



leisure international

travel insurance

the unexpected never takes a holiday

This QBE Leisure International Travel Insurance Policy is designed to provide the reassurance and support you need to make it through almost any situation imaginable. Our in-house emergency assistance network, QBE Assist, is on-call from the time you start your journey to the moment your holiday ends - 24 hours a day, every day of the year, anywhere in the world.

WHO ARE WE?

You can rely on us

QBE Insurance (Australia) Limited, ABN 78 003 191 035 - Incorporated in Australia, is a member of the QBE Insurance Group (ASX QBE), Australasia's largest international general insurer and reinsurance group, and one of the top 25 insurers and reinsurers worldwide. Operating since 1886, QBE is a name that's recognised and trusted around the world as a strong and financially secure organisation.

We offer you a choice

This travel insurance product gives **you** a choice of travel insurance options. It is up to **you** to choose the cover **you** need. This document is designed to assist **you** in **your** decision to purchase travel insurance and contains information about key benefits and significant features. Any advice in this document is of a general nature only and has not considered **your** objectives, financial situation or needs. **You** should carefully read and consider the information provided having regard to **your** personal circumstances to decide if this insurance is right for **you**. **You** are of course free to arrange insurance with any other insurer of **your** choice.

Need more assistance?

For enquiries or assistance please contact **your** travel agent or **our** Customer Service Centre on 0800 800 608 or +64 9 300 5331, email travelnz@qbe.co.nz or in writing to QBE Travel Insurance, PO Box 44, Auckland 1140.

INTERNATIONAL SCHEDULE OF BENEFITS

The benefits listed below are a summary only. For full details of cover be sure to read and retain the Policy Wording.

	Leisure International & Frequent Traveller	Budget International
MEDICAL EXPENSES – Section 1		
Medical Expenses Incurred Outside Of NZ - Section 1A	Unlimited	\$1,000,000
Continuing Medical Expenses Incurred Within NZ - Section 1B	\$3,000	\$400
Cash In Hospital - Section 1C Daily Limit	\$6,000 \$75	Nil
Total And Permanent Disability - Section 1D	\$50,000	\$10,000
DENTAL EXPENSES – Section 2		
Emergency Dental Expenses Incurred Outside Of NZ - Section 2A - Due To Injury - Due To Sudden And Acute Pain	Unlimited \$2,000	\$400 \$400
Continuing Dental Expenses Incurred Within NZ Due To Injury Overseas - Section 2B	\$2,000	Nil
CANCELLATION AND ADDITIONAL EXPENSES – Section 3		
Cancellation Costs - Section 3A	Unlimited	\$10,000
Additional Costs - Section 3B	Unlimited	\$5,000
Tour Cancellation - Section 3C	Unlimited	\$1,000
Financial Default – Section 3D	\$10,000	Nil
EXTRA TRAVEL COVER – Section 4		
Travel Delay - Section 4A Sub-Limit	\$5,000 \$300	\$750 \$150
Airfare Compensation - Section 4B	\$5,000	Nil
Resumption Of Trip - Section 4C	\$10,000	Nil
Missed Connection/Special Events - Section 4D	\$5,000	Nil
Internet Use And Telephone Calls - Section 4E	\$250	\$250
Legal Costs - Section 4F	\$10,000	\$1,000
Hijacking - Section 4G	Unlimited	Nil
Kidnapping - Section 4H	\$20,000	Nil
Golf Green Fees - Section 4I	\$200	Nil
Hiring Replacement Golf And Sport Equipment - Section 4J	\$200	Nil
RENTAL VEHICLE EXPENSES – Section 5		
Rental Vehicle Insurance Excess - Section 5A	\$5,000	\$2,000
Return Of Rental Vehicle - Section 5B	\$500	Nil
DEATH EXPENSES – Section 6		
Death By Injury - Section 6A	\$50,000	\$10,000
Repatriation Of Remains Or Funeral Expenses - Section 6B	\$20,000	\$10,000
BENEFITS BACK HOME – Section 7		
Loss Of Income - Section 7A Monthly Limit	\$12,000 \$2,000	Nil
Home Services - Section 7B	\$750	Nil
Domestic Pets - Section 7C	\$500	Nil
LUGGAGE – Section 9		
Luggage And Personal Effects - Section 9A Personal Computer, Video, Camera Item Sub Limit Other Item Sub Limit	\$20,000 \$2,500 \$1,500	\$5,000 \$750 \$500
Emergency Baggage - Section 9B	\$1,500	\$300
Cash - Section 9C	\$750	Nil
Replacement Of Passports And Travel Documents - Section 9D	\$2,000	\$500
PERSONAL LIABILITY - Section 10		
	\$2,500,000	\$500,000
Options that may be added to your policy		
Snow Sports Package	Yes	Yes
Increased Rental Vehicle Insurance Excess Cover	Yes	No
Valuables And Specified Items	Yes	No



Worldwide medical & emergency assistance 24 hours a day, 365 days a year, QBE Assist

Not all hospitals are like the ones at home.

Imagine being in hospital where appropriate medical facilities are not available, communication is difficult and your tour goes on, leaving you alone. Or even just simply trying to rearrange your disrupted travel plans. Sometimes you just need help and we have a dedicated team of experts to assist.

Our in-house travellers' assistance team, QBE Assist, has been providing assistance to travellers in need since 1992. QBE Assist is a team of trained medical and insurance specialists available 24 hours a day, 7 days a week, whenever and wherever you need them.

In a time of need you couldn't be in better hands. They take a personal interest, helping with the unexpected and providing the reassurance you want. The QBE Assist team support you with:

- assessing and monitoring your condition after an accident or illness;
- providing medical repatriation, if required;
- assisting with payment of hospital and medical bills;
- rescheduling disrupted travel plans;
- providing advice and contact details for airlines, local embassies in the event of lost tickets, passports or travel documents;
- providing contact details for bank / credit card provider to assist with arrangements for emergency transfer of funds;
- urgent messages to your family or travel agent.

To contact **QBE Assist** please refer to the toll free numbers on your Certificate of Insurance or on our website at qbe.co.nz.

From countries where toll free numbers are not available (some mobile networks may not permit free calls), please contact our assistance team directly:

Phone: +61 3 8523 2800

Fax: +61 3 8523 2815

Email: qbeassist@qbe.com

SOME WORDS HAVE SPECIAL MEANINGS

Throughout this brochure there are certain words highlighted in **bold** and *italic* that have specific meanings. The words and their meanings are set out in the Definitions section of the Policy Wording.

POLICY OPTIONS

Our Leisure International travel insurance is available in a range of options to suit the unique needs of **your** holiday.

Leisure International policy option

Our most extensive range of benefits for international leisure travel. This option is purchased on a single **trip** basis.

Frequent Traveller policy option

An annual policy option that provides the same comprehensive range of benefits as the above Leisure International option. **You** are covered for as many individual **trips** as **you** like during the 12 month period however there is a limit of 60 days on any one **trip**.

Budget International policy option

Reduced cover for the cost conscious traveller. This option is purchased on a single **trip** basis.

GUIDELINES

Applicable to all policy options

- **You** cannot substitute the nominated insured, whose name appears on the Certificate of Insurance.
- The terms and conditions of the policy are subject to the laws of New Zealand.
- Travel insurance must be issued prior to commencement of **your trip** and is not available to travellers already overseas.
- **You** cannot purchase travel insurance more than 12 months prior to travel. This does not apply to the Leisure International policy option if **you** are under 70 years of age where **you** can purchase travel insurance up to a maximum of 24 months prior to travel.
- There is no cover available for any **snow sports** unless **you** have selected the Snow Sports Package and paid the additional **premium**.
- There is no cover under this policy once **you** have returned to New Zealand, other than where specifically provided for in the wording of a particular section of the policy.
- This insurance is only valid when **you** pay the **premium** and **we** issue a Certificate of Insurance to **you**.
- This international travel insurance will only provide cover for **your** domestic air travel within New Zealand provided it is booked as part of **your** international **trip** and is within 24 hours of **your** departure from, or arrival in, New Zealand.

Applicable to Leisure International policy option

Eligibility

- The Leisure International policy option is available to **residents** of New Zealand regardless of age, however if **you** are 70 years of age or over **you** must provide a completed QBE Traveller's Medical Appraisal Form to **us** for assessment before cover can be approved.
- The Leisure International policy option is only available to permanent **residents** of New Zealand.
- Specified Item Cover is available after departure, however cover for **existing medical conditions** is only available prior to the commencement of **your trip**.

Duration of your policy

- Cover for Cancellation costs starts as soon as the Certificate of Insurance is issued.
- Cover under all other sections of the policy commences on the day the **trip** starts.
- The policy ends once **you** have returned to **your** normal place of residence within New Zealand; or the expiry date shown on the Certificate of Insurance, whichever occurs first; there is no cover if **you** resume **your trip** unless agreed by **us**.

Excesses

An **excess** is the amount that is subtracted from the total paid to **you** should **you** make a claim under various sections of the policy.

When purchasing the Leisure International policy option **you** decide the level of **excess** applicable to **your** policy - note that the higher **your excess** the less **you** pay for **your** policy.

Existing medical conditions

The Leisure International policy option provides cover for some **existing medical conditions**. If **you** require cover for an **existing medical condition** refer to the section Existing Medical Conditions of this document.

Frequent Traveller policy option

Eligibility

- The Frequent Traveller policy option is not available to travellers who are 70 years of age or over at the commencement date shown on the Certificate of Insurance.
- The Frequent Traveller policy option is only available to permanent **residents** of New Zealand.
- Specified Item Cover is available after departure, however cover for **existing medical conditions** is only available prior to the commencement of **your trip**.

