

NZI TRAVEL
CORPORATE POLICY

Welcome to NZI. Thank you for selecting us as your insurer. This is your Corporate Travel Policy document.

It will tell you what you are insured for and what you are not insured for, as well as any obligations that you or we must abide by to ensure an enforceable policy. This policy document is a legal contract so please read it thoroughly and keep it in a safe place. If you need help with understanding your policy document, please contact your insurance broker.

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NZI, a business division of IAG New Zealand Limited, has relationships with brokers and other insurance intermediaries who issue our policies.

IAG New Zealand Limited pays remuneration to brokers and insurance intermediaries when they issue NZI policies, and when these policies are renewed or varied.

IMPORTANT INFORMATION

ASSISTANCE FOR YOU

We offer free assistance at any time to help **you** in any situation where a claim may arise.

For emergencies, if **you** are in the UK, USA or Australia, please call **us** toll free on the numbers below as soon as possible so that **we** can help **you**.

If **you** are anywhere in the world, please call **us** reverse charge on:

Ph: +64-9-969 5550

If **you** are in New Zealand please call **us** toll free on:

0800 101 121

Or email **us** on:

nzi.travel@iag.co.nz

CHANGE IN RISK PRIOR TO TRAVEL

You must tell **us**:

1. of any change in **your** health or medical condition that occurs before **you** depart, and
2. of any deterioration in the health or medical condition of any **close family member**,

that may increase the chance of a claim under this NZI Corporate Travel cover.

We shall have the right to alter the terms and conditions of this NZI Corporate Travel cover.

HOW TO CLAIM UNDER THIS POLICY

When **you** know **you** are likely to claim under this NZI Corporate Travel cover, **you** must:

1. contact **us** immediately if:
 - a. **you** are going to be hospitalised, or
 - b. **you** plan to curtail or alter **your** travel arrangements because of any medical condition, or
 - c. **you** have lost **your baggage** or **money**, or
 - d. **you** plan to seek private medical treatment where public care is available, and
2. notify **us** as soon as possible for any other type of claim, and
3. take all prompt steps to reduce the cost of, or avoid, any claim, and
4. advise the Police if **you** suspect that **you** have been the victim of burglary, theft, arson or intentional damage, and
5. obtain details of any witnesses and any person involved, and
6. notify any person that **you** consider responsible for **your** claim, and
7. obtain written confirmation from any transport operator responsible for **loss**, delay, misdirection or misplacement of **your baggage**, and
8. obtain **our** agreement before **you**:
 - a. incur any expenses in connection with any claim, or
 - b. negotiate, pay, settle or admit any claim against **you**, or
 - c. do anything that may prejudice **our** rights of recovery.

HELPING TO ESTABLISH YOUR CLAIM

To help **us** consider **your** claim, **you** must:

1. provide **us** with a full description of each item and, if **we** request it, proof of value and ownership for any claim for lost or destroyed **baggage**, and
2. provide any other information or assistance that **we** request to support **your** claim, and
3. authorise **us** to seek any personal information about **you**, held by any registered medical practitioner, that is relevant to the claim, and
4. send to **us** immediately, any letter of demand or legal documents, that **you** receive relating to the claim, and
5. provide a statutory declaration to verify the claim if **we** request it.

ACTIONS WE MAY TAKE

We may, at **our** expense and in **your** name:

1. negotiate, defend or settle any claim against **you** covered by this NZI Corporate Travel cover, and
2. recover what **we** pay under this NZI Corporate Travel cover from any parties responsible.

You must cooperate with **us** in these actions.

We may decide at any time to pay **you**:

1. the total sum insured under 'Section 5 Personal liability and legal costs', or

2. any lesser amount for which a claim against **you** can be settled as full settlement under that section.

If **we** do this, **we** have no further liability to **you** under Section 5, except for any legal costs **you** have incurred up to the time of **our** payment.

We may keep any damaged or recovered **baggage** that **we** have paid as a total loss.

INTRODUCTION

THIS NZI CORPORATE TRAVEL COVER

This NZI Corporate Travel cover consists of:

1. this policy, and
2. the **schedule**, and
3. the information the **insured company** has provided in the **application**.

OUR AGREEMENT

The **insured company** agrees to pay **us** the premium. In exchange, **we** agree to insure **you** as set out in this NZI Corporate Travel policy.

INTRODUCTION continued

WHEN COVER BEGINS AND ENDS

Cover under 'Section 3 Disrupted Travel' of this policy:

1. begins when **you** make travel bookings for:

- (a) a **journey**.

Please note that a **journey** is limited to 120-days. If the **journey** exceeds this limit, cover ends after the 120th day, or

- (b) a **leisure journey**.

Please note that a **leisure journey** is limited to 30-days. If the **leisure journey** exceeds this limit, cover ends after the 30th day, and

2. ends when **you** return to **your** usual country of residence or at the expiry date of this policy (whichever is sooner).

Cover under all other Sections of this policy:

1. begins when **you** leave **your** usual country of residence or place of business to start **your**:

- (a) **journey**.

Please note that a **journey** is limited to 120-days. If the **journey** exceeds this limit, cover ends after the 120th day, or

- (b) **leisure journey**.

Please note that a **leisure journey** is limited to 30-days. If the **leisure journey** exceeds this limit, cover ends after the 30th day, and

2. ends when **you** return to **your** usual country of residence or at the expiry date of the policy (whichever is sooner).

If **your journey** is extended following a claim accepted by **us** under this policy, **we** will automatically maintain this policy in force for a maximum period of 3-months. This will only apply to the insured person who is subject of the claim.

YOUR DUTY OF DISCLOSURE

When the **insured company** applied for this insurance it had a legal duty of disclosure. This means it must tell **us** everything it knows (or could be reasonably expected to know) that a prudent insurer would want to take into account in deciding:

1. to accept or decline this insurance, and/or
2. the cost or terms of the insurance, including the **excess**.

The information the **insured company** gives **us** must be truthful and correct.

If the **insured company** breaches the duty of disclosure, this NZI Corporate Travel cover will be cancelled retrospectively.

INTRODUCTION continued

EXAMPLES

We have sometimes used examples to make the parts of this policy easier to understand. These examples, *which are printed in italics*, do not affect or limit the meaning of the section they refer to.

HEADINGS

The headings in this policy are for reference only and do not form part of it. They are not to be used when interpreting the policy.

DEFINED WORDS

If a word is shown in **bold**, it has a special meaning. There is a list of these words and what they mean at the back of this policy in 'Section 14 Definitions'.

1. BAGGAGE, BUSINESS EQUIPMENT, MONEY AND DOCUMENTS

1.1 BAGGAGE

What you are insured for

You are insured for sudden **accidental loss** of **your baggage** during the **journey** or **leisure journey**.

You are also insured for the reasonable costs incurred to replace, upon medical recommendation, prescription medication lost or damaged during the **journey** or **leisure journey**.

