Ear Grommets (glue ear)	You are not under the care of specialist for this condition
Epilepsy	You have not had any seizures in the last 12 months or undergone surgery in the last 6 months for this condition
Folate Deficiency	Refer to conditions of cover
Gastric Reflux	Your gastric reflux doesn't relate to an underlying diagnosis (e.g. Hernia/Gastric Ulcer)
Goitre	Refer to conditions of cover
Graves' Disease	Refer to conditions of cover
Gout	Refer to conditions of cover
Hiatus Hernia	Refer to conditions of cover
Hyperlipidaemia (high blood lipids)	You don't have genetic disorder familial hypercholesterolemia
Hip, Knee or Shoulder Replacement, or Hip Resurfacing	Your replacement surgery was at least 6 weeks ago You had no further postoperative complications related to that surgery You don't need a wheelchair or mobility scooter
Hypercholesterolaemia (high cholesterol)	You don't have genetic disorder familial hypercholesterolemia
Hypertension (high blood pressure)	You don't have genetic disorder familial hypercholesterolemia You do not have ischaemic heart disease or diabetes
Impaired Glucose Tolerance (glucose intolerance, pre-diabetes)	You have not been admitted to the hospital in the last 12 months You have HbA1c level less than 8% (64 mmol/mol)
Insulin resistance	Refer to conditions of cover
Menopause	You also do not have osteoporosis
Migraine	Refer to conditions of cover
Nocturnal Cramps	Refer to conditions of cover
Peptic Ulcer Gastric Ulcer	You haven't had any procedures related to this condition in the last 12 months
Pernicious Anaemia	Refer to conditions of cover

Covered condition	Criteria for cover
Plantar Fasciitis	Refer to conditions of cover
Raynaud's disease	Refer to conditions of cover
Skin Cancer	Your skin cancer isn't melanoma You've had any lesion developed from skin cancer removed or destroyed You haven't had chemotherapy or radiotherapy for this condition and require no follow up treatment
Sleep Apnoea	Refer to conditions of cover
Stenosing Tenosynovits (trigger finger)	Refer to conditions of cover
Trigeminal Neuralgia	Refer to conditions of cover
Urinary Incontinence	Refer to conditions of cover
Underactive Thyroid	The cause of your underactive / overactive thyroid wasn't a tumour
Overactive Thyroid	

✓

Conditions of cover

We only cover you if all the following apply:

- all your *pre-existing medical conditions* are on our list of *covered conditions;*
- your *pre-existing medical condition* has been *stable* for the past 12 months prior to the *date your insurance starts;*
- you are not having a *health symptom* investigated relating to any of the *pre-existing medical conditions;* and
- you are not awaiting investigation, surgery, treatment or procedures for any of the *covered conditions.*

✗

What we won't cover

We won't cover any of the following:

- any on-going treatment or care;
- any *pre-existing medical condition* not specified in the list of *covered conditions;*
- any *pre-existing medical condition* that does not meet our criteria for cover;
- anything excluded under 'What we won't cover' in the benefit you're claiming; or
- anything excluded under 'D. General exclusions – things we never cover' (page 60).

D. General exclusions — things we never cover

These general exclusions apply to the whole *policy*. These exclusions apply throughout your *period of insurance* — including before your *journey,* and while you're on your *journey*.

We won't cover any claims, costs or losses or liabilities directly or indirectly arising from, related to or associated with the following.

Events out of your control

D.1 Biological or chemical

Anyone using or threatening to use, biological or chemical materials, substances, or compounds to:

- harm people;
- kill people; and/or
- create public fear.

D.2 Governmental or official

A federal, state, territory or local government or official authority's:

- directive;
- restriction;
- prohibition;
- quarantine; or
- detention.

Examples include a government or official authority:

- closing borders;
- declaring *epidemic* or *pandemic* restrictions, such as lockdown; and/or
- seizing items.

D.3 Natural event

Your travelling to a country or destination where a *natural event* has occurred before the *date your journey starts*.

Some examples of *natural events* are:

- cyclones;
- earthquakes;
- floods;
- snowstorms;
- tornadoes;
- tsunamis;
- volcanic eruptions; and
- wildfires.