Duration of your policy

- **Our** Frequent Traveller policy option provides cover for a maximum duration of 60 days for any one **trip**. There is no limitation on the number of **trips you** may take during the 12 month period of insurance noted in the Certificate of Insurance, however there is no cover under this policy when **you** are between **trips** other than any benefits **you** may be entitled to under Section 3 - Cancellation And Additional Benefits, or Section 1D- Continuing Medical Expenses Incurred Within New Zealand.
- Cover for Cancellation costs starts as soon as the Certificate of Insurance is issued.
- Cover under all other sections of the policy commences on the day each **trip** starts and ends once **you** have returned to **your** normal place of residence within New Zealand unless agreed by **us**.
- The policy ends on the return date as shown on the Certificate of Insurance.
- There is no provision to suspend this policy during the period of insurance shown on the Certificate of Insurance.

Excesses

An **excess** is the amount that is subtracted from the total paid to **you** should **you** make a claim under various sections of the policy.

The Frequent Traveller policy option has an **excess** of \$100 for each claimable event.

Existing medical conditions

The Frequent Traveller policy option provides cover for some **existing medical conditions**. If **you** require cover for an **existing medical condition** refer to the section Existing Medical Conditions within this document.

Budget International policy option

Eligibility

- This policy option is not available to travellers who are 60 years of age or over at the commencement date shown on the Certificate of Insurance.
- This policy option does not provide cover for any **existing medical conditions**, as set out in the Definitions and Existing Medical Conditions sections of this document.

Duration of your policy

- Cover for Cancellation costs starts as soon as the Certificate of Insurance is issued.
- Cover under all other sections of the policy commences on the day the **trip** starts.
- The policy ends once **you** have returned to **your** normal place of residence within New Zealand; or the expiry date shown on the Certificate of Insurance, whichever occurs first; there is no cover if **you** resume **your trip** unless agreed by **us**.

Non New Zealand residents

Only the Budget International policy option is available for non-**residents** of New Zealand provided **your** international air ticket departing from New Zealand has been booked through the issuing agent of this travel insurance policy.

If **you** are not a permanent **resident** of New Zealand at the time this policy is issued all references to New Zealand refer to **your** home country, except the terms and conditions remain subject to the laws of New Zealand, and the **premium** and the **applicable limits** are in New Zealand dollars.

The maximum length of coverage for a non-**resident** of New Zealand is 12 months and cover cannot be extended past this duration. Cover ceases when **you** arrive in **your** home country.

Your home country means the country in which **you** normally would reside and is the final destination that **we** would **repatriate you** if deemed necessary by **us**.

There is no cover for any medical or ancillary costs incurred within **your** home country.

Excesses

An **excess** is the amount that is subtracted from the total paid to **you** should **you** make a claim under various sections of the policy.

The Budget International policy option has an **excess** of \$100 for each claimable event.

HOW TO APPLY

To obtain a quote or to purchase a policy talk to **your** travel agent, broker or complete an online application. If **you** require cover for **your existing medical condition** then **you** must select either the Leisure International or Frequent Traveller policy option (please note the age restriction that may apply) and **you** may also need to complete a Traveller's Medical Appraisal (please refer to the section Existing Medical Conditions). If **you** are 70 years of age or over **you** must provide a completed QBE Traveller's Medical Appraisal to **us** for assessment before cover can be confirmed.

Return all forms to **your** travel consultant. If **your** application is approved **your** travel consultant will then issue **your** policy and provide **you** with a Certificate of Insurance. **Your** Certificate of Insurance confirms the cover **you** have chosen including any additional benefits, the total amount paid by **you** as well as information about the terms of **your** policy.

MONEY BACK GUARANTEE

Once **you've** purchased the policy, providing no right or power has been exercised under it by **you** (in other words, no claim has been made) and **your trip** has not commenced, **you** can return it within 21 days of the date of issue of the Certificate of Insurance and receive a full refund. This does not apply to policy extensions.

MOST AMATEUR SPORTS ARE COVERED

Enjoy most amateur sports on holiday knowing **you're** covered.

These include:

- Archery
- Canoeing
- Deep Sea Fishing
- Football
- Golfing
- Horse Riding
- Jet Boating
- Kayaking
- Mountain Biking
- Parachuting
- Parasailing
- Stand up paddle boarding
- Sea Canoeing
- Snorkelling
- Tubing
- Water Skiing
- Windsurfing
- Bungee Jumping
- Cycling
- Dog Sleighing
- Go-karting
- Hiking
- Hot Air Ballooning
- Jet Skiing
- Kite Surfing
- Overland Orienteering
- Paragliding
- Safari
- Scuba Diving
- Shark Cage Diving
- Surfing
- Wake Boarding
- White Water Rafting
- Ziplining

What's not covered

Professional sporting activity, competitive contact sports, running with the bulls, abseiling, mountaineering or rock climbing using support ropes, polo, pot holing, racing (except on foot), hunting and base jumping are excluded under all travel plans.

Snow sports are excluded unless **you** purchase the Snow Sports Package.

DEPOSIT PROTECTION OPTION

INTERNATIONAL DEPOSIT PROTECTION	SUM INSURED
Per adult	Cover to a maximum of \$2,500

Cover is available to protect any prepaid arrangements **you** have made in the event that **you** have to cancel **your trip** due to a circumstance covered by the policy. The cover lapses on the day the **trip** commences.

At the time of making final payment for travel, to ensure that **you** are covered during **your trip**, **you** should upgrade to a Leisure International, Frequent Traveller or Budget International policy option and **we** will deduct the **premium you** have paid for the International Deposit Protection policy option from the cost of the full policy.

The International Deposit Protection policy has a nil **excess**.

FREE COVER FOR DEPENDENT CHILDREN

Your own children, grandchildren and one other non-related child who are under 21 years of age and financially dependent on **you** or another person, are automatically covered when travelling with **you**. If the children are not travelling with an insured **adult** under **our** policy an individual **premium** will be required.

TRAVELLERS 60 YEARS OF AGE OR OVER

Please note the following age limitations depending on the policy option being purchased:

- Budget International policy option cannot be purchased if **you** are 60 years of age or over at the time the **trip** commences
- Frequent Traveller policy option is not available to travellers 70 years of age or over at the time the **trip** commences

The Leisure International policy option is available to all travellers regardless of age; however separate pricing will apply to **your** policy.

Travellers 70 years of age or over

Travellers who are 70 years of age or over at the time the **trip** commences, regardless of destination or whether **you** require cover for an **existing medical condition**, must provide **us** with a fully completed QBE Traveller's Medical Appraisal Form for assessment before cover can be confirmed.

Upon **our** receipt of the fully completed Traveller's Medical Appraisal Form **we** will confirm in writing the exact level of cover available to **you**. In some instances **we** may ask **you** to have **your** usual medical practitioner provide additional information before a policy can be issued. If cover is granted **you** will be advised of any additional **premium** and of any special terms applicable to **your** policy.

EXISTING MEDICAL CONDITIONS

Existing medical conditions, as outlined in the Definitions section of the Policy Wording on page 21, are **not** covered unless accepted by **us**.

If **you** or a member of **your travelling party** has a condition other than those listed below (or listed as 'Covered free of charge') and require cover for that condition please complete and submit **our** Traveller's Medical Appraisal Form for evaluation or **you** will not be covered for any claims arising from **your existing medical condition/s**. In most cases, if **you** answer the questions fully and accurately, **your** application for travel insurance will be processed based on this information.

In certain circumstances **we** may ask **you** to have **your** usual medical practitioner provide additional information before a policy can be issued. If cover is granted **you** will be advised of any additional **premium** and of any special terms applicable to **your** policy.

The following information outlines the procedures **you** need to follow in order to declare **your existing medical conditions** if **you** are purchasing a Leisure International or Frequent Traveller policy option.

Please note that if you are purchasing a Budget International policy option there is no cover for any existing medical condition.

Conditions covered free of charge

The following medical conditions are covered **free of charge**, providing **your** condition is stable; **you** are not waiting for treatment; on a hospital waiting list or awaiting results of medical tests or investigations in relation to any of these conditions:

- Acne
- Allergies - such as allergic rhinitis, chronic rhinitis, hayfever, sinusitis, anaphylaxis, dermatitis, eczema, psoriasis, urticaria, food intolerance, latex allergy
- Anaemia - including iron deficiency anaemia, B12 deficiency, folate deficiency, pernicious anaemia

- Asthma - not requiring cortisone medication, except by inhaler or puffer, and no hospitalisation for the past 12 months including as an outpatient
- Bell's palsy
- Benign breast cysts
- Bunions
- Carpal Tunnel syndrome
- Coeliac disease
- Congenital blindness/deafness
- Diabetes Mellitus Types 1 and 2 provided **you** were not diagnosed within the last 12 months – where **you** have no known cardiovascular, hypertensive, vascular disease and no related kidney, eye or neuropathy complications
- Epilepsy - **you** have been seizure free for the past 12 months and do not require more than 1 anti-seizure medication
- Goitre, hypothyroidism, Hashimoto's disease, Graves' disease
- Hiatus hernia/Gastro-oesophageal reflux disease, Peptic ulcer disease
- High blood pressure (Hypertension) - stable
- High Cholesterol (Hypercholesterolaemia)
- High Lipids (Hyperlipidaemia)
- Insulin resistance, impaired glucose tolerance
- Incontinence
- Menopause
- Migraines except where **you** have been hospitalised in the past 12 months
- Nocturnal cramps
- Osteoporosis - where there have been no fractures and **you** do not require more than 1 medication or suffer any back pain condition
- Plantar fasciitis
- Pregnancy related illness of the mother up to and including 20 weeks gestation; provided that there have been no complications in this pregnancy or any previous pregnancy; or this pregnancy has not been assisted by artificial reproductive techniques, eg IVF
- Raynaud's Disease
- Trigeminal neuralgia
- Trigger finger
- Routine screening tests where no underlying disease has been detected

Travel to all regions (except Region 5 – Australia)

You must tell us if you or anyone in your travelling party has any of the following existing medical conditions by submitting a completed QBE Traveller's Medical Appraisal Form to us for evaluation.