What you are not insured for

You are not insured for:

1. the following types of **loss**:
wear and tear, depreciation, rot, corrosion, rust, mildew, gradual deterioration, scratching, chipping, denting, shrinking or colour change, or
2. **loss** caused by:
 - (a) faulty design, manufacture or assembly, or
 - (b) the breakdown, failure or wearing out of any part of any mechanical, electronic or electrical equipment, unless burning out occurs, or
3. **loss** of any sporting equipment while it is in use, or
4. the breakage of glass or similar fragile items unless the breakage is a direct result of a collision involving the means of transport that **you** are travelling in, or
5. theft or disappearance of any item **you** leave:
 - (a) unattended in a public place, or
 - (b) in an unlocked and unattended vehicle, or
 - (c) in an unlocked building or room, or
6. the breakage or failure of electronic components unless the breakage or failure is a direct result of visible external impact damage, or
7. **loss** of money and negotiable securities carried in the cargo hold of any aircraft, vessel, train or coach, or

1. BAGGAGE, BUSINESS EQUIPMENT, MONEY AND DOCUMENTS continued

8. damage by moth, vermin, insects, larvae, or any process of cleaning, dyeing, repairing or restoring.

What we will pay

For the following items:

- (a) books,
- (b) clothing or footwear,
- (c) record, audio tape, video tape, compact disc, digital versatile disc,
- (d) computer hardware over 5 years of age,
- (e) computer software,
- (f) camping equipment,
- (g) household linen,
- (h) sports equipment,
- (i) bicycles,
- (j) any item that **you** choose not to repair or replace,

we will pay at **our** option, the lesser of:

1. the cost to repair the item as nearly as possible to the same condition it was in immediately before the **loss** happened, or
2. the market value of the item.

For all other items, **we** will pay at **our** option:

- (i) the cost of repair, or
- (ii) the cost of replacing the item as nearly as possible equal to its condition when new.

The maximum amount **you** can claim for any individual item is:

1. \$7,500 in total for **baggage** and personal effects left in a locked but unattended vehicle, and
2. the amount shown in the **schedule**.

If **we** pay **you** for a claim under 'Section 1.2 Emergency personal effects', the amount **we** paid will be deducted from any amount **we** agree to pay **you** under this section.

1.2 EMERGENCY PERSONAL EFFECTS

What you are insured for

You are insured for the reasonable costs of purchasing essential personal effects and clothing if **your baggage** is:

1. delayed, misdirected or misplaced by a transport operator during the **journey** or **leisure journey**, and
2. not returned to **you** within 8-hours of the discovery of the delay, misdirection or misplacement,

provided **you** produce:

- (a) written proof from the carrier of the **loss**, delay or misdirection, and
- (b) receipts for all items purchased.

1. BAGGAGE, BUSINESS EQUIPMENT, MONEY AND DOCUMENTS continued

What we will pay

We will pay **you** up to:

- (a) \$1,500, if **you** are deprived of **your baggage** for 72-hours or less, or
- (b) \$3,000, if **you** are deprived of **your baggage** for more than 72-hours.

1.3 MONEY

What you are insured for

You are insured for sudden **accidental loss** of **your money** during the **journey** or **leisure journey**.

What you are not insured for

You are not insured for:

1. **loss** of credit cards or travellers cheques, unless reported to the issuing company within 24-hours of **loss**, or
2. depreciation in value of **money** or any shortages arising in purchase transactions, or
3. theft or disappearance of any item **you** leave:
 - (a) unattended in a public place, or
 - (b) in an unlocked and unattended vehicle, or
 - (c) in an unlocked building or room, or

4. the unauthorised use of debit or credit cards where the Personal Identification Number (PIN) has been used to access funds, unless the PIN was disclosed under duress.

What we will pay

We will pay **you** up to \$2,000 per **journey** or **leisure journey**.

1.4 TRANSPORT OF REPLACEMENT TOOLS AND TRAVEL SAMPLES

What you are insured for

You are insured for the reasonable cost to urgently courier replacement tools and samples to **you**, provided:

1. there has been **accidental loss** to the tools of trade or business samples, and
2. the **accidental loss** occurred during the **journey** or **leisure journey**, and
3. the replacement of tools and samples are necessary for **you** to continue to conduct **your** business obligations.

What we will pay

We will pay **you** up to \$20,000 per **journey** or **leisure journey**.

1.5 CREDIT CARD / CASH FRAUD

What you are insured for

You are insured for financial loss if a credit card or cash card that **you** are responsible for is stolen or lost during the **journey** or **leisure journey** and subsequently used by another person.

1. BAGGAGE, BUSINESS EQUIPMENT, MONEY AND DOCUMENTS continued

What you are not insured for

You are not insured for financial loss if:

1. the credit card or cash card is used by a member of **your** family or another employee of the **insured company**, or
2. **you** fail to comply with the conditions of issue of the card, or
3. unauthorised use of credit or cash cards has occurred where the Personal Identification Number (PIN) has been used to access funds, unless the PIN was disclosed under duress.

What we will pay

We will pay **you** up to \$5,000 per **journey** or **leisure journey**.

1.6 REINSTATEMENT OF COVER LIMIT

We will reinstate the original limits under this Section 1 without requiring the payment of any extra premium if **you** suffer a **loss** arising from one incident that results in payment of the total limit under 'Section 1.1 Baggage' and 'Section 1.3 Money' above.

2. MEDICAL AND RELATED EXPENSES

2.1 MEDICAL EXPENSES

What you are insured for

You are insured for **medical expenses** reasonably incurred, provided that:

1. **you** incur the expenses as a result of **injury** or illness to **you**, that requires immediate treatment by a registered medical practitioner, and
2. the **injury** or illness occurs or first arises during the **journey** or **leisure journey**, and
3. **you** incur the expenses within 12-months of the date of **your injury** or illness.

What you are not insured for

You are not insured:

1. if **you** travel against medical advice, or
2. if **you** travel for the purpose of obtaining medical treatment, or
3. for any **medical expenses** that are incurred outside of **your** usual place of residence after the date when **you** can, in the opinion of **our** medical advisors, be safely returned to **your** usual country of residence, or
4. for the supply of any medication, drugs or treatment for any **injury** or illness suffered before **you** depart from **your** usual place of residence, or

2. MEDICAL AND RELATED EXPENSES continued

5. for ongoing physiotherapy or manipulative therapy to treat a disability, unless this is recommended by the treating registered medical practitioner, or
6. for treatment obtained privately if public treatment is immediately available, or treatment is available under any Reciprocal Health Agreement between New Zealand and any other government (unless **we** or **our** medical advisors authorise the treatment before it is given)

2.2 HOSPITAL ALLOWANCE

What you are insured for

If **you** are hospitalised during the **journey** or **leisure journey** for more than 24-hours following an **event** that is insured under 'Section 2.1 Medical expenses', **we** will pay **you** an allowance for each additional 24-hour period that **you** are in hospital.

What we will pay

We will pay **you** \$150 for every 24-hour period **you** remain in hospital up to a maximum of \$4,000 per **event**.

The **excess** does not apply to this section.

2.3 ACCOMPANYING TRAVELLER

What you are insured for

You are insured for reasonable travel and accommodation expenses of one **close family member**, friend or travelling companion to travel to and/or stay with **you** while **you** are:

1. hospitalised, or
2. in need of an accompanying traveller,

following an **event** insured under 'Section 2.1 Medical expenses', provided that a registered medical practitioner provides **us** with written medical advice stating that it is necessary for someone to be with **you**.

2.4 DENTAL

What you are insured for

You are insured for **emergency dental treatment** expenses, reasonably incurred by **you**, while **you** are overseas during the **journey** or **leisure journey**, to seek relief from sudden and unexpected acute pain.