D.4 Nuclear

Anyone using, or threatening to use:

- nuclear weapons and other nuclear materials;
- ionising radiation; and/or
- radioactive contamination from any nuclear waste or combusting nuclear fuel.

In this exclusion, combustion is any self-sustaining process of nuclear fusion or fission.

D.5 War and violence

Any:

- riot or civil commotion;
- acts of foreseeable violence;
- acts involving military operations; and/or
- war, invasion, or civil war – whether it's declared or not.

✓ ***Exception***

Riot or civil commotion if you've already left on your *journey* before the event starts and you try your best to avoid it.

Travel

D.6 Aircraft crew member

Activity as a member of an aircraft crew.

D.7 Hitchhiking

This includes you picking up a hitchhiker or being hitchhiker yourself.

D.8 Where you haven't paid a fare for air or sea travel

You while you're on one of the following as anything other than a fare-paying passenger:

- a *scheduled transport* service in the air or sea;
- a crewed charter vessel; or
- a sightseeing air tour from one location back to that location.

You are a fare-paying passenger if any of the following apply:

- you bought a ticket for your air or sea travel;
- you're using frequent flyer points or a similar loyalty programme to travel; and/or
- you're travelling as part of a prize for a promotion or an employee incentive scheme.

Health and medical conditions

D.9 Changes to your health

Any change to your health occurring between the *date your insurance starts* and the *date your journey starts*, whether it's diagnosed or undiagnosed.

We won't cover any:

- new undiagnosed *illness* or *injury;* or
- newly diagnosed *illness* or *injury*.

Exceptions

Claims under 'C.2 Cancelling or changing your journey before you leave' (see page 34).

D.10 Medical conditions

Any of the following:

- sexually transmitted infections;
- travel exhaustion;
- travel against medical advice;
- travelling with the intention of obtaining medical or dental treatment, cosmetic surgery or related advice;
- you refusing to return to your *home country* after our medical team advises you can safely do so;
- you refusing to return to New Zealand or evacuate to another location after our medical team advises that you can safely do so;
- having an elective or a cosmetic procedure or treatment;
- complications relating to an elective or cosmetic procedure or treatment, unless it happened before the *date your insurance starts,* and it is a *covered condition* under your *policy;* and/or
- conditions for which you require, are on a waiting list for, or are scheduled to receive, a medical procedure (including overnight or day surgery), prior to the *date your insurance starts.*

D.11 Pre-existing medical condition

Any *pre-existing medical condition,* whether it's *diagnosed* or undiagnosed.

✓ ***Exceptions***

- A *pre-existing medical condition* if it's a *covered condition* that meets our criteria of cover; and
- any *pre-existing medical condition* that is a mental health condition.

D.12 Pregnancy

Any of the following:

- pregnancy after the 24th week of gestation;
- pregnancy up to the 24th week of gestation, when you knew about complications before *date your insurance starts;*
- common symptoms of pregnancy, such as breast tenderness, constipation, fatigue, frequent urination, heartburn, and nausea; and/or
- medical treatment related to an uncomplicated pregnancy.

D.13 Private hospital and medical treatment

Private hospital or medical treatment where public funded services or care is available, including under any reciprocal health agreement between your *home country* and the government of any other country. If you are in a country that has a reciprocal health agreement with your *home country,* you must first seek public hospital treatment under that reciprocal health agreement.

D.14 Self-harm

You deliberately harming yourself, including suicide or attempted suicide, or if your self-harm causes an *illness* or *injury.*

Sports and activities (taking part and training during your period of insurance)

D.15 Adventure activities

- Abseiling;
- black water rafting;
- bungee jumping;
- caving;
- hang gliding;
- land yachting;
- outdoor rock climbing;
- on-piste winter sports;
- parachuting;
- paragliding;
- parasailing;
- potholing;
- white water kayaking; and
- white water rafting.

✓ ***Exception***

The above adventure activities when you're taking part with a licensed operator, following their safety instructions, and wearing all required safety equipment.

D.16 Any sport or activity where you don't follow instructions

Any sport or activity where you have been given safety instructions and don't follow them.

D.17 Competing for money

Any competitive sport where you can win money.