Cardiovascular/Cerebrovascular Diseases

- Angina (Coronary Artery Disease/Ischaemic Heart Disease)
- Myocardial Infarction (Heart Attack)
- Cardiomyopathy
- Cardiac arrhythmias (disturbances to the heart rhythm)
- Congestive cardiac/heart failure
- Cerebrovascular Accident (CVA/Stroke/TIA – Transient Ischaemic Attack)
- Cardiac Valve Disease
- Previous cardiac surgery (stents, bypass surgery, valve replacement, and pacemakers/intracardiac devices)
- Aneurysms
- Peripheral Vascular Disease

Chronic Lung Diseases

- Emphysema
- Chronic bronchitis
- Bronchiectasis
- Chronic obstructive airways/pulmonary disease (COAD/ COPD)
- Pulmonary Fibrosis/Asbestosis
- Cystic Fibrosis

Neurological Disorders

- MS (multiple sclerosis)
- Parkinsons Disease
- Motor Neurone Disease
- Muscular Dystrophy
- Myasthenia Gravis
- Traumatic Brain Injury

Others

- Organ transplants
- Any back condition, including chronic pain and/or surgery in the last 5 years
- Any condition which has been under investigation within the last 12 months or any condition for which **you** have undergone surgery within the last 3 years
- Any condition that is awaiting investigation or treatment
- Any cancer that was diagnosed within the last 5 years excluding non-melanoma skin cancers

Travel to Region 5 (Australia only)

Conditions are automatically accepted upon payment of an additional fee except; any condition that is terminal and where **you**:

- are waiting, or are on a waiting-list, for treatment
- are registered with Palliative Care
- require oxygen to be carried with **you** or accessible to **you** during your **trip**
- have been confined to bed, home or hospital for more than 3 days during the 30 days prior to the issue of the policy
- have been declined insurance or had terms imposed by another insurer.

You cannot be insured for:

- terminal conditions where a terminal prognosis has been made prior to the purchase of this policy
- the **existing medical condition/s** of someone who is not travelling with **you**
- the **existing medical condition/s** of someone who is travelling with **you** but is not insured by QBE.

Let us know about a change in health

Should your state of health change between the time of purchasing the policy and the commencement of your trip it is important that you notify QBE to ensure your cover. Special terms and conditions may be applied to your policy, including limited cover for claims related to new medical events that occur between the policy commencement date and the date your trip commences.

AREAS OF COVERAGE

REGION 1	Worldwide, USA, Canada, Central America, South America, Antarctica
REGION 2	Europe, Africa, China, Indian Sub Continent, Japan, Middle East, Asia (other than those countries listed in Region 3)
REGION 3	United Kingdom, Ireland, Hong Kong, Singapore, and South East Asia
REGION 4	South Pacific and Norfolk Islands, Chatham Islands and New Zealand Domestic Cruises
REGION 5	Australia

UPGRADING YOUR POLICY

(Applies to the Leisure International policy option only.)

Policies are only valid in the areas specified in the table above.

If **you** main destination is within Region 2 or Region 3 **you** are able to undertake a stop-over within Region 1 for up to a maximum of 6 days without paying any additional premium. This concession is only available if the higher rated plan is not **your** final destination and **you** are insured by **us** for the entire duration of **your trip** away from New Zealand.

If **you** do not qualify for a free stopover, **you** can upgrade any region to the next highest level for a daily **premium**. This feature is useful for short side trips into higher rated regions. On longer journeys it is usually more economical to purchase a policy at the highest required level for the entire **trip**.

For cover in the higher policy region to apply in this way, the dates of the stop-over must be shown on your Certificate of Insurance.

If **you** are purchasing the Budget International policy **you** must select the destination in the highest Region, for the entire **trip**.

EXTENDING YOUR POLICY

(Applies to the Leisure International and Budget International policy options only.)

If **you** are under 70 years of age and do not have an **existing medical condition** and there are no claims made or pending, policies can be extended as many times as **you** like up to a maximum duration of 24 months.

Extensions are only available in the 30 days prior to the current policy expiring. **We** cannot extend expired policies. If **you** have an **existing medical condition** or **you** have made a claim or there are claims pending, it may still be possible to extend **your** policy, however special terms and conditions may be applied to **your** policy. **Your** travel agent or **yourself** will need to contact **our** Customer Service Centre on 0800 800 608 or +64 9 300 5331 to see if **we** will accept an extension of **your** policy and on what terms. Please also read the Duty of Disclosure as it applies to Policy Extensions.

ADD-ONS TO CONSIDER

Snow Sports Package

You are not automatically covered for **snow sports** so if skiing or snowboarding were likely to feature on **your** holiday then **you'd** be well advised to purchase the following benefits for an additional **premium** per **adult**. This covers **you** for skiing or snowboarding within the boundaries of a commercially licensed ski field.

	APPLICABLE LIMITS
SECTION 8	PER ADULT
Any Claim Arising Due To Participation In Snow Sports	Up to the applicable limit of the relevant section as per the Schedule of Benefits
Ski Lift Passes - Section 8A	\$200
Ski Run Closure - Section 8B	\$500
Daily Limit	\$100
Hire Replacement Snow Equipment - Section 8C	\$500

Increased Rental Vehicle Insurance Excess Cover

(Applies to Leisure International and Frequent Traveller policy options only.)

If **you** are renting a car, campervan, motorcycle or boat **you** may have to pay an insurance excess for an accident or theft. **We** have included cover for **rental vehicle** insurance excess, however **you** may wish to increase this cover for an additional amount.

MAXIMUM ADDITIONAL COVER	ADDITIONAL PREMIUM
\$3,000	\$20 per \$500 unit of additional cover

Please note that this insurance does not provide cover for **your** liability resulting out of **your** use of a mechanically propelled vehicle, for example a motor vehicle or motor cycle. Please ensure **you** have liability insurance adequate for the country(ies) **you** will be using the **rental vehicle**.

Valuables and Specified Items

(Applies to Leisure International and Frequent Traveller policy options only.)

There is an item limit of \$2,500 for cameras and **personal computers**, and \$1,500 for all other items. **You** can increase the cover for **your** valuable personal items (except bicycles and/or drones) by paying an additional **premium**.

You must insure the total value per item. Please ensure **you** have proof of market value (not more than 12 months old) of any item **you** specify as this will be required should **you** make a claim. Specified Item Cover is subject to the terms and conditions as detailed under Section 9A Luggage And Personal Effects in the Policy Wording.

Bicycles may not be specified. Watercraft of any type (e.g. surfboards) and/or drones cannot be insured.

Items purchased within the last 2 years

(Applies to Leisure International and Frequent Traveller policy options only.)

Should **your** luggage and personal effects that **you** take with **you** on **your trip** get lost, stolen or damaged, **we** will repair or replace the property, or pay **you** its original purchase price in cash for items **you** have purchased new within the last 2 years provided **you** have an original purchase receipt for each item. Otherwise **we** will apply depreciation.

Specified item limits also apply.

SIGNIFICANT RISKS YOU NEED TO THINK ABOUT

This policy may not meet your expectations

There may be some reason why this policy does not match **your** expectations. It could be an exclusion that applies or certain terms and conditions. It is therefore very important that **you** read this document carefully. Please ask **us** if **you** are unsure about any aspect of the policy.

Are you sure you have the right level of cover?

You need to make sure that the limits of cover and benefits are appropriate for **your** needs. Otherwise **you** may be under insured and have to bear part of any loss that exceeds the limits **yourself**. Please refer to the **applicable limits** as set out in the Schedule of Benefits and the Policy Wording.

A claim may be refused

We may refuse to pay or reduce the amount **we** pay under a claim if **you** do not comply with the policy terms and conditions or, if **you** don't comply with **your** Duty of Disclosure or make a misrepresentation, or if **you** make a fraudulent claim.

You must nominate when applying for this insurance the country or region **you** are spending the majority of **your trip**. **You** must also specify whether **you** are spending any time (including the dates) in a higher rated Region (eg: if **you** are travelling to the UK with a stopover in the USA or Asia). If **you** do not nominate the appropriate country or region for **your trip** any claim under the policy may be reduced to nil.

Unattended luggage and personal effects

There is no cover under this policy for luggage and personal effects that are left **unattended**. Please refer to the definition of **unattended** in the Policy Wording and Losses We Do Not Cover in Section 9. Also, remember to keep **your** receipts separate from the goods **you** buy overseas as **you** will need these receipts if **you** have to make a claim.

WHAT'S THE COST?

Calculating what you pay

When calculating the cost of **your** policy, **we** take into account a range of factors including:

- the policy option **you** have chosen
- **your** destination

and if applicable:

- the length of **your trip**
- the **excess** selected
- any additional amounts determined by QBE Insurance to cover an **existing medical condition** (including pregnancy up to 20 weeks gestation)
- cover for any of the additional benefits **you** choose

The **premium** paid by **you** for the policy option selected plus any additional benefits **you** choose will be shown on **your** Certificate of Insurance.

This policy is only valid once **you** pay the **premium** and **your** travel agent issues the Certificate of Insurance to **you**.

Service fees

We may charge a fee for additional services provided to **you** after **you** have been issued with a Certificate of Insurance. This may include but is not limited to alterations and other changes **you** ask **us** to make to **your** policy. The amount of the service fee will be shown on the Certificate of Insurance and **we** will notify **you** of any fee at the time **you** make a request for additional services.

Changing your travel details

If **you** wish to change **your** personal details or travel dates after **your** Certificate of Insurance has been issued simply contact **your** travel agent. They will either amend the policy over the telephone or, in certain circumstances, contact **us** for **your** amendment to be assessed and approved. Also refer to the section in this brochure headed "When Does The Cover Begin And End?" paragraph 4 in the Policy Wording.

SIGNIFICANT THINGS YOU NEED TO KNOW

Your policy

Your policy is a contract between QBE Insurance (Australia) Limited and **you**. **Your** agreement with **us** is set out in:

- the Policy Wording
- the Schedule of Benefits
- **your** Application for Insurance
- **your** Certificate of Insurance
- any written endorsements **we** provide to **you**

These documents make up **your** policy and should be read carefully. It is important that they are kept in a safe place, together with evidence as to the value of any insured items.