If **we** consent, treatment for accidental breakage of teeth may be deferred until **you** return to **your** usual country of residence, in which case **we** will pay for treatment up to \$1,200 per breakage **event**.

What you are not insured for

You are not insured for any dental wear and tear or normal maintenance of teeth.

2. MEDICAL AND RELATED EXPENSES continued

2.5 ACCOMMODATION AND TRAVEL EXPENSES

What you are insured for

You are insured for accommodation and travel expenses reasonably incurred, provided that:

1. **you** incur the expenses while **you** are recovering from an **injury** or an illness, and
2. the **injury** or illness occurred or first arose during the **journey** or **leisure journey**, and
3. **you** incur the expenses on the advice of a registered medical practitioner.

What you are not insured for

You are not insured for any expenses:

1. **you** incur upon **your** return to **your** usual country of residence, or
2. that are incurred outside of **your** usual country of residence after the date when **you** can, in the opinion of **our** medical advisors, be safely returned to **your** usual country of residence.

What we will pay

We will pay **you** the accommodation and travel expenses incurred.

2.6 EVACUATION OR RETURN HOME

What you are insured for

You are insured for travel expenses reasonably incurred to:

1. evacuate **you** to another country, or
2. return **you** home,

for treatment, recovery or recuperation, provided that:

- (a) **you** incur the expenses as a result of **injury** or illness to **you**, and
- (b) the **injury** or illness occurred or first arose during the **journey** or **leisure journey**, and
- (c) a registered medical practitioner provides **us** with written medical advice stating that it is necessary for **you** to be evacuated or return home, and
- (d) the evacuation or return home is supported by **our** medical adviser and is considered necessary by **us**, and
- (e) **we** agree to the destination that **you** evacuate to.

What we will pay

We will pay **you** the travel expenses incurred.

If the expenses relate to returning home and **you** haven't already purchased a return ticket before **you** became **injured** or ill, **we** may deduct from **your** claim the cost of the fare between **your** last intended departure point and **your** usual country of residence.

2. MEDICAL AND RELATED EXPENSES continued

2.7 ONGOING MEDICAL EXPENSES

What you are insured for

You are insured for the costs of continuing medical treatment received overseas, for a maximum of 12-months after **you** return to **your** usual country of residence.

What you are not insured for

You are not insured for:

1. treatment of **your pre-existing medical condition**, or
2. physiotherapy or manipulative therapy arising from an **injury** of **yours**, unless the treatment is recommended in writing by the treating medical practitioner.

What we will pay

We will pay **you** up to \$5,000 per **event**.

2.8 MEDICAL INTERRUPTION

What you are insured for

You are insured for costs incurred transporting personal property and portable business equipment to a place of storage (plus associated storage expenses), resulting from **you** being incapacitated during the **journey** or **leisure journey**.

2.9 BURIAL COSTS

What you are insured for

You are insured for the reasonable cost:

1. to return **your** body or ashes to **your** usual country of residence, or
2. to bury or cremate **you** in the locality where the death occurs, and
3. for a **close family member** to travel overseas to identify **your** body, provided **your** death occurred during the **journey** or **leisure journey**.

2.10 HIRE CAR RETURN

What you are insured for

You are insured for the reasonable costs incurred returning **your** hire car to the nearest hire car depot, provided that:

1. **you** are unable to return it **yourself** following an **event** that is insured under 'Section 2.1 Medical expenses', and
2. **you** are liable for such costs under the Hire Agreement.

What we will pay

We will pay **you** up to \$500 in total per **journey** or **leisure journey**.

2.11 MENTAL ILLNESS

What you are insured for

You are insured for the reasonable costs incurred with the recommendation of **our** medical advisors to:

1. treat **you** while **you** are overseas, and/or

2. MEDICAL AND RELATED EXPENSES continued

- return **you** to **your** usual country of residence, upon the diagnosis during the **journey** of any psychosomatic, psychological, psychiatric disorder, anxiety, or depression by a registered Psychologist or registered Psychiatrist.

What we will pay

We will pay **you** up to \$10,000 in total per **journey** or **leisure journey**.

WHAT YOU ARE NOT INSURED FOR UNDER SECTION 2 OF THIS POLICY

What you are not insured for

You are not insured for the following:

- Medical or hospital treatment received in **your** usual country of residence, other than that covered under 'Section 2.7 Ongoing Medical Expenses'.
- Maintenance or routine treatment of teeth to restore them to a normal state of health.
- Any dental treatment received in **your** usual country of residence, other than that covered under 'Section 2.4 Dental'.
- Additional expenses incurred after **you** becomes **injured** or ill, if **you** decide not to return home after the date when **our** medical advisor believes it is safe to do so.

3. DISRUPTED TRAVEL

3.1 CANCELLATION COSTS

What you are insured for

You are insured for cancellation charges or irrecoverable travel and accommodation deposits that **you** have been contracted to pay provided:

- it is necessary to cancel or alter **your journey** or **leisure journey** because of an **accident**, and
- that **accident** has occurred during the **period of insurance** and is outside **your** control.

What you are not insured for

You are not insured for any losses **you** incur if **your journey** or **leisure journey** is cancelled or altered because of:

- the **financial failure** of any:
 - travel agent, travel wholesaler, booking agent or tour agent, or
 - airline or other transport provider, or
 - car rental company, or
 - accommodation provider, or
 - tour or cruise operator.

This also includes the **financial failure** of any person, company or organisation who deals with any of the above.

- any act or omission by a travel agent, or

3. DISRUPTED TRAVEL continued

3. any business, financial or contractual obligations of:
 - (a) **yours**, or
 - (b) any of **your** travelling companions, or
 - (c) a **close family member**, or
4. any change of plans or decision not to travel made by **you, your** travelling companion or **close family member**, or
5. the inability of any tour operator, wholesaler or transport provider to complete arrangements for a tour because not enough people apply to go on it, or
6. delays caused by carriers rescheduling, or
7. a breach of any government prohibition or regulation (including failure to obtain a passport or visa).

You are not insured for any losses **you** incur if they are able to be recovered from any other source.

3.2 TRAVEL DELAY

What you are insured for

You are insured for any additional accommodation, transport and meal expenses that **you** incur because of a delay to **your scheduled transport** provided that:

1. the delay is **accidental**, and
2. the delay is beyond **your** control, and

3. the delay exceeds 6-hours, and
4. the delay occurs during the **journey** or **leisure journey**, and
5. the expenses are reasonably incurred, and
6. written proof of the delay from the transport provider and receipts for all costs incurred are submitted with the claim, and
7. the costs are:
 - (i) over and above the amount already budgeted for, and
 - (ii) incurred at the point of delay, and
 - (iii) not able to be recovered from any other party.

What you are not insured for

You are not insured for expenses arising from:

- (a) **your** failure to check the itinerary supplied, or
- (b) strike, hijack, riot, civil commotion or **act of terrorism**, or
- (c) delays caused by carriers or rescheduling.