D.18 Contact sport

Physical contact during a contact sport where the rules allow it (either deliberate or incidental).

D.19 Extreme activities

Extreme activities, including, but not limited to:

- ATV and quad bikes;
- BASE jumping;
- hunting;
- kitesurfing;
- micro light flying;
- motor sports;
- off-piste winter sports;
- rodeo; and
- sky diving.

D.20 Mountaineering, hiking, trekking, or tramping

Mountaineering, hiking, trekking, or tramping if any of the following apply.

- a reasonable person would use climbing equipment (such as ropes or rock-climbing equipment) or oxygen;
- you're at an altitude of above 3,000 metres; and/or
- you're at an altitude of between 1,500 and 3,000 metres and you're climbing, or intend to climb (ascending or descending), more than 500 metres a day.

D.21 Ocean yachting

Ocean yachting.

Exception

If you're both:

- within 12 nautical miles, or 22.2 kilometres, of populated land; and
- in an area with access to telecommunication and medical services.

D.22 Professional sport

Any *professional* sport.

D.23 Racing

Any time you are racing, including against time or in timed events, of any sort.

Exception

You are racing solely on foot.

D.24 Remote touring

Any touring in an area with limited or no telecommunications or medical services.

Exception

You are travelling as part of a licensed organised tour.

D.25 Riding a moped and motorbike

Any time you are riding a moped or motorbike – this includes you driving or being a passenger on any two-wheel bike (including motorbike taxi or rideshare).

Exceptions

If all the following apply:

- when you're riding a moped or motorbike with an engine under 200CC (or 15kw output for electric models);
- wearing a helmet;
- staying within the law – including following all driving laws, such as speed limits and blood alcohol limits; and
- the driver has the right driver's licence for the class of moped or motorbike you're riding.

D.26 Skiing and snowboarding

Anytime you are skiing or snowboarding, or on the mountain to ski or snowboard.

✓ ***Exceptions***

If all the following apply:

- when you're on piste at a commercial ski area to ski or snowboard;
- wearing a helmet; and
- following the rules and guidance set out in the commercial ski area's notices or regulations.

D.27 Underwater activities

Underwater activities that involve using artificial breathing equipment.

✓ ***Exception***

If you hold an open-water diving certificate, or you're diving with a qualified instructor.

You putting yourself in danger

D.28 Alcohol, solvents, and drugs

Any of the following:

- you being under the influence of alcohol, solvents, or drugs — including your conduct while under their influence;
- addiction to alcohol, solvents, or drugs; and/or
- any medical conditions where alcohol, solvent or drug use has caused damage to the body.

✓ ***Exception***

If you used a drug that is prescribed to you and took that drug as directed.

D.29 Illegal activities

Your illegal activity.

D.30 Personal safety

You intentionally or recklessly risking your personal safety.

✓ ***Exception***

If you risked your personal safety when trying to save someone's life.

D.31 Prostitution

Prostitution, including using or providing prostitution services.

D.32 Scams or fraud

Any scam or fraud that you could have reasonably anticipated or avoided.

D.33 Travel advisory issued before the date your insurance starts

You travelling to a country or destination where a travel advisory of 'Do not travel' or 'Avoid non-essential travel' has been published on **www.safetravel.govt.nz** before the *date your insurance starts*.

D.34 Travel advisory issued between the date your insurance starts and the date your journey starts

You travelling to a country or destination where a travel advisory of 'Do not travel' or 'Avoid non-essential travel' has been published on **www.safetravel.govt.nz** after the *date your insurance starts* but before the *date your journey starts*.

✓ ***Exception***

Claims under 'C.2 Cancelling or changing your journey before you leave' (page 34) for *travel arrangements* necessary to avoid destination with a new travel advisory.

D.35 Travel advisory issued after the date your journey starts

You travelling to a country or destination where a travel advisory of 'Do not travel' or 'Avoid non-essential travel' has been published on **www.safetravel.govt.nz** after the *date your journey starts* but before you leave your current location for that country or destination.

✓ ***Exception***

Claims under 'C.3 Changes to your journey once you have left' (page 40) for *travel arrangements* necessary to avoid destination with a new travel advisory.

D.36 Unknown people

Someone invited to your accommodation, or you visiting a stranger's accommodation.