Confirming your transactions

A Certificate of Insurance must be issued once **you** have completed **your** application and **you** have paid the appropriate **premium**. If **you** want to confirm a transaction, for example whether the Certificate of Insurance has been issued, **you** may contact **us** in writing or by phone.

Cancellation

By You

You may cancel this policy free of charge during the 21 day Money Back Guarantee period - see the Money Back Guarantee section of this brochure. Should **you** wish to cancel **your** policy after the 21 day free cancellation period **we** will refund **you** the **premium** paid less a deduction for the cover used at **our** standard rates. An administration fee of \$50 per policy will also be charged. There is no refund of **premium** if a claim is made on the policy.

By Us

We can cancel **your** insurance in any way permitted by law for reasons including any of the following. If **you** have:

- failed to comply with **your** Duty of Disclosure
- made a misrepresentation to **us** before the policy was entered into
- failed to comply with a provision of a policy, including failure to pay the **premium**
- made a fraudulent claim under the policy or under any other policy during the time the policy has been in effect
- failed to notify **us** of a specific act or omission as required by the policy

If **we** cancel **your** policy **we** will do so by giving **you** written notice. **We** will deduct from the **premium** an amount to cover the shortened period for which **you** have been insured by **us** and refund to **you** what is left.

Duty of Disclosure - what you must tell us

When **you** apply for insurance **you** have a legal Duty of Disclosure. This means **you** must disclose all information **you** know, or could reasonably be expected to know, that would influence the judgment of a prudent underwriter on:

- (a) whether to accept the risk of insurance and;
- (b) if accepted, on what terms and at what cost;

You have the same Duty of Disclosure each time **you** renew, vary or reinstate **your** insurance.

Information **you** will need to disclose includes:

- circumstances which could increase the risk of an insurance claim;
- any criminal offences or convictions;
- any cancellation, refusal to renew insurance or imposing of special terms by another insurer;
- travel insurance, medical, home and contents or other property claims **you** have made in the last 5 years which when combined exceeded \$5,000 in total

Information **you** do NOT need to disclose includes:

- circumstances which would diminish the risk of an insurance claim;
- anything that is of common knowledge;
- anything that **we** know, or would be expected to know, in the ordinary course of **our** business;
- anything that **we** advise **you** do not need to disclose

Non-Disclosure

Everyone who is insured under the policy must comply with the Duty of Disclosure. Should **you** provide information about another insured, **you** do so on their behalf. If **you** (or they) don't comply with the Duty of Disclosure **we** may be entitled to cancel the insurance or void the insurance from its beginning.

Our Privacy Policy

We are committed to safeguarding **your** Privacy and the confidentiality of **your** personal information. **We** are bound by the Privacy Act 1993 and its principles when **we** collect and handle **your** personal information.

We will only collect personal information from or about **you** for the purpose of assessing **your** application for insurance and administering **your** insurance policy, including any claims made by **you**.

For further information about **our** Privacy Policy or to access or correct **your** personal information please contact:

The Privacy Officer, QBE Insurance
PO Box 44, Auckland 1140
Email: privacyofficer@qbe.co.nz

How to make a claim

Claim forms are available from **your** travel agent or from **us**. It will advise **you** of what documentation **you** need to provide to support **your** claim. The completed form should be sent to:

QBE Travel Insurance
PO Box 44, Auckland 1140
Email: travelclaimsnz@qbe.co.nz

Settling your claims

When **you** make a claim, **we** will acknowledge receipt within 5 business days of receiving **your** claim. **Our** claims service standard is to settle **your** claims within 10 business days upon the receipt of a completed claim form and all necessary supporting information. Alternatively, **we** will respond to **your** claim requesting specific additional information within 10 business days.

UNDERSTANDING THE WORDING, TERMS AND CONDITIONS

This travel insurance policy is proudly issued by QBE Insurance (Australia) Limited. Under this insurance policy **we** provide cover against a number of types of losses that **you** can suffer in relation to **your trip**. The Schedule of Benefits precedes this Policy Wording. By using colour-coded headings **our** Policy Wording is easy to follow:

GREEN - "LOSSES WE COVER"

RED - "LOSSES WE DO NOT COVER"

If **you** have any questions regarding **our** policy, please telephone **our** Customer Service Centre Toll Free 0800 800 608, or +64 9 300 5331.

DEFINITIONS

Adult(s) means the person/s named on the Certificate of Insurance under the heading 'Travellers Details' and paying an individual policy **premium**. Where a claim includes accompanying **dependent** children the benefit specified in the Schedule of Benefits or Policy Wording is shared.

Applicable Limit(s) means the sum insured specified in the Schedule of Benefits or Policy Wording for the policy option selected on the Certificate of Insurance.

Carrier(s) means the scheduled airline, vessel, train, or motor coach transport in which **you** are to travel to or from **your** intended destination.

Dependent(s) means any person aged less than 21 years when the **trip** commences who is dependent on **you** or any other person for financial support and is travelling with **you**.

Electronic Equipment means any portable games consoles, portable media players, and satellite navigation units.

Excess(es) means the amount that will be subtracted from the amount paid to **you** if **you** should make a claim under various sections of the policy. The **excess** amount is shown on **your** Certificate of Insurance. **You** may also have an **excess** imposed in respect of an **existing medical condition**.

Existing Medical Condition(s) means:

- (a) any chronic or ongoing (whether chronic or otherwise) medical or dental condition, **injury**, illness or disease of which **you** were aware or should reasonably have been aware, or which is medically documented within the last 12 months or under investigation in the 12 months prior to the issue of the Certificate of Insurance; or
- (b) any physical, **mental illness** or medical condition (including pregnancy), defect, **injury**, illness or disease of which **you** were aware of or should reasonably have been aware, or for which treatment, medication, preventative medication, advice, preventative advice or investigation has been received or prescribed by a medical or dental adviser in the 60 days prior to the issue of the Certificate of Insurance and in the case of the Frequent Traveller policy option also within 30 days prior to booking a particular **trip**.

Financial default means the insolvency, bankruptcy, provisional liquidation, liquidation, financial collapse, appointment of receivers or any other form of insolvency administration of any person, company, or organisation.

Injury means a bodily injury that is caused solely and directly by external and visible means as a result of an accident and which does not result from an illness or disease.

Medically necessary means treatment that's appropriate for **your** illness or **injury**, consistent with **your** symptoms, and that can be safely provided to **you**. It meets the standards of good medical practice and isn't for **your** convenience or the provider's convenience.

Mental illness means a condition characterised by the presence of symptoms such as delusions, hallucinations, disorder of thought form, disturbance of mood, or sustained or repeated irrational behaviour, which impairs, either temporarily or permanently, the mental functioning of a person.

Permanently Disabled/Permanent Disability means **you** have totally lost either, all of the sight in one or both eyes, or the use of a hand or foot at or above the wrist or ankle and the loss is for at least 12 months and, in **our** opinion after consultation with an appropriate medical specialist, will continue indefinitely.

Personal Computer means laptops, notebooks, tablet PCs, personal digital assistants, smartphones, wearables and other hand-held wireless devices that have the capacity to convey data or information.

Premium means the total amount payable for the insurance. It includes amounts payable to the agent and the premium payable to **us**.

Professional Sporting Activity means an activity for which **you** receive financial reward, sponsorship or benefits from participating in or training for that sporting activity, regardless of whether or not **you** are a professional sports person.

Public Place means a place to which the public has access, for example, but not limited to: a hotel foyer or grounds, restaurant, shop, toilet, swimming pool, airport or railway station.

Relative is limited to a relative of **yours**, or of a member of the **travelling party**, who is resident in Australia or New Zealand. It means a spouse, de facto partner, parent, parent-in-law, daughter, son, daughter-in-law, son-in-law, brother, sister, brother-in-law, sister-in-law, grandchild, grandparent, step-parent, step-children, foster child, fiancé or fiancée, or guardian.

Rental Vehicle means any car, campervan, motorcycle or boat **you** rent from a licensed rental vehicle company and have a signed contract with that company. Rental vehicle excludes aircraft or gliders.

Repatriate(d), repatriation means travel arrangements made by **us** for **your** return to **your** home in New Zealand or where **we** consider to be the nearest suitable alternative.

Resident(s) means someone who currently resides in New Zealand and is either a citizen or is eligible for permanent residency.

Scheduled public transport means a public transport system that runs to a timetable.

Snow Sports means any form of skiing, snowboarding and ski biking. If **you** select the Snow Sports Package, cover applies for any skiing or snowboarding provided it is undertaken within the boundaries of a commercially licensed ski field.

Travelling Party means **you** and any travelling companion who has made arrangements to accompany **you** for at least 50% of the **trip**.

Trip(s) means the period of travel stated in the Certificate of Insurance. The period begins on the date of departure as stated in the Certificate of Insurance and ends when **you** return to **your** normal place of residence, or when the period of the **trip** set out in the Certificate of Insurance ends, whichever happens first. The period of travel cannot be altered without **our** consent. For the Frequent Traveller policy option the period of the **trip** is however limited to journeys of less than 60 consecutive days' absence from New Zealand on any one **trip**. Domestic air travel within New Zealand will only be covered where it is booked as part of **your** international **trip** and is within 24 hours of **your** departure from, or arrival in, New Zealand.

Unattended means leaving **your** luggage either with a person **you** have not previously met, or, in a **public place** where it can be taken without **your** knowledge or at a distance from which **you** cannot prevent it from being taken.

We, our, us, refers to QBE Insurance (Australia) Limited.

You, your, yours, you'd, yourself means the person or people named as **adults** in the Certificate of Insurance as well as their accompanying **dependent** children and one other non-related accompanying **dependent** child. If 2 or more **adults** are named as insureds in the Certificate of Insurance the benefits, terms, **applicable limits** and conditions will be the same as if a separate Certificate of Insurance had been issued for each **adult**.