3.3 MISSED CONNECTION

What you are insured for

You are insured for additional transport expenses reasonably incurred by **you**, for **you** to use an alternative route to reach **your** planned destination, provided that:

1. **you** miss a connection with **your scheduled transport** during the **journey** or **leisure journey** because of an **accident** beyond **your** control, and

3. DISRUPTED TRAVEL continued

2. **your journey** or **leisure journey** from or to **your** usual country of residence is delayed, and
3. **you** are travelling to a special event that cannot be rescheduled, and
4. the alternative route uses scheduled transport services and enables **you** to arrive in time for the special event.

An example of a special event may be a sporting event, a conference, a wedding or other business engagement/assignment.

What we will pay

We will pay **you** up to \$20,000 per **journey** or **leisure journey**.

3.4 EARLY RETURN

What you are insured for

You are insured for any additional accommodation and travel expenses reasonably incurred by **you**, to return to **your** usual country of residence early because of:

1. the sudden **accidental loss** of **your** home in **your** usual country of residence, causing it to be uninhabitable and to require major repairs occurring during the **journey** or **leisure journey**.
2. the unexpected death or sudden life-threatening **injury** or illness occurring during the **journey** or **leisure journey** of:
 - (a) a **close family member** in **your** usual country of residence, or
 - (b) a travelling companion, or

- (c) a travelling companion's **close family member** who lives in **your** usual country of residence, or
- (d) a close business associate.

What you are not insured for

You are not insured for expenses unless a pre-paid return ticket was purchased before **your** original departure from **your** usual country of residence.

What we will pay

We will pay **your** early return travel expenses.

3.5 RESUMED TRAVEL – BUSINESS JOURNEY

What you are insured for

You are insured for the reasonable additional travel and accommodation expenses if **you** are unable to complete a **journey** because of an **event** **we** have accepted a claim for under:

- 'Section 2.1 Medical Expenses',
- 'Section 2.4 Dental',
- 'Section 2.7 Ongoing Medical Expenses',
- 'Section 3.5 Early Return Home',
- 'Section 3.8 Accommodation & Travel Expenses',

of this policy, for:

1. **you** to resume **your journey** (provided that **you** do so within 3-months of **your** return to **your** usual country of residence), or

3. DISRUPTED TRAVEL continued

2. a replacement staff member from the **insured company** to go overseas to complete **your** assignment.

Note: Any replacement staff member whose travel costs are paid under this Section will be insured under this policy.

3.6 RESUMED TRAVEL – LEISURE JOURNEY

What you are insured for

You are insured for the reasonable additional travel and accommodation expenses for **you** to resume **your leisure journey** because of an **event we** have accepted a claim for under:

- ‘Section 2.1 Medical Expenses’,
- ‘Section 2.4 Dental’,
- ‘Section 2.7 Ongoing Medical Expenses’,
- ‘Section 3.5 Early Return Home’,
- ‘Section 3.8 Accommodation & Travel Expenses’,

of this policy, provided that:

1. **you** return to the place from which **you** were last overseas, and
2. **you** restart the travel within 12-months of **your** return to **your** usual country of residence, and
3. the **leisure journey** was more than 7-days, and
4. **you** had completed less than 50% of **your** original **leisure journey**, and
5. **you** have not claimed under ‘Section 3.1 Cancellation Costs’.

3.7 ACCOMMODATION AND TRAVEL EXPENSES

What you are insured for

You are insured for any additional accommodation and travel expenses reasonably incurred if **your journey** or **leisure journey** is disrupted, provided that the disruption occurs because:

1. **your** carrier cancels, cuts short or diverts a scheduled service because of riot, strike, civil commotion, hijack, natural disaster or severe weather conditions, or
2. **you** lose **your** passport or travel documents, or
3. **you** innocently or unknowingly breach any quarantine regulation, or
4. **your** carrier is involved in a railway, motor vehicle, marine or aircraft accident, and written evidence of this is provided to **us** by the carrier, or
5. **your** travelling companion becomes **injured** or ill and requires immediate treatment by a registered medical practitioner or dentist.

4. PERSONAL ACCIDENT AND LOSS OF INCOME

4.1 LUMP SUM BENEFIT

What you are insured for

You are insured for **your**:

1. **injury**, or
 2. **accidental** death,
- occurring during the **journey** or **leisure journey**.

4. PERSONAL ACCIDENT AND LOSS OF INCOME continued

What we will pay

The most **we** will pay for each Occurrence is:

[the sum insured shown in the **schedule**] x [the corresponding percentage (shown below)]

Occurrence	% Payable
Death	100%
Permanent total disablement	100%
Permanent and incurable paralysis resulting in paraplegia, quadriplegia or tetraplegia	100%
Permanent total loss of sight in one or both eyes	100%
Permanent total loss of use of one or more limbs	100%
Permanent or incurable insanity	100%
Permanent total loss of speech	50%
3rd-degree burns or disfigurement by burns, covering more than 40% of body	50%
Permanent total loss of hearing in one ear	15%
Permanent total loss of hearing in two ears	75%
Permanent total loss of the lens of one eye/loss of vision	50%
Permanent total loss of use of four fingers and thumb of either hand	70%
Permanent total loss of use of four fingers of either hand	50%

Permanent total loss of use of the thumb of either hand in one joint	15%
Permanent total loss of use of the thumb of either hand in both joints	30%
Permanent total loss of use of fingers of either hand in one joint	5%
Permanent total loss of use of fingers of either hand in two joints	7.5%
Permanent total loss of use of fingers of either hand in three joints	10%
Permanent total loss of toe/s (except big toe/s) of either foot	1% per toe
Permanent total loss of use of big toe in one joint	3%
Permanent total loss of use of big toe in two joints	5%
Permanent total loss of use of all toes in one foot	15%
Fractured leg or patella with established non-union	10%
Shortening of leg by at least 5 cm	7.5%
Occurrence	% Payable
Permanent disability not provided for under the events above	A percentage of the sum insured at our discretion

4. PERSONAL ACCIDENT AND LOSS OF INCOME continued

The most **we** will pay for each Broken Bone Benefit is the amount of compensation set out below:

Broken Bone Benefit	The Compensation
Injury Resulting in Fracture/Break of:	
a. Neck or Spine (full break)	\$5,000
b. Hip, pelvis	\$2,500
c. Skull, shoulder blade	\$1,000
d. Collar bone, upper leg	\$1,000
e. Upper arm, kneecap, forearm, elbow	\$750
f. Lower leg, jaw, wrist, cheek, ankle, hand, foot	\$500
g. Ribs	\$200
h. Finger, toe, thumb	\$150
Maximum compensation for any one incident	\$5,000

If **you** suffer from more than one of the Occurrences or Broken Bone Benefits arising from the same **injury**, the most **we** will pay is the higher benefit for the Occurrences or Broken Bone Benefits that occur.

If **your** body is not found within 90-days after **your** disappearance, sinking or wrecking of the transport in which **you** were travelling, the Occurrence of death will be presumed at the time of the disappearance, sinking or wrecking.

If **you** suffer any of the Occurrences shown in the table above following exposure to the elements, it will be considered the Occurrence was caused by **injury**.

NOTE: Benefits payable to **you** if **you** are under the age of 16 for Occurrences 1 – 7 above will be 25% of the sum insured (shown in the **schedule**), to a maximum of \$10,000.