Other

D.37 Animal

An animal that belongs to you or an *immediate family member.*

D.38 Baggage and personal items

Any loss, theft or damage to any of your baggage or personal items.

✓ ***Exception***

Claims under 'C.7 Cash, bank cards, travel documents and passports' (see page 53).

D.39 Consequential loss

Any consequential loss. A consequential loss is a secondary or indirect loss, such as:

- loss of income;
- loss of value;
- loss of use; and/or
- loss of benefits, including:
  - loss arising from using frequent flyer points or similar loyalty programmes (unless an exception below applies); and/or
  - benefits that are part of a prize for a promotion or an employee incentive scheme.

✓ ***Exceptions***

Loss from using frequent flyer points or similar loyalty programmes under:

- 'C.2 Cancelling or changing your journey before you leave' (page 34); and
- 'C.3 Changes to your journey once you have left' (page 40).

D.40 Gambling

Participation in gambling.

D.41 Hazardous work

Hazardous work.

D.42 Non-financial loss

Non-financial losses. This includes losing the ability to enjoy or use something.

D.43 Other persons' losses

Costs or losses which aren't yours.

For example, say you paid $1,000 for accommodation for you and someone who isn't on your *Certificate of Insurance*. If an *unexpected event* means you can't travel, we'll only cover your proportional share – $500.

✓ ***Exception***

Claims under 'C.5 Personal liability' (page 49).

D.44 Our instructions

You if you haven't followed both:

- our instructions; and
- instructions from *Southern Cross Emergency Assistance*.

D.45 Period of insurance

Costs, losses or liabilities incurred outside your *period of insurance*.

D.46 Punitive damages

Punitive damages, fines, or penalties.

D.47 Relationships

A divorce, or a personal or family relationship that's broken down.

✓

Exceptions

If both of the following apply:

- you have experienced family violence, or family violence has affected a child in your care; and
- cancelling or changing *travel arrangements* is necessary to protect you, the child, or both, from further family violence.

To support your claim, you need to send us either:

- a protection order, police safety order, or a relevant police or court document; or
- a letter or email supporting your claim from one of the following:
  - a domestic violence support service;
  - a *doctor;*
  - an Oranga Tamariki social worker;
  - a school principal or social worker; or
  - a letter of evidence witnessed by an authorised person, like a justice of the peace.

Aa

Definition of family violence

In this *policy*, family violence means physical, sexual, psychological, or financial abuse, or other behaviours that have any of the following affects:

- controlling another person in a family relationship
- making another person in a family relationship feel afraid, threatened, or intimidated; and/or
- causing another person in a family relationship cumulative harm — this includes harm to children who are exposed to family violence.

This definition is in line with the Family Violence Act 2018.

A family relationship can be any of the following:

- intimate partners or ex-partners;
- family or whānau relationships;
- any two people with a close personal relationship; and/or
- any two people who normally share a household, such as flatmates.

D.48 Services from friends and family

Services such as health care, accommodation, meals or transport, that you paid an *immediate family member* or friend for.

E. Definitions — words with specific meanings

This section explains the definitions of specific terms in this *policy.*

Words or phrases with specific meanings are in *italics.* In addition to the words in italics, the following words also have specific meanings:

- 'we', 'us', and 'our'; and
- 'you', 'your', and 'yourself'.

To improve the readability of this document, they have not been put in italics.

These definitions apply to the singular and plural variations of each term and their contractions.

Agent

The person or organisation through whom you purchased the *policy* and who has an agency agreement with us.

Ancillary services

Services provided by registered: acupuncturist, chiropractor, dietician, osteopath, physiotherapist, podiatrist, or Chinese medicine practitioner.

Certificate of Insurance

The latest certificate detailing the cover you have bought. The certificate also shows the *period of insurance.* We email the certificate to the email address listed for the main policyholder to confirm we have issued a *policy* to you.

Changes to your health

Any new *illness*, *injury* or *health symptom*, to which all of the following apply:

- it occurs between the *date your insurance starts* and the *date your journey starts;*
- you were aware of the *illness, injury or health symptom*, or a reasonable person in the circumstances could be expected to have been aware of it before the *date your insurance starts*;
- any of the following apply:
  - you seek or receive medical help;
  - someone recommends you seek or receive medical help;
  - a reasonable person would seek or receive medical help; and/or
  - you are waiting for medical help.