When does your cover begin and end

1. This Insurance is only valid when **you** pay the **premium** and **we** issue a Certificate of Insurance to **you**.
2. The Insurance under all sections except Section 3A (Cancellation Costs) covers **you** for the period of the **trip**. Section 3A covers **you** from the time **you** pay the **premium** until the period of the **trip** ends.
3. If **your** return to New Zealand is delayed by an event that entitles **you** to make a claim under this policy, the insurance is automatically extended beyond the period of the **trip**. The extension lasts until **you** are capable of travelling to **your** final destination via the most efficient and direct route, including the journey there, or for a period of three (3) months, whichever happens first.
4. This Insurance is only valid for the period of the **trip**. That period cannot be changed without **our** consent. If **you** wish to defer or alter the period of travel due to **injury** or illness, **we** may require **you** to submit a Policy Amendment Form and **our** decision whether or not to agree to insure **you** will depend upon **our** assessment of that form. If **we** do not agree, a refund of the **premium** will be made to **you**.
5. Under the Frequent Traveller policy option **you** are only covered for each **trip** while **you** are on **your trip** (other than benefits **you** may be entitled to under Section 3 – Cancellation And Additional Expenses).

Losses We Do Not Cover At All

1. **We will not pay** the applicable **excess** for any one event. If applicable, this **excess** is in addition to any excesses imposed due to an **existing medical condition**.
2. In all sections of this policy, **we will pay** only up to the **applicable limit** of the policy option selected, as set out in the Schedule of Benefits, unless a sub-limit is specified in the relevant section.
3. There are **general exclusions**, which apply to all types of cover. **Particular exclusions** apply to specific sections of cover under this policy and are listed following the relevant types of cover. Please read them carefully.

General Exclusions

These are the **general exclusions** which apply to all sections of this policy. **You** should read them, together with the cover and specific exclusions referred to under each section of cover.

We will not pay for any of the following losses:

1. **you** travel:
 - (a) even though **you** know **you** are unfit to travel; or
 - (b) against medical advice; or
 - (c) when **you** know **you** will have to consult a medical practitioner; or
 - (d) for the purpose of obtaining medical advice or treatment, or dental treatment (unless prior approved by **us**).
2. **you** arrange travel, or **you** travel, when **you** know of circumstances that could lead to the **trip** being disrupted or cancelled.
3. replacing medication in use at the time the **trip** began; or maintaining a course of treatment **you** were on at that time.
4. death, illness or **injury**, caused or exacerbated by, traceable to, or related to, an **existing medical condition**. This exclusion does not apply to the Leisure International or Frequent Traveller policy options for members of the **travelling party** who have applied to cover the **existing medical condition**, cover has been granted by **us** in writing and **you** have paid **us** any additional amount **we** asked for or the medical condition is one that is automatically covered. However, if **your** state of health changes after the policy has been issued and prior to the **trip** commencing **you** must inform **us** and **we** may impose special terms and conditions including, but not limited to, restricting the cover available to cancellation charges.
5. death, illness or **injury** in relation to any medical condition where a metastatic condition and/or terminal prognosis was made prior to the issue of the Certificate of Insurance or 30 days prior to booking any **trip** under the Frequent Traveller policy options.
6. pregnancy or child birth. This exclusion does not apply to the Leisure International or Frequent Traveller policy options for emergency pregnancy related illness of the mother up to 20 weeks gestation provided **you** meet the criteria outlined in the section 'Conditions covered free of charge'. There is no cover for any expenses associated with or consequent upon the birth of a child, nor is there any cover for any newly born child.
7. **your** treatment in a health spa, convalescent or nursing home or any rehabilitation centre unless agreed by **us**.
8. any medical charges in excess of reasonable and necessary expenses, or charges caused directly or indirectly by an error of the medical provider.
9. any cover if **you** exceed the age restrictions outlined within the Guidelines section of this document. If **you** have purchased the Leisure International policy option and are 70 years of age or over at the time the **trip** commences there is no cover unless **you** have applied to **us** and cover has been granted by **us** in writing and **you** have paid **us** any additional **premium** asked for.

10. **you** or a member of the **travelling party**
 - decides to alter their plans or not to continue with the **trip**; or
 - fails to take reasonable precautions to avoid and/or minimise any loss; or
 - deliberately injures themself; or
 - is under the influence of, or is addicted to, intoxicating liquor or a drug, except a drug taken in accordance with the advice of a registered medical practitioner; or
 - suffers any **mental illness** including dementia, depression, anxiety, panic attack, stress, bipolar, mania, schizophrenia or other nervous disorder; or
 - takes part in a riot or civil commotion; or
 - acts maliciously; or
 - participates in base jumping, running with the bulls, hunting, mountaineering - or abseiling or rock climbing - using support ropes, pot holing, polo or races (except on foot); or
 - travels in or bound for international waters in a private sail vessel or privately registered sail vessel; or
 - takes part in, or trains for, a **professional sporting activity** or competitive contact sports; or
 - scuba dives unless **you** hold an open water diving licence or **you** were diving under licensed instruction; or
 - rides a motor cycle (except as a pillion passenger) without wearing a helmet, or without a licence that is valid in the relevant country; or
 - rides a four wheel motor cycle even as a pillion passenger; or
 - participates in a **snow sports** activity (this exclusion does not apply if **you** have purchased the additional Snow Sports Package where **you** are covered for skiing or snowboarding within the boundaries of a commercially licensed ski field)
11. a loss that is recoverable under some other scheme. For example, a private health insurance scheme, workers compensation scheme, travel compensation fund, accident compensation scheme or other insurance scheme.
12. **We will not pay** the cost of private medical treatment overseas where free or reduced cost medical treatment is available to **you** under any reciprocal health agreement.
13. any further benefit under the policy if **we** decide on the advice of a doctor appointed by **us** that **you** are capable of being **repatriated** to New Zealand and **you** refuse to return.
14. any consequential loss or loss of enjoyment.
15. a loss caused by, or in any way connected with a criminal or dishonest act by **you** or by a person with whom **you** are in collusion.
16. a loss caused by, or in any way connected with war, invasion, act of a foreign enemy, hostilities (whether war is declared or not), civil war, rebellion, revolution, civil insurrection, military or usurped power, or popular uprising.
17. a loss caused by, or in any way connected with the use, existence or escape of nuclear weapons material, or ionising radiation from, or contamination by, radioactivity from any nuclear fuel, or nuclear waste from the combustion of nuclear fuel.
18. a loss caused by, or in any way connected with any government intervention, prohibition, warning or regulation.
19. a government authority seizing, withholding or destroying anything of **yours** or any prohibition by or regulation or intervention of any government or any government not allowing **you** to enter or to stay in that country.
20. an act or threat of terrorism. This exclusion does not apply to Section 1A Medical Expenses Incurred Outside of New Zealand, Section 2A Emergency Dental Expenses Incurred Outside Of New Zealand, Section 3B Additional Expenses for the cost of **repatriation** to New Zealand if the **carrier** requires **you** to be brought back with a medical escort, Section 6A Death By Injury, Section 6B Repatriation Of Remains or Funeral Expenses Overseas or Section 9 Luggage, however the combined benefit payable as the result of terrorism is limited to a maximum of \$1,000,000 on the Leisure International and Frequent Traveller policy options, and a maximum of \$500,000 on the Budget International policy option.
21. the **financial default** of **your** travel agent or wholesaler. If **you** have purchased the Budget International policy option this exclusion extends to include any tour operator, accommodation provider, airline or other **carrier**, car rental agency or any other travel or tourism services provider or website to provide services or accommodation due to their **financial default** or the **financial default** of any person, company or organisation they deal with.
22. the default, error or omission of any travel agent, wholesaler, tour operator, accommodation provider, airline or other **carrier**, car rental agency or any other travel or tourism services provider or website.
23. manual work in connection with a business or trade.
24. a loss caused by **you** operating a **rental vehicle** in violation of the rental agreement or in violation of the laws of the relevant country.
25. a loss under the Frequent Traveller policy option which occurs in excess of 60 days of any **trip**.
26. credit card conversion fees or any other bank charges.
27. financial, business, employment, professional or contractual obligations.
28. alcohol and tobacco under any circumstances.

General conditions

Applicable to all sections

- You** must:
 - give **us** written notice as soon as possible of an event that may result in a claim under this policy.
 - give **us your** Certificate of Insurance and any other documents, medical certificates, original receipts or information that **we** reasonably ask for.
 - not make any promise or offer of payment, or admit fault to anyone, or become involved in any litigation, in respect of an event that may result in a claim under this policy, without **our** consent.
 - in the event of a claim caused by a physical, mental or medical condition, obtain evidence from the treating doctor immediately that **you** are aware of signs or symptoms of the condition.
- We** may, at **our** expense, take proceedings in **your** name to recover compensation or enforce an indemnity against someone else in respect of a loss covered by this Insurance in accordance with the law. Anything **we** recover belongs to **us**.
- Claims will be paid to **you** or **your** personal representative in New Zealand dollars on the basis of the exchange rate that applied at the time of the event that gave rise to the claim. **We will not pay** more than **your** actual loss.
- Once the policy has been issued if **you** wish to cancel it **you** can do so within 21 days of the date of issue of the Certificate of Insurance and obtain a full refund, provided no right or power has been exercised under it by **you** (e.g. no claim has been made) and **your trip** has not commenced. Should **you** wish to cancel **your** policy after the 21 day free cancellation period **we** will refund **you** the **premium** paid less a deduction for the cover used at **our** standard rates and an administration fee of \$50 per policy. No refund will be provided if a claim has been made.
- Any dispute arising between **you** and **us** under this policy shall be determined in accordance with New Zealand law.
- You** must be a permanent **resident** of New Zealand at the time the policy is issued. This exclusion does not apply to the Budget International policy option however **you** must advise **us** of **your** home country.
- In the event that **you** make a claim under the Frequent Traveller policy option **we** will automatically reinstate the sum insured, up to the **applicable limit**, for each **trip** undertaken within the period as shown on the Certificate of Insurance.