4.2 LOSS OF INCOME BENEFIT

What you are insured for

You are insured for a loss of income benefit payable for up to 6-months if **you** suffer an **accident** for which a claim is accepted under 'Section 4.1 Lump sum benefit' of this policy, provided that:

1. after returning to **your** usual country of residence, **you** are declared totally unable to resume **your** usual occupation by a registered medical practitioner, and
2. the inability to resume the usual occupation results within 30-days of an **accident** that occurs during a **journey** or **leisure journey** covered by this policy, and
3. **you** had arranged to resume **your** usual occupation upon **your** return to **your** usual country of residence.

What we will pay

We will pay the difference between:

1. **your** average net monthly earnings for the 6-months before the **accident**, and
2. any amount **you** earned during the period for which the loss of income benefit is payable.

We will pay up to a maximum monthly amount of \$2,500.

4. PERSONAL ACCIDENT AND LOSS OF INCOME continued

If **you** are entitled to a benefit under the Injury Prevention, Rehabilitation, and Compensation Act 2001, however, **we** will only pay the difference between **your** average net monthly earnings, and the amount paid by Accident Compensation Corporation.

The first payment will be for the monthly period starting 14-days after **you** were due to resume **your** usual occupation.

Payments will continue until whichever of the following occurs first:

1. **you** are able to resume **your** usual occupation, or
2. the end of the 6-month period after payments start.

4.3 MONTHLY SICKNESS BENEFIT

What you are insured for

You are insured for a monthly sickness benefit payable for up to 6-months, if **you** suffer an illness for which a claim is accepted under 'Section 4.1 Lump sum benefit' of this policy, provided that:

1. the illness results (after **your** return to **your** usual country of residence) in **your** total inability to work at the usual occupation **you** were engaged in immediately before leaving **your** usual country of residence, and
2. the illness is suffered during a **journey** or **leisure journey**, and
3. the illness does not result from a **pre-existing medical condition**, and

4. before starting the **journey** or **leisure journey you** had arranged to resume **your** usual occupation upon **your** return to **your** usual country of residence, and
5. a Medical Practitioner's Certificate is supplied, stating:
 - (i) **you** are unable to work because of the illness, and
 - (ii) **your** inability to resume **your** usual occupation occurred within 30-days of the onset of illness.

What we will pay

We will pay **your** net monthly earnings immediately before the **journey** or **leisure journey** started, up to a maximum amount of \$2,500 per month.

The first payment will be for the monthly period beginning 14-days after **you** were due to resume **your** occupation.

Payments will continue until whichever of the following occurs first:

1. **you** are able to resume **your** usual occupation, or
2. the end of the 6-month period after payments start.

5. PERSONAL LIABILITY AND LEGAL COSTS

5.1 Legal liability and costs

What you are insured for

You are insured for **your** legal liability that arises from:

1. **accidental** death or **bodily injury** of any person, or
2. **accidental loss** of anyone else's property, occurring outside **your** usual country of residence during the **journey** or **leisure journey**.

Where **your** legal liability is covered **you** are also insured for:

- (a) all legal costs awarded to any claimant against **you**, and
- (b) any reasonable legal defence costs that **you** incur.

What you are not insured for

You are not insured for liability in connection with:

1. the ownership or use of any:
 - (a) vehicle (other than a bicycle), motorcycle, motor scooter, trailer, caravan, aircraft or other aerial device, or
 - (b) watercraft (other than a surfboard, windsurfer, dinghy, kayak or canoe), or
 - (c) land, building or property, or

2. **loss** of property belonging to or in the possession or control of:
 - (a) **you**, or
 - (b) the **insured company's** employees, or
 - (c) a **close family member**, or
3. the death of, or **injury** to, or illness of:
 - (a) **you**, or
 - (b) the **insured company's** employees, or
 - (c) a **close family member**, or
4. an action brought against **you** in a court of law outside New Zealand, unless **we** have agreed to this, or
5. any seepage, pollution or contamination (including the cost of removing, nullifying or cleaning up), unless the seepage, pollution or contamination:
 - (a) occurs during the **journey** or **leisure journey**, and
 - (b) is caused by a sudden **accidental event**.

You are not insured for liability:

6. created by a contract or agreement (except where **you** would have been liable even without a contract or agreement), or
7. arising from a deliberate act or omission by **you**, if the consequences of such an act or omission could reasonably be expected.

5. PERSONAL LIABILITY AND LEGAL COSTS *continued*

You are not insured for:

8. fines, penalties, or exemplary, aggravated or punitive damages.

What we will pay

We will pay up to \$2,000,000 in total for all legal liability, including all legal costs awarded and legal defence costs incurred, arising from an **event**.

5.2 LEGAL DEFENCE COSTS

What you are insured for

You are insured for legal defence costs incurred as a direct result of **you** being falsely arrested or wrongfully detained by any government, government agency or government authority during the **journey** or **leisure journey**.

What we will pay

We will pay **you** up to \$5,000 for an **event**.

The **excess** does not apply to this section.

6. FAMILY CARE

6.1 SPOUSE ACCIDENTAL DEATH BENEFIT

What you are insured for

You are insured for the death of **your** spouse as result of an **injury** while **you** are on **your journey**, provided that:

1. the **injury** occurs at **your** spouses usual country of residence, and
2. the **injury** does not result from any pre-existing physical or congenital condition.

What you are not insured for

You are not insured if **your** spouse is accompanying **you** on **your** travel at the time the death by **injury** occurs.

What we will pay

We will pay a \$25,000 lump sum benefit to **you**.

6.2 EDUCATION FUND SUPPLEMENT

What you are insured for

You are insured for a lump sum benefit for each **dependant child** should **you** die as a result of an **injury**, provided that:

1. the death occurs during **your journey**, and
2. the **injury** does not result from any pre-existing physical or congenital condition.

6. FAMILY CARE continued

What you are not insured for

You are not insured for any claim which directly or indirectly arises from or is caused by:

1. any type of illness, disease, infection or contagion, even if contracted through an **injury**, except that this exclusion shall not apply to medically acquired infections or blood poisoning, or
2. a criminal or illegal act committed by **you**.

What we will pay

We will pay \$5,000 for each **dependant child** up to a maximum of \$10,000 in aggregate for all **dependant children** in any one family.

7. POLITICAL EVACUATION & NATURAL DISASTER EVACUATION

7.1 POLITICAL EVACUATION & NATURAL DISASTER EVACUATION

What you are insured for

You are insured for reasonable travel costs incurred to evacuate **you** during the **journey**, provided that:

1. **you** are outside **your** usual country of residence, and
2. officials in that country recommend that **you** leave the country in which **you** are travelling, or

3. **you** are declared a person non grata in the country that **you** are travelling in, or
4. a natural disaster has occurred in the country that **you** are travelling in and in order to avoid sickness or **injury** to **you**, **you** need to immediately leave, or
5. officials in the country that **you** are in: seize, confiscate or expropriate **your** property, plant or equipment in that country.

What you are not insured for

You are not insured if the evacuation arises from:

1. **you** breaking the laws or regulations of the country that **you** are in, or
2. **you** failing to produce or maintain immigration, work, residency or similar visas permits or other documentation, or
3. debt, insolvency, commercial failure, repossession of property by a titleholder or any other financial cause, or
4. **your** failure to honour any contractual obligations, bond or obey any conditions in a licence, or
5. **you** being a national of the country that **you** are being evacuated from, or
6. any costs incurred in **your** usual country of residence.