  In this definition, 'medical help' means any of the following:
  - advice from a health professional;
  - tests, investigations or specialist consultations;
  - care, treatment, or medical attention, including surgery; and/or
  - medication or a script for medication.

A new *illness*, *injury* or *health symptom*, doesn't need a confirmed medical *diagnosis* to count as a change to your health.

Covered condition

An *illness* or *injury* that meets our criteria of cover as part of our specified list within our pre-existing medical condition cover or an *Endorsement to your policy.*

Cyber attack

The actual or threatened unauthorised, malicious or criminal act involving access to, processing of, use of or operation of any computer (software or hardware), that causes partial or total unavailability or failure of any computer system.

Date your insurance ends

Whichever is later:

- the date specified on your *Certificate of Insurance;* or
- the date and the time you return to your *home country* as we instructed, if your return is delayed past the *date your journey ends* because of an *unexpected event* (subject to any limitations set out in this *policy* wording).

Date your insurance starts

The date and time we issue your *policy*, which is confirmed on your *Certificate of Insurance.*

Date your journey ends

The earlier of:

- the date specified on your *Certificate of Insurance*, or
- the date and time of your final return to your *home country*.

Date your journey starts

The later of:

- the date specified on your *Certificate of Insurance*; or
- the date and time that you first leave your home country.

Diagnosed

Where a *doctor* has confirmed that you have a medical condition, and named that condition.

Doctor

Someone that all the following apply to:

- they have current practising certificate;
- they're following any restrictions placed on them by their relevant licensing authority; and
- their scope of practice is relevant to the applicable healthcare service.

Endorsement to your policy

A written change to your existing travel insurance contract with us that changes the terms of the original *policy*.

Epidemic

Epidemic means an *illness* which has been declared, announced or notified as an *epidemic* or public health emergency of international concern by the U.S. Center for Disease Control and Prevention, the World Health Organization or the Government of New Zealand.

Excess

The amount we subtract from claims we pay where an *excess* applies.

Existing condition of an immediate family member

An *immediate family member's* medical or physical conditions, symptoms, or circumstances that, before the *date your insurance starts*, they had sought, received, or been recommended:

- advice;
- care;
- treatment;
- medication; and/or

- medical attention.

Financial collapse

Any of the following applying to a service provider you're relying on for your *journey:*

- is not able to pay its debts as they fall due for payment in the ordinary course of business;
- it stops its normal business operations;
- it has not paid another service provider whose services you are relying on;
- it's placed in receivership or liquidation; and/or
- it becomes subject to statutory management.

Hazardous work

Any work or occupation where you are exposed to an increased risk of physical danger, harm or any adverse health effects as a result of your duties and/or the location of your work, including the following occupations, activities and locations:

- activities involving heights above two metres;
- underground or underwater;
- more than 12 nautical miles (22.2km) offshore;
- work with wild animals, including in zoos, safari parks, game reserves and sanctuaries;
- any area with limited or no telecommunications or medical services;
- construction sites;
- operation of heavy machinery;
- working with or around hazardous chemicals and/or materials;
- work with firearms, explosives or weaponry of any kinds;
- forestry;
- demolition; and
- activities as a member of the armed forces or fire, police and ambulance services.

Health symptom(s)

A sign or symptom of an *illness* or *injury.*

Home country

The country in which you were mainly living prior to the *date your insurance starts*. This must be a country other than New Zealand.

Illness

Any:

- condition (such as a physical, mental, dental, pregnancy and chronic conditions);
- sicknesses; and/or

- diseases.

Immediate family member

Anyone who is your:

- partner;
- fiancé or fiancée;
- parent, stepparent, or parent-in-law;
- grandparent;
- grandchild;
- sibling or sibling-in-law;
- child, stepchild, foster child, or child-in-law; or
- niece or nephew.

Injury

Any physical or mental damage or harm caused solely and directly by either an accident or assault.