SECTION 1: MEDICAL EXPENSES

Section 1A: Medical expenses incurred outside of New Zealand - losses we cover

We will pay, up to the **applicable limit** as set out in the Schedule of Benefits, for the usual and customary cost of medical, hospital, road ambulance or other treatment **you** actually and necessarily received outside New Zealand during the **trip** if **you** suffer an **injury** or an illness, the signs or symptoms of which **you** first become aware of during the **trip**. However, the treatment must be given or prescribed by a registered medical practitioner or paramedic.

Travel expenses for **your** return home or evacuation are only covered if the attending physician advises **us** in writing that **you** are unfit to continue the **trip**, and **you** must also have **our** consent, or the consent of **our** medical assistance provider QBE Assist.

We will not pay the cost of private medical treatment overseas where free or reduced cost medical treatment is available to **you** under any reciprocal health agreement.

Section 1B: Continuing medical expenses incurred within New Zealand - losses we cover

We will pay up to the **applicable limit** as set out in the Schedule of Benefits for continuing medical expenses incurred within twelve (12) months of the end of the **trip** as a result of an illness or **injury** which first occurred during the **trip** outside of New Zealand and for which **you** first sought treatment whilst overseas.

Section 1C: Cash in hospital - losses we cover

(Cover only available on Leisure International and Frequent Traveller policy options.)

We will pay you \$75, for each completed 24 hour period that **you** are confined to hospital outside New Zealand (up to the **applicable limit** as set out in the Schedule of Benefits) as a result of **injury** or illness occurring during **your trip** and resulting in a total period of confinement exceeding 48 hours for any one event.

Section 1D: Total and Permanent Disability - losses we cover

We will pay an amount up to the **applicable limit** as set out in the Schedule of Benefits if **you** are aged 18 years or over but no older than 79 years and during **your trip you** suffer an **injury** and as a result of that **injury you** become **permanently disabled** within 12 months of sustaining the **injury**. The amount payable for each **adult** named on the Certificate of Insurance will be limited to the **applicable limit** as set out in the Schedule of Benefits. There is no cover for any accompanying **dependent** child or children.

SECTION 2: DENTAL EXPENSES

Section 2A: Emergency dental expenses incurred outside of New Zealand - losses we cover

1. **We will pay**, up to the **applicable limit** as set out in the Schedule of Benefits, for the cost of emergency dental treatment received outside of New Zealand during the **trip** if **you** suffer an **injury** to healthy natural teeth during the **trip**. This does not cover damage to dentures or dental prostheses (See Section 9A, clause 2).
2. **We will pay**, up to the **applicable limit** as set out in the Schedule of Benefits, for dental costs incurred outside of New Zealand during the **trip**, which the treating dentist certifies in writing is for the relief of sudden and acute pain.

Section 2B: Continuing dental expenses incurred within New Zealand due to injury overseas - losses we cover

(Cover only available on Leisure International and Frequent Traveller policy options.)

We will pay up to the **applicable limit** as set out in the Schedule of Benefits for continuing dental expenses incurred within twelve (12) months of the end of the **trip** as a result of an **injury** to healthy natural teeth which first occurred during the **trip** outside of New Zealand.

SECTION 3: CANCELLATION AND ADDITIONAL EXPENSES

Section 3A: Cancellation costs - losses we cover

If **you** have to cancel any pre-paid transport, tour, sightseeing, theatrical production or accommodation arrangements due to any unforeseen or unforeseeable circumstances outside of **your** control **we will pay you** up to the **applicable limit** as set out in the Schedule of Benefits for the value of the unused arrangements, less any refunds due to **you**. **We will also pay** the agent's cancellation fees (up to \$1,000 per **adult** on the Leisure International and Frequent Traveller policy options and up to \$500 per **adult** on the Budget International policy option), when full monies have been paid. If only a deposit has been paid at the time of the cancellation **we will pay** the agent's cancellation fees up to the maximum of the deposit.

In any event **we will not pay** more than the level of commission or service fees normally earned by the agent, had the **trip** not been cancelled.

Section 3B: Additional expenses - losses we cover

We will cover you up to the **applicable limit** as set out in the Schedule of Benefits for additional expenses that result directly from one of the following events occurring after the **trip** commences:

1. **You** being unable to continue the **trip** because of the death, sudden serious illness or serious **injury** arising during the **trip** of:
 - **you** or a member of **your travelling party**
 - a **relative** or business partner or person in the same employ as **you**, who resides in New Zealand or Australia, provided that the illness or **injury** requires hospitalisation or confinement and the illness or **injury** is not related or traceable to an **existing medical condition**; and in the case of a business partner or person in the same employ, the person's absence made the ending of the **trip** necessary, and **you** have written confirmation of that fact from a senior partner or director.
2. The need, as a result of **you** being hospitalised as an in-patient as a result of suffering a serious **injury** or illness, the symptoms of which **you** first became aware of during the **trip**, for a **relative** or friend to travel to, remain with, or escort **you** in place of a medical attendant. However, **you** must have written advice from the attending physician, and **you** must also have **our** consent, or the consent of **our** medical assistance provider, QBE Assist.
3. Cancellation or restriction of **scheduled public transport** services caused by severe weather, natural disaster, riot, strike, or civil commotion. The event must have begun after **we** issued the Certificate of Insurance and **you** must have done everything reasonable to avoid the expenses. **You** must also get the **carrier's** written confirmation of **your** claim.
4. **You** being involved in a motor vehicle, railway, air, or marine accident. **You** must have written confirmation of the accident from an official body in the country where the accident happened.
5. Loss (excluding Government confiscation) of **your** passport, travel documents or credit cards.

The following rules apply to this section:

We will pay you up to the **applicable limit** as set out in the Schedule of Benefits, if **you** have to interrupt **your trip** after it has begun the cost for reasonable and necessary additional travel, accommodation, **repatriation** and living expenses that **you** undertake with **our** consent, less any refunds **you** are entitled to.

We will not pay

- for the cost of resuming the **trip** after **you** have returned to New Zealand (See Section 4C)
- more than the cost of **repatriation** to New Zealand
- for additional accommodation expenses when a claim is made for cancelled accommodation expenses covering the same period of time

Unless approved in advance by **our** assistance network, QBE Assist, no amount is payable in respect of accommodation expenses for periods where **you** do not have pre-paid accommodation arrangements.

Additional travel must be at the fare class that **you** originally chose, except where **we** agree otherwise on the basis of a written recommendation by **your** attending physician.

If **you** do not have a return ticket at the time of the event that causes **you** to return to New Zealand, **we** will deduct the cost of an economy class airfare at the **carrier's** regular published rates for the return journey.

Section 3C: Tour cancellation - losses we cover

We will pay you the cost (or up to the **applicable limit** on the Budget International policy) of unused pre-paid airline tickets purchased to reach the departure point of the tour if the tour operator or wholesaler cancels the tour because there are not enough people to begin or complete the tour.

Section 3D: Financial default - losses we cover

(Cover only available on Leisure International and Frequent Traveller policy options.)

We will pay you up to the **applicable limit** as set out in the Schedule of Benefits for the cost of rearranging **your trip** if it is cancelled due to the failure of any tour operator, accommodation provider, car rental agency, theme park, scheduled airline or other **carrier** to provide services or accommodation due to their **financial default**.

SECTION 4: EXTRA TRAVEL COVER

Section 4A: Travel delay - losses we cover

We will pay you up to the sub-limit for the cost of reasonable additional meals and accommodation if **your scheduled public transport** from New Zealand or overseas, in respect of **your planned trip**, is delayed for at least 6 hours, for a reason outside **your control** and for each subsequent 12 hours (or part of that time) of delay. **You** must give **us your** original receipts and written confirmation of the delay from the **carrier**.

Section 4B: Airfare compensation - losses we cover

(Cover only available on Leisure International and Frequent Traveller policy options.)

We will pay you up to the **applicable limit** as set out in the Schedule of Benefits towards the cost of **your** original air ticket (less any refund that is due to **you**), if, because of an **injury** that first happens during **your trip**, **we** bring **you** back to New Zealand under **our** emergency assistance programme, QBE Assist. However, **we** will only do so if **we** bring **you** back when either:

- there are more than 5 days of the **trip**, or 25% of the insured part of the **trip** - whichever is the greater - left to go; or
- **you** have been confined to hospital overseas for more than 25% of the Insured part of the **trip**

Section 4C: Resumption of trip - losses we cover

(Cover only available on Leisure International and Frequent Traveller policy options.)

If **you** have to return to New Zealand because of the death of a **relative** in New Zealand, **we will pay you** an amount up to the **applicable limit** as set out in the Schedule of Benefits towards the transport costs paid to resume **your** original **trip** so **you** can use any travel, accommodation or tours that were paid for, before the departure date on the Certificate of Insurance.

We will only pay if:

- **you** held a return ticket to New Zealand at the time of the death of a **relative**;
- the death is not as a result of an **existing medical condition** suffered by **your relative**;
- **your** journey is recommenced and completed within the dates of validity of **your** original Certificate of Insurance or airline ticket, whichever occurs first

Section 4D: Missed connection - special events - losses we cover

(Cover only available on Leisure International and Frequent Traveller policy options.)

If **your trip** is interrupted by any unforeseen circumstances outside of **your control** and **you** are unable to arrive at **your** destination by the time originally scheduled for the purpose of attending a wedding, funeral, conference, or sporting event which cannot be delayed as a consequence of **your** late arrival, **we will pay you** for the reasonable additional cost, up to the **applicable limit** as set out in the Schedule of Benefits, of using alternative public transport to arrive at the destination on time.

Section 4E: Internet use and telephone calls - losses we cover

We will pay up to the **applicable limit** as set out in the Schedule of Benefits for **your** necessary internet use or telephone calls from overseas to New Zealand where they arise directly out of a claimable event covered by any section of this policy. **Your** first point of contact for assistance however is QBE Assist. **You** must provide **us** with the receipts for the expenses incurred.