7. POLITICAL EVACUATION & NATURAL DISASTER EVACUATION continued

What we will pay

We will pay the business class airfares to either:

- (a) return **you** to **your** usual country of residence, or
- (b) transport **you** to the nearest safe place and pay reasonable additional disruption costs up to \$250 per 24-hour period for 15-days.

You must make all reasonable efforts to contact IAG NZ Emergency Assist before any costs are incurred.

8. KIDNAP AND RANSOM

Important Note:

The existence of this extension must be kept confidential.

8.1 KIDNAP AND RANSOM

What you are insured for

We will reimburse the **insured company**:

1. up to \$250,000 for any **ransom monies** it has paid or is finally called upon to pay (after any recoveries that may be made are taken into account), and
2. for any reasonable expenses the **insured company** necessarily incurs (with **our** prior consent) to investigate or negotiate a ransom demand, or recover **you**, and

3. for interest payable on money the **insured company** borrows from a financial institution to pay a ransom demand (up to a maximum of 2% above the ANZ Banking Group (NZ) Ltd maximum overdraft interest rate, and for a maximum period of 30-days before the **ransom monies** are paid and/or 5-standard working days after the **insured company** receives settlement from **us**),

if **you** and/or **your** family are **kidnapped** while on a **journey**, provided that:

- (a) as soon as the **insured company** knows or suspects that **you** have been **kidnapped**, the **insured company** must:
 - (i) advise **us** immediately, and
 - (ii) notify the law enforcement agency responsible for the area where the **kidnapping** took place of:
 - the actual or suspected **kidnapping**, and
 - the ransom demand, before the **insured company** pays any **ransom monies**, and
 - (iii) comply with the law enforcement agency's recommendations and instructions, and
- (b) the **kidnapping** did not occur in a country or area that the New Zealand Ministry of Foreign Affairs and Trade classified as 'Extreme Risk' or at risk of **kidnapping**, and

8. KIDNAP AND RANSOM continued

- (c) following the reported **kidnapping**, the **insured company** makes every reasonable effort to:
 - (i) determine positively that **you** have been **kidnapped**, and
 - (ii) record the serial numbers of any currency that is paid to secure **your** release.

Special Conditions

The following special conditions apply to this kidnap and ransom cover:

1. **You** and the **insured company** must take all reasonable precautions to protect disclosure of the existence of this insurance.
2. No cover is provided if the **insured company** has previously:
 - (a) had any type of kidnap/ransom insurance declined, cancelled or issued with special conditions, or
 - (b) been the subject of an extortion demand, **kidnapping** or attempted **kidnapping**.
3. **We** will not act as an intermediary or negotiator for the **insured company**, nor will **we** provide the **insured company** advice on dealing with any kidnapper.
4. No claim will be payable unless the **ransom monies** that were demanded have been paid (either in full or in part).

5. If, at any time, it is established that the **kidnap** and/or ransom involved collusion or fraud by **you**, the **insured company** must:
 - (a) take all steps to prosecute the person(s) involved in the collusion/fraud, and
 - (b) reimburse **us** for all monies paid under this cover.

9. RENTAL VEHICLE EXCESS

9.1 RENTAL VEHICLE EXCESS

What you are insured for

You are insured for the amount that **you** are required to pay as an insurance excess, following sudden **accidental loss** to a rented car, station wagon or van, provided that:

1. the vehicle is less than 3,500kgs, and
2. the **loss** occurs during the **journey** or **leisure journey**, and
3. the rental vehicle is owned by a licensed rental organisation, and
4. payment of the excess is required under the vehicle hire contract, and
5. **you** comply with the requirements of:
 - (a) the rental organisation's rental vehicle agreement, and
 - (b) the vehicle's insurer as detailed under the rental vehicle agreement, and
 - (c) local driving laws and rules.

9. RENTAL VEHICLE EXCESS continued

What you are not insured for

You are not insured:

1. if the **loss** is: wear and tear, gradual deterioration, mechanical or electrical breakdowns, damage to tyres by application of brakes or by any puncture, cut or burst, or
2. if **you** do not hold a current New Zealand driver's licence allowing **you** to drive both in the country concerned, and the type of vehicle being driven.

What we will pay

We will pay **you** up to \$6,000 per **journey** or **leisure journey**.

An **excess** of \$300 applies to this section.

10. ADDITIONAL BENEFITS

10.1 SEARCH AND RESCUE COSTS

If **you** are declared missing, following a natural disaster during the **journey** or **leisure journey**, **we** will contribute up to \$20,000 for any **event**, towards the cost of a private search, provided that:

1. one of **your close family members** requests the search, and
2. the search is approved by the local authorities, and
3. the search commences within 72-hours of the official notification that **you** are missing.

10.2 HIJACK DISTRESS ALLOWANCE

If the public transport that **you** are travelling on is hijacked for the purpose of theft, extortion, propaganda or any other illegal reason, during the **journey** or **leisure journey**, **we** will pay **you** a hijack distress allowance of \$1,000 per insured person per **journey** or **leisure journey**, for every 24-hours that they are detained, up to a maximum of \$15,000 in total.

The **excess** does not apply to this additional benefit.

10.3 TERRORISM - MEDICAL AND REPATRIATION EXPENSES

This policy is extended to provide cover for overseas medical expenses and repatriation expenses incurred by **you** within 12-months of, and directly and solely caused by, an **act of terrorism** during the **journey** or **leisure journey**.

We will pay **you** up to a maximum of \$250,000 in total for all claims for each insured person per **journey** or **leisure journey**.

No cover is provided for losses directly or indirectly arising out of any nuclear, chemical or biological contamination due to an **act of terrorism**.

This additional benefit does not apply while **you** are:

- (a) travelling to or from, or
- (b) staying in,

any country or area classified as 'High Risk' or 'Extreme Risk' by the New Zealand Ministry of Foreign Affairs and Trade at the time the travel bookings are made, unless **we** agree in writing to such a country or area being accepted.

10. ADDITIONAL BENEFITS continued

10.4 TERRORISM – INJURY AND DEATH

We will pay the amount shown below if **you** suffer, as the result of an **act of terrorism**, a **bodily injury** which results in **your**:

1. death, or
2. permanent total paraplegia/quadruplegia, or
3. permanent total loss of a limb, or
4. permanent loss of sight in an eye or loss of hearing or speech.

Insured Person's Age (incl)	Maximum Amount Payable
Up to 15 years	\$10,000
16 to 69 years	\$25,000

The maximum amount **we** will pay, in total, for all deaths arising from any one **event** is \$100,000.

No cover is provided for losses directly or indirectly arising out of any nuclear, chemical or biological contamination due to an **act of terrorism**.

The **excess** does not apply to this additional benefit.

This additional benefit does not apply while **you** are:

- (a) travelling to or from, or
- (b) staying in,

any country or area classified as 'High Risk' or 'Extreme Risk' by the New Zealand Ministry of Foreign Affairs and Trade at the time the travel bookings are made, unless **we** agree in writing to such a country or area being accepted.

10.5 DETENTION

We will pay \$500 for each 24-hour period that **you** are detained by any government, state or other lawful authority for any reason.

We will not pay for claims that arise from any detention arising out of **you** breaking the law of any country or state.