Journey

Your time away from your *home country,* which commences on the *date your journey starts* and ceases on the *date your journey ends*. Your *journey* includes the following:

- departing your *home country* and travelling to New Zealand (inclusive of transit stops) for up 5 days;
- your stay in New Zealand;
- any leisure travel in New Zealand; and
- at the end of your stay in New Zealand, departing New Zealand to return to your *home country* (inclusive of transit stops) for up to 5 days.

Cover is only provided under 'C.2 Cancelling or changing your journey before you leave' (page 34) and 'C.3 Changes to your journey once you have left' (page 40) for domestic *travel arrangements* in your *home country* if the travel is related to your international travel which has a connecting international flight within 24 hours.

Natural event

An event caused by natural processes of the earth. Some examples of *natural events* are:

- cyclones;
- earthquakes;
- floods;
- snowstorms;
- tornadoes;
- tsunamis;
- volcanic eruptions; and
- wildfires.

Pandemic

Pandemic means an *illness* which has been declared, announced or notified as a *pandemic* or public health emergency of international concern by the U.S. Center for Disease Control and Prevention, the World Health Organization or the Government of New Zealand.

Period of insurance

The time from the *date your insurance starts* to the *date your insurance ends.*

Policy

The contract of insurance between you and us. The *policy* consists of all the following:

- this *policy* wording;
- your latest *Certificate of Insurance; and*
- any special terms and conditions we've sent you (including an *Endorsement to your policy)* to confirm any addition or variation of your *policy.*

Pre-existing medical condition

Any *illness*, *injury*, or *health symptom* to which all the following apply:

- you were aware of the new *illness, injury or health symptom*, or a reasonable person in the circumstances could be expected to have been been aware of it before the *date your insurance starts;*
- in the three years before the *date your insurance starts,* any of the following applied:
  - you sought or received medical help;
  - someone recommended you seek or receive medical help;
  - a reasonable person would have sought or received medical help; and/or
  - you were waiting for medical help.

  In this definition, 'medical help' means any of the following:
  - advice from a health professional;
  - tests, investigations, or specialist consultations;
  - care, treatment, or medical attention, including surgery; and/or
  - medication or a script for medication.

An *illness*, *injury*, or *health symptom* doesn't need a medical *diagnosis* to count as a pre-existing condition.

Professional

Any activity for which participants are paid for their performance, as opposed to amateur activities.

Registered specialist

A recognised health professional who is any of the following:

- in private practice and holds a current annual practising certificate;
- a member of an appropriately recognised specialist college; and/or
- vocationally registered in that speciality with the Medical Council of New Zealand.

This definition does not include those holding vocational registration for family planning, reproductive health, general practice or medical administration.

Scheduled transport

Air, rail, sea, or road transport that is both:

- run by an established and licensed passenger-carrying service, tour operator, or public transport service; and
- providing regular, *scheduled transport* for fare-paying passengers.

Southern Cross Emergency Assistance

The organisation that provides you with emergency assistance services.

Special event

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

Stable

In the 12 months before your *date your insurance starts*, you haven't had a change in medication or treatment and you haven't experienced any symptoms that would cause a reasonable person to seek medical attention.

Terminal condition

A medical *illness,* disease, or condition that's likely to result in death and that a *doctor* has given a terminal prognosis.

Terrorism

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

Travel arrangements

Reasonable costs for the following on your *journey:*

- accommodation;
- airport parking;
- airport transfers;
- event tickets;
- rental vehicle hire and fuel costs;
- *scheduled transport;* and
- tours.

Where the *travel arrangement* is additional (not pre-paid unused), it must be essential.

Unexpected event

Something that happens during your *period of insurance* and is all the following:

- sudden, unforeseeable, or unintended;
- outside of your control; and
- something you could not have reasonably expected or avoided.

We, us and our

Southern Cross Travel Insurance.

You, your and yourself

The insured people named on your *Certificate of Insurance*.

WriteMark®
Plain Language Standard

As part of our commitment to you, this document meets the WriteMark Plain Language Standard. The WriteMark is a quality mark awarded to documents that achieve a high standard of plain language.

VNZ-601.1-0725

Southern Cross Travel Insurance

Call us on **0800 784 691**
Calling from overseas **+64 9 979 6597**
Visit **www.scti.co.nz**