Section 4F: Legal costs - losses we cover

We will pay the actual legal costs **you** incur up to the **applicable limit** as set out in the Schedule of Benefits as a result of false arrest or wrongful detention by any Government or foreign power.

Section 4G: Hijacking - losses we cover

(Cover only available on Leisure International and Frequent Traveller policy options.)

If **you** want to cancel **your trip** and return to **your** normal place of residence in New Zealand after the **scheduled public transport** service on which **you** are travelling is hijacked during **your trip**, **we will pay you your** pre-paid travel arrangements that **you** do not use, less any refunds due to **you**.

Section 4H: Kidnapping - losses we cover

(Cover only available on Leisure International and Frequent Traveller policy options.)

We will pay you an amount up to the **applicable limit** as set out in the Schedule of Benefits for:

- an economy class airfare and necessary accommodation, for a **relative** to travel directly to the location of **your** last appearance if **you** have been kidnapped during **your trip**
- any ransom monies or any costs associated with the ransom
- **your** pre-paid travel arrangements and accommodation that **you** do not use, less any refunds due to **you**

However:

1. **You** must take all precautions to protect the confidentiality of this cover;
2. **We** will not act as an intermediary or negotiator for **you**, nor will **we** offer advice to **you** on dealing with any kidnapper;
3. **You** must determine positively that there has been a kidnapping;
4. **You** must record the serial numbers of any currency paid to secure **your** release;
5. **You** must make every reasonable effort to notify the local law enforcement agency of the demand for ransom prior to the payment of the ransom monies and to comply with their recommendations and instructions;
6. If **we** establish that **you** have committed a fraudulent kidnapping:
 - (a) **you** will reimburse **us** all monies paid by **us** for the loss; and/or
 - (b) **you** will provide **us** with all things **we** require in order for a prosecution to be made against the fraudulent party.

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

1. For any kidnapping occurring in Mexico, Central or South America;
2. For any kidnapping occurring in any country where:
 - (a) United Nations troops are deployed;
 - (b) troops foreign to that country are deployed for peacekeeping or to maintain order;
 - (c) war, declared or not, invasion or civil war, rebellion or insurrection is occurring; or

3. If **you** have had this type of insurance declined in the past; or
4. If **you** have had this type of insurance cancelled or issued with special conditions in the past; or
5. If **you** have had a kidnapping or attempted kidnapping in the past

Section 4I: Golf green fees - losses we cover

(Cover only available on Leisure International and Frequent Traveller policy options.)

We will pay you up to the **applicable limit** as set out in the Schedule of Benefits for non-refundable prepaid green fees, golf equipment hire or tuition fees that cannot be used due to **your injury** or illness sustained during **your trip**.

Section 4J: Hiring replacement golf and sport equipment - losses we cover

(Cover only available on Leisure International and Frequent Traveller policy options.)

If **your** golf or sport equipment (other than **snow sports**) is lost, delayed or damaged during the **trip**, **we will pay you** the necessary costs of hiring replacement equipment up to \$200 per **adult**. Original receipts must support any claim made.

SECTION 5: RENTAL VEHICLE EXPENSES

Section 5A: Rental vehicle insurance excess - losses we cover

We will pay the **rental vehicle** insurance excess up to the **applicable limit** as set out in the Schedule of Benefits, or the cost of repairing the vehicle, whichever is the lesser, which **you** become legally liable to pay as the result of the vehicle **you** have rented being damaged or stolen whilst in **your** control during the **trip**. The vehicle must be rented from a licensed rental agency and **you** must provide a copy of the damage report and repair account.

We will not cover your liability resulting out of **your** ownership, possession or use (including as a passenger) of a mechanically propelled vehicle; or any aircraft, drone, Segway, glideboard, caravan or watercraft. Please ensure **you** have liability insurance adequate for the country(ies) **you** will be using the **rental vehicle**.

Section 5B: Return of rental vehicle - losses we cover

(Cover only available on Leisure International and Frequent Traveller policy options.)

We will pay you up to the **applicable limit** as set out in the Schedule of Benefits toward the cost of returning **your rental vehicle** to the nearest depot if due to a claimable event covered by any section of this policy **you** are unable to do so during **your trip**.

SECTION 6: DEATH EXPENSES

Section 6A: Death by Injury - losses we cover

We will pay you Estate up to the **applicable limit** as set out in the Schedule of Benefits, if **you** are aged 18 years or over, but no older than 79 years and during **your trip you** suffer an **injury** which results in **your** death within 12 months of the **injury** being sustained.

Section 6B: Repatriation of remains or funeral expenses overseas - losses we cover

We will pay up to the **applicable limit** as set out in the Schedule of Benefits for **your** burial or cremation overseas, or the transporting of **your** remains to New Zealand, if **you** die during the **trip**.

SECTION 7: BENEFITS BACK HOME

Section 7A: Loss of income - losses we cover

(Cover only available on Leisure International and Frequent Traveller policy options.)

We will pay you up to the **applicable limit** as set out in the Schedule of Benefits for **your** monthly salary net of income tax if due to an **injury you** suffer during the **trip**, **you** are unable within 30 days after that **injury** to attend **your** usual full-time occupation or business within New Zealand.

We will only pay you if **your** inability lasts for more than 30 days after the date of **your** intended return to New Zealand, and **you** had a full-time position or business to return to.

We will pay you your net monthly salary for up to 6 months, calculated from **your** intended date of return to New Zealand, up to the monthly limit in the Schedule of Benefits.

Section 7B: Home services - losses we cover

(Cover only available on Leisure International and Frequent Traveller policy options.)

We will pay you for necessary home services provided by a registered home services business, up to the **applicable limit** as set out in the Schedule of Benefits if **you** have been **repatriated** to New Zealand by **us** during **your trip** and **your injury** or illness restricts **your** ability to perform these duties. Cover will only apply for services that have been authorised by **us**.

Section 7C: Domestic pets - losses we cover

(Cover only available on Leisure International and Frequent Traveller policy options.)

We will pay you up to \$15 for each full 24 hour period, up to the **applicable limit** as set out in the Schedule of Benefits for additional kennel or cattery boarding fees for domestic cats and dogs owned by **you** if **you** are delayed beyond **your** original return date due to an event covered by this policy. However, **you** must give **us** an invoice confirming the additional fees.

SECTION 8: SNOW SPORTS PACKAGE

(This section only applies if you have purchased the additional Snow Sports Package.)

Cover under all applicable sections of the travel plan selected will apply whilst **you** are participating in a **snow sports** activity provided **you** purchase the Snow Sports Package. **You** must read this section together with the General Exclusions, as these may affect **your** cover.

Section 8A: Ski lift passes - losses we cover

We will pay you a maximum of \$200 per **adult** for non-refundable pre-paid ski lift passes, ski equipment hire or tuition fees that cannot be used due to **your injury** or illness sustained during **your trip**.

Section 8B: Ski run closure - losses we cover

We will pay you if **you** are prevented from skiing at a pre-booked ski resort for more than 24 continuous hours during **your trip**, because insufficient snow or too much snow causes a total closure of the lift system. **We will pay** a daily benefit of \$100 per **adult** up to a maximum of \$500 per **adult**.

However:

- (a) **we will not pay** for claims in respect of ski resorts that do not have skiing facilities at least 1,000 metres above sea level
- (b) **we will not pay** for claims that arise due to insufficient snow in Northern Hemisphere ski resorts outside the period 15 December to 31 March, or, in Southern Hemisphere ski resorts outside the period 1 July to 30 September

Section 8C: Hiring replacement snow sport equipment - losses we cover

If **your snow sports** equipment is lost, delayed or damaged during the **trip we will pay you** the necessary cost of hiring replacement equipment up to \$500 per **adult**. Original receipts must support any claim made.

LOSSES WE DO NOT COVER UNDER SECTIONS 1, 2, 3, 4, 5, 6, 7 AND 8

These are the **specific exclusions** which apply to the above sections of this policy. **You** should read them, together with the cover and **general exclusions** that apply to all sections of this policy.

We will not pay a claim that arises directly or indirectly because of any of the following:

1. any non-refundable costs for anyone not named on **your** policy.
2. illness or **injury**, where **you** became aware of any signs or symptoms before **you** went on **your trip**, unless **you** have notified **us** and **we** have agreed to provide **you** cover in writing.
3. expenses incurred for dental treatment due to normal wear and tear or the normal maintenance of dental health.
4. **you** suffer, contract, or need treatment for any sexually transmitted disease.
5. **you** evacuate or **repatriate** when it is not **medically necessary** or without **our** consent.
6. medical or dental treatment of an elective nature.
7. **you** fail to take reasonable precautions to avoid a financial loss after a public warning of a strike, riot, civil commotion, or natural disaster.
8. a tour operator or wholesaler is unable to complete arrangements for a tour because there is not the required number of people to begin or complete a tour or a particular **trip**, except where for provision provided under Section 3C – Tour Cancellation.
9. delays, rescheduling or cancellation of flights caused by the **carrier**. This exclusion does not apply to Sections 4A & 4D.
10. passports, tickets, vouchers or any other document upon which the **trip** depends whilst sent by post or courier.
11. failure to check in at the time stated on the ticket and/or itinerary, or failure to obtain or hold a valid visa or passport.
12. any cover where **you** have made a claim for the same costs under any other section of the policy.

SECTION 9: LUGGAGE

Section 9A: Luggage and personal effects - losses we cover

We will pay you up to the **applicable limit** as set out in the Schedule of Benefits for each of the following:

1. Accidental loss, theft of, or damage to, **your** luggage or personal effects including things **you** buy during the **trip**, whilst they are accompanying **you** during **your trip**.