11. WHAT YOU ARE NOT INSURED FOR UNDER ANY SECTION OF THIS POLICY

You are not insured for:

1. the amount of any **excess** shown in the **schedule**, or any special **excess** that may apply under this NZI Corporate Travel cover, or
2. claims that arise directly or indirectly from **you** travelling against medical advice, or for the purpose of obtaining medical treatment, or
3. any claim in connection with your **pre-existing medical condition**, unless:
 - (a) **you** have applied for cover and it has been accepted by **us**, or
 - (b) the **journey** being undertaken by **you** is for a period of 21-days or less consecutive travel, and all the following criteria are met:
 - (i) during the 30-days immediately before the start of the **journey**, **you** were not prevented from carrying out **your** normal work duties for more than 3 consecutive working days in total, and

11. WHAT YOU ARE NOT INSURED FOR UNDER ANY SECTION OF THIS POLICY *continued*

- (ii) during the 30-days immediately before the start of the **journey, you** were not confined to bed, home or hospital for more than 3 consecutive working days in total, and
 - (iii) **you** are not suffering from a terminal condition, or
4. any claim in connection with any **pre-existing medical condition** of **your** relatives that is known to **you** at the time **your journey** or **leisure journey** is booked, or
 5. any claim in connection with childbirth or pregnancy, unless it arises from medical complications that occur before the end of the 28th week of **your** pregnancy or the pregnancy of a **close family member** or **your** travelling companion (based on the estimated conception date provided by a registered medical practitioner).

You are not insured for any claim directly or indirectly arising from:

6. motorcycling, if the driver does not hold a current New Zealand motor cycle licence (whether or not a licence is required in the country in which the motorcycle is ridden), or
7. any professional sporting activities, including training, coaching, competing or racing (other than on foot), or
8. any underwater activities using artificial breathing apparatus, unless:
 - (a) **you** hold a certified diving qualification, and **you** are diving within the limits of that qualification, or
 - (b) **you** are under the direct supervision of a qualified diving instructor, or
9. air travel (other than as a passenger of a fully licensed passenger-carrying aircraft operated by an airline or air charter company or as a passenger in any top dressing or aerial survey plane, where **you** are there for the purpose of directing the pilot), parachuting, gliding, hang-gliding, microlite flying, sky diving, paragliding, base jumping or bungee-jumping.

You are not insured for any claim, unless **you** have applied for cover and it has been approved by **us**, directly or indirectly arising from:

10. any of the following, where the activity requires the use of climbing equipment, or involves abseiling:
 - (a) mountaineering, or
 - (b) rock climbing, or
 - (c) caving or pot holing, or
11. ocean yachting or white-water or black-water rafting, or
12. skiing or snowboarding outside designated ski field areas, or in areas within designated ski fields that are closed because of adverse conditions, or
13. rodeo activities, or
14. martial arts, wrestling, boxing, or
15. motor vehicle racing, motor cycle racing and motor rallying.

11. WHAT YOU ARE NOT INSURED FOR UNDER ANY SECTION OF THIS POLICY *continued*

You are not insured for any claim directly or indirectly arising from:

16. suicide, attempted suicide, intentional self-injury, or any criminal act committed by **you**, or
17. any sexually transmitted disease or Human Immunodeficiency Virus (HIV) and/or HIV-related illness, including: Acquired Immune Deficiency Syndrome (AIDS) or any mutant derivative or variations of HIV, or
18. any situation or action when **you** are under the influence of alcohol or non-prescribed drugs, or
19. deprivation of enjoyment, financial cost or any other expense unless specifically covered by this policy.

You are not insured for **loss**, death, illness, **injury**, liability, cost or expense directly or indirectly caused by, resulting from, or in connection with:

20. war, invasion, act of foreign enemy, hostilities or warlike operations (whether war is declared or not), civil war, mutiny, rebellion, revolution, civil commotion assuming the proportions of or amounting to an uprising, insurrection, military or usurped power, or
21. confiscation, nationalisation, requisition or destruction of, or damage to property by order of government, public or local authority, unless specifically covered by this policy, or

22. any breach of any prohibition or regulation of any government relating to immigration or travel (including failure to obtain or hold the appropriate passport or visa), or
23. any operations employing the process of nuclear fission or fusion, or handling or radioactive material. This includes but is not limited to:
 - (a) the use of nuclear reactors such as atomic piles, particle accelerators or generators or similar devices, and
 - (b) the use, handling or transportation of any radioactive material, and
 - (c) the use, handling or transportation of any weapon or explosive device employing nuclear fission or fusion, or
24. an **act of terrorism** regardless of any other cause or event contributing concurrently or in any other sequence to the **loss**, damage, death, **injury**, liability cost or expense; or any action taken in controlling, preventing, suppressing or in any way relating to an **act of terrorism**; unless specifically covered in 'Section 10 Additional Benefits' of this policy, or
25. (a) travel to or from, or
(b) staying in,
any country or area classified as 'Extreme Risk' by the New Zealand Ministry of Foreign Affairs and Trade at the time the travel bookings are made, unless **we** agree in writing to such a country or area being accepted.

11. WHAT YOU ARE NOT INSURED FOR UNDER ANY SECTION OF THIS POLICY *continued*

You are not insured for:

26. **loss** of electronic data and any liability arising from this, directly or indirectly caused by, or in connection with a **computer virus**. This includes loss of use, reduction in functionality or any other associated loss or expense in connection with the electronic data.

You are not insured for any claim directly or indirectly arising from **you** undertaking:

27. any extra employment that is not part of **your** current employment, or
28. manual labour, whether or not it forms part of **your** current employment in **your** usual country of residence; unless **we** have approved cover beforehand.

12. POLICY CONDITIONS

12.1 BREACH OF ANY CONDITION

If **you**, the **insured company** or any other person **we** insure under this NZI Corporate Travel cover, or anyone acting on **your**, the **insured company** or their behalf, breach any of the conditions of this NZI Corporate Travel cover, **we** may:

1. decline the claim either in whole or in part, and/or

2. declare this NZI Corporate Travel cover to be unenforceable from the date of the breach of condition.

This is at **our** sole discretion.

12.2 TRUE STATEMENTS AND ANSWERS

The **application** is the basis of this NZI Corporate Travel cover. True statements and answers must be given (whether by **you**, the **insured company** or any other person) when:

1. applying for this NZI Corporate Travel cover, and/or
2. making any claim under this NZI Corporate Travel cover.

12.3 DISHONESTY

If any claim is dishonest or fraudulent in any way, **we** may:

1. decline the claim either in whole or in part, and/or
2. declare either this NZI Corporate Travel cover or all insurance the **insured company** has with **us** to be unenforceable from the date of the dishonest or fraudulent act.

This is at **our** sole discretion.

12.4 CHANGE IN CIRCUMSTANCES

You and the **insured company** must tell **us** immediately if there is a material:

1. increase in the risk insured, or

12. POLICY CONDITIONS *continued*

- alteration of the risk insured.

Once **you** or the **insured company** have told **us** of the change, **we** may then cancel or alter the premium and/or terms of this policy.

If **you** or the **insured company** fail to notify **us** about a change, **we** may:

- declare this policy unenforceable, or
- decline any subsequent claim either in whole or in part.

These actions will be taken from the date **you** or the **insured company** knew, or ought to have known, of the increase or alterations in the risk insured.