We are entitled to choose between repairing, or replacing the property, or paying **you** its value in cash, after allowing for wear, tear, and depreciation. Sub-limits as set out in the Schedule of Benefits apply to each item of luggage and personal effects, to **personal computers**, videos and cameras and for watches and jewellery, unless **you** have purchased the Leisure International or Frequent Traveller policy option and the item is specified and an additional **premium** paid. There is a limit of \$10,000 for any one specified item and \$25,000 in total for all specified items. A pair or related set of items - for example, a camera, lenses (attached or not), tripod and accessories or a chain and pendant - are only one item for this purpose. **Bicycles may not be specified.**

If **you** have purchased the Leisure International or Frequent Traveller policy option and have an original purchase receipt for items **you** have purchased within the last 2 years, **we** will repair, or replace the property, or pay **you** its original purchase price in cash. This benefit is subject to the applicable individual sub-limits as specified in the Schedule of Benefits.

2. Loss of, or damage to, dentures or dental prostheses during **your trip**, up to \$1,500 on the Leisure International and Frequent Traveller policy options and up to \$400 on the Budget International policy option.
3. In the event that a claimable loss, theft, or damage to **your** luggage and personal effects is incurred, **we** will allow **you** one automatic reinstatement of the sum Insured.

However, **we** will only accept liability if **you**:

- (a) within 24 hours of becoming aware of the loss notify the police, or the responsible officer of the **carrier you** are travelling in, or in the hotel in which **you** are staying and give **us** their written report of the incident when **you** make the claim
- (b) keep receipts for goods **you** buy separate from the goods themselves
- (c) keep any relevant ticket and luggage checks and give them to **us**
- (d) provide evidence of the value and **your** ownership of the goods

- (e) if a **carrier** loses or damages **your** accompanying luggage, report it in writing to the **carrier** within 24 hours and send to **us** written confirmation of the report along with details of any settlement that they make in relation to the loss or damage.

Section 9B: Emergency luggage - losses we cover

We will pay up to the **applicable limit** as set out in the Schedule of Benefits towards the cost of purchasing essential articles such as clothing and toiletries if **your** accompanied luggage is delayed, misdirected or temporarily misplaced by the **carrier** for a period in excess of 12 hours during **your trip**. There is no cover under this section for the purchase of jewellery, perfume, **electronic equipment**, **personal computers**, hairdryers, hair straighteners/curlers, electric shavers, or alcohol. If **your** luggage is not recovered the amount paid by **us** for its loss will be reduced by the total of any amounts paid for. **You** must give **us** the relevant receipts and written confirmation of **your** claim from the appropriate authority.

This benefit does not apply on the leg of **your trip** that brings **you** to **your** place of residence in New Zealand.

Section 9C: Cash - losses we cover

(Cover only available on Leisure International and Frequent Traveller policy options.)

We will pay you up to the **applicable limit** as set out in the Schedule of Benefits for the loss of money that was either carried on **your** person at the time of loss or secured in a locked safe, provided that **you** reported the loss to the police within 12 hours of becoming aware of the loss and obtained a written police report.

Section 9D: Replacement passports and travel documents - losses we cover

We will pay you up to the **applicable limit** as set out in the Schedule of Benefits:

1. For the cost of re-issuing or replacing **your** travel documents, travellers cheques, passport, debit cards or credit cards after they have been accidentally lost or have been stolen during **your trip**.
2. For the financial loss **you** suffer because of fraudulent use of **your** travel documents, travellers cheques, passport, debit cards or credit cards after they have been accidentally lost or stolen. **You** must comply with any conditions of the issuing body.

LOSSES WE DO NOT COVER UNDER SECTION 9

We will not pay for any of the following:

1. Loss, theft of, or damage to:
 - (a) cash, bank or currency notes, cheques or negotiable instruments other than allowed for under Section 9C Cash
 - (b) watercraft of any type (including surfboards) and/or drones
 - (c) sporting equipment whilst in use
 - (d) bikes except whilst
 - being transported by an airline, without the requirement of a limited release
 - locked within a building where **you** have locked secured exclusive accommodation
 - (e) fragile or brittle items (e.g. glass or china), except loss or damage caused by fire, or by accident to the transport carrying them
 - (f) damage to computer screens at any time, loss of data or software
 - (g) unaccompanied luggage or personal effects
 - (h) property that **you** leave **unattended** or that occurs because **you** do not take reasonable care to protect it
 - (i) luggage or personal effects, but only to the extent that **you** are entitled to compensation from the **carrier**
 - (j) luggage or personal effects left in an unlocked motor vehicle
 - (k) a video camera, mobile telephone, portable audio devices, photographic equipment, **personal computer**, **electronic equipment**, jewellery or watches left in plain view by **you** in a motor vehicle
 - (l) luggage or personal effects left by **you** overnight in a motor vehicle for any length of time
 - (m) a video camera, mobile telephone, portable audio devices, photographic equipment, **personal computer**, **electronic equipment**, jewellery or watches checked in as luggage or left in a tent
 - (n) trade items, trade samples or **your** tools of trade or profession
 - (o) gold or precious metals, precious unset or uncut gemstones
 - (p) **snow sports** equipment unless **you** have selected the Snow Sports Package and paid the extra **premium**.
2. Loss, wear and tear or depreciation of property damaged by the action of insects or vermin, mildew, rust or corrosion.
3. Mechanical or electrical breakdown, or malfunction repair costs.

SECTION 10: PERSONAL LIABILITY - LOSSES WE COVER

We will pay you, up to the **applicable limit** as set out in the Schedule of Benefits, for **your** legal liability to pay damages or compensation because **your** negligence during the **trip** causes **injury** to a person who is not a member of **your** family or **travelling party**; or loss or damage to property that is not owned by **you** or a member of **your** family or **travelling party**, or is not in **your** or their custody or control. Provided **our** consent is obtained **we will also pay your** legal costs in relation to that liability. The **applicable limit** is a combined total for **your** liability and **your** costs.

We will not pay for a liability:

1. Arising out of **your** trade, business or profession.
2. For an **injury** to an employee arising out of, or in the course of, their employment by **you**.
3. Arising out of an unlawful, wilful or malicious act by **you**.
4. Arising out of **your** ownership, possession, piloting or use (including as a passenger) of a mechanically propelled vehicle; or any aircraft, drone, Segway, glideboard or watercraft.
5. Arising out of **you** passing on an illness or disease to another person.
6. Arising out of **your** participating in any **snow sports** activity (this exclusion does not apply if **you** have purchased the Snow Sports Package and paid the extra **premium**).

DISCLOSURE STATEMENT

Name: QBE Insurance (Australia) Limited (referred to as "QBE NZ" throughout this Disclosure Statement)

Address: PO Box 44, Auckland 1140, New Zealand

Telephone number: +64 9 300 5331 or 0800 800 608

Email address: travelnz@qbe.co.nz

About our business

QBE NZ takes responsibility for the financial adviser services provided by **our** advisers. QBE NZ advisers provide financial advice in relation to general insurance products.

QBE NZ is licensed and regulated by the Financial Markets Authority ("FMA") for its financial adviser services as a Qualifying Financial Entity ("QFE"). The Financial Markets Authority may be contacted via their website www.fma.govt.nz, by calling (04) 472 9830 or 0800 434 566 or in writing. The FMA's postal address is PO Box 1179, Wellington 6140, New Zealand **You** can obtain information about financial advisers from the FMA.

You may also report information about QBE NZ or **our** advisers to the FMA.

The information contained in this disclosure statement is important and should help **you** decide which financial adviser to choose. **You** can check the status of QBE NZ as a QFE and whether other entities are a member of the QFE group on the Financial Service Providers Register at www.fspr.govt.nz.

Complaints

If **you** are not satisfied with the service **you** have received from **us you** should contact **us** using the contact details for QBE NZ listed above. **We** have an internal complaints procedure and undertake to investigate **your** concerns promptly and fairly. **You** may contact **us** to make a complaint by telephone, by email or in writing.

Telephone number: 0800 800 608

Email address: travelnz@qbe.co.nz

Address: PO Box 44, Auckland 1140

Further details of **our** internal complaints procedure are set out at <http://www.qbe.co.nz/Claims/Dispute-Handling-Process/Insurance.html>.

QBE NZ is a member of an independent dispute resolution scheme operated by Financial Services Complaints Limited ("FSCL") and approved by the Ministry of Consumer Affairs. If **you** are not satisfied with the outcome of **our** internal complaints handling procedure, or **we** have taken more than 40 working days to resolve **your** complaint, **you** can ask FSCL to review the complaint. For further details, please contact FSCL:

Address: PO Box 5967, Lambton Quay, Wellington 6145

Phone: 0800 347 257

Email: info@fscl.org.nz

Website: www.fscl.org.nz

This disclosure statement was prepared on 1 January 2016.

FINANCIAL STRENGTH RATING

QBE Insurance (Australia) Limited has been given an “A+” Insurer Financial Strength Rating by Standard & Poor’s (Australia) Pty Ltd.

AAA	Extremely Strong	BB	Marginal	NR	Not Rated
AA	Very Strong	B	Weak	SD	Selective Default
A	Strong	CCC	Very Weak	D	Default
BBB	Good	CC	Extremely Weak	R	Regulatory Action

Plus (+) or Minus (-): The ratings from “AA” to “CCC” may be modified by the addition of a plus or minus sign to show relative standing within major rating categories.

Credit ratings issued by Standard & Poor’s Ratings Services are solely statements of opinion and not statements of fact or recommendations to purchase or discontinue any policy or contract or to buy, hold or sell any security issued by QBE Insurance (Australia) Limited or make any other investment decisions. Credit ratings may be changed, withdrawn or suspended at any time. Latest ratings can be found at www.standardandpoors.com.

An overseas policyholder preference applies to QBE Insurance (Australia) Limited (“QBE”). This means that in the event that QBE is wound up, Australian law requires that its assets in Australia are applied to satisfy its Australian liabilities, before those assets can be applied to satisfy overseas liabilities, which would include claims by policyholders in New Zealand. However, QBE is required to hold capital which meets minimum regulatory capital requirements.



QBE Insurance (Australia) Limited
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Effective Date: 1 January 2016