Information is 'material' where we would have made different decisions about either:

- accepting your insurance, or*
- setting the terms of your insurance,*

if we had known that information. If in any doubt, notify us anyway.

12.5 REASONABLE CARE

You and the **insured company** must:

- take reasonable care at all times to protect **your** and the **insured company's** property and prevent **loss**, and
- avoid any accident that **you** could be held legally liable for, and

- take all reasonable steps to prevent or minimise any claim under this NZI Corporate Travel cover, and
- be fit to travel, and at the time travel arrangements are made, must not be aware of any circumstances that could cause the **journey** or **leisure journey** to be cancelled.

12.6 OTHER COMPENSATION

If **you** can claim under any other insurance or scheme, including health insurance, accident compensation scheme or workers compensation scheme, **we** will pay only the amount over and above the limit payable by the other insurance or scheme.

12.7 CANCELLATION

The **insured company** may cancel this NZI Corporate Travel cover at any time by giving **us** notice by electronic means, in writing or by telephone, and provided the **insured company** has not made a claim, **we** will refund the premium paid less a minimum premium appropriate for the time insured.

We may cancel this NZI Corporate Travel cover at any time by giving the **insured company** notice either in writing or by electronic means at **your** last known address. The NZI Corporate Travel cover will be cancelled from 4pm on the 30th day after the date of the notice. Provided the **insured company** has not made a claim, **we** will refund the premium paid less a minimum premium appropriate for the time insured.

12. POLICY CONDITIONS *continued*

12.8 GOODS AND SERVICES TAX

The benefits payable for Death, Loss of Income and Sickness within Section 4 are inclusive of GST. Where any part of this policy specifies any:

1. excess, or
2. sub-limits, or
3. maximum amount payable for any item or type of property, or
4. maximum amount payable for any type of **loss**, or
5. sum insured,

these amounts include GST.

12.9 GOVERNING LAW

The law of New Zealand applies to this policy and the New Zealand courts have exclusive jurisdiction.

12.10 INSURANCE LAW REFORM ACTS

The exclusions and conditions in this policy are subject to the Insurance Law Reform Acts 1977 and 1985.

12.11 DECLARATION OF ADJUSTMENT

If this policy is adjusted on a declaration basis, the **insured company** must provide **us** with details of the number of days that **you** have travelled outside New Zealand during the **period of insurance**.

12.12 TERRITORIAL LIMITS

Cover under this policy is provided worldwide.

12.13 AGE LIMITS

Cover under this policy is provided for **you** for travel commenced before **your** 70th birthday. Please advise **your** broker or **us** if cover is required for **your** travel commenced after **your** 70th birthday.

12.14 INJURIES / ACCIDENTS

In the case of an injury covered by the Injury Prevention, Rehabilitation, and Compensation Act 2001 the **insured company** must ensure that the insured person:

1. makes a claim with Accident Compensation Corporation (or any alternative accident insurer), and
2. tells **us** immediately if Accident Compensation Corporation (or any alternative accident insurer) declines (for any reason) a claim relating to an injury insured by this policy.

Any equivalent benefits under this policy will be reduced by the amount of any compensatory payments (whenever received) under the Injury Prevention, Rehabilitation, and Compensation Act 2001.

13. HOW MUCH WE WILL PAY

13.1 MAXIMUM AMOUNT PAYABLE

Where a sum insured is shown in any section of this policy that is the most **we** will pay under that section.

13.2 CURRENCY OF PAYMENT

All sums referred to under this policy are in New Zealand dollars.

13.3 EXCESS

The **excess** shown in the **schedule** will be deducted from the amount payable for each **event**.

13.4 PAYMENT

1. **We** will pay the **insured company** unless directed by the **insured company** to pay **you**.
2. **We** will pay other service providers who **we** have instructed to provide **you** goods or services.

14. DEFINITIONS

The definitions apply to the plural and any derivatives of the words. *For example, the definition of 'accident' also applies to the words 'accidentally', 'accidental' and 'accidents'.*

accident

a happening or **event** that is unexpected and unintended by **you**.

act of terrorism

an act, including but not limited to the use of force or violence and/or threat thereof, of any person or group(s), whether acting alone or on behalf of or in connection with any organisation(s) or government(s), that from its nature or context is done for, or in connection with, political, religious, ideological, ethnic or similar purposes or reasons, including the intention to influence any government and/or to put the public, or any section of the public, in fear. Robberies and other criminal acts primarily committed for personal gain, and acts arising primarily from prior personal relationships between perpetrators(s) and victims(s), shall not be considered terrorist acts.

application

the information provided by the **insured company** to **us** or to **our** agent when the **insured company** purchased this NZI Corporate Travel cover or requested a quotation for this NZI Corporate Travel cover from **us** or from **our** agent.

baggage

your:

1. luggage and personal effects,
2. traveller's samples,
3. property of the **insured company**,
4. business samples,
5. tools of trade,

14. DEFINITIONS continued

6. documents (including travel tickets, passports, drivers licences and similar personal, non-negotiable documents and travel documents), but not including any:
- (a) motor vehicle, motor cycle, scooter, trailer, caravan, watercraft (other than a surfboard or windsurfer), aircraft or other aerial device, or the parts or accessories of any of these, or
 - (b) animal or furniture, or
 - (c) unaccompanied baggage, or item shipped under any freight agreement, or sent by post or courier, or
 - (d) **money**, or
 - (e) bonds, negotiable instruments, deeds, securities of any kind, stamps, manuscripts, bullion, gold, precious metals or unset stones.

bodily injury

accidental death of, or **accidental** bodily injury to, any person, including sickness, disease, disability, shock, fright, mental anguish or mental injury.

close family member

your:

1. spouse, de facto partner, fiancé, fiancée or
2. child, step-child, grandchild, or
3. brother, sister, brother-in-law, sister-in-law, or
4. son-in-law, daughter-in-law, or
5. parent, step-parent, grandparent, guardian, parent-in-law.

computer virus

a set of corrupting, harmful or otherwise unauthorised instructions or code, including a set of maliciously introduced unauthorised instructions or code, programmatic or otherwise, that propagates itself through a computer system or network of whatsoever nature. This includes but is not limited to Trojan Horses, Worms, and Time or Logic Bombs.

dependant children

your unmarried dependant children who are aged 21-years and under and living with **you** or are full time students at an accredited institution of higher learning and primarily dependant on **you** for maintenance and support. This includes step or legally adopted children.

emergency dental treatment

treatment for the unexpected and emergency relief of dental pain, but not including any ongoing dental treatment or to restore teeth to a state of health better than that prior to the **event**.

14. DEFINITIONS continued

event

any one event or series of events arising from one source or original cause.

excess

the amount of **your loss** that **you** must pay. The amount of the excess is shown in the **schedule**.

financial failure

bankruptcy, provisional liquidation, liquidation, insolvency, appointment of a receiver, entry into a scheme of arrangement, statutory provision or anything of a similar nature.

injury

a bodily injury caused solely and directly by violent, **accidental**, external and visible means.

insured company

the person(s) or entity named in the **schedule** as 'INSURED'.

journey

the period of time commencing during the **period of insurance** during which **you** are travelling on the business of the **insured company** in connection with travel outside New Zealand. The maximum period for any one journey is 120-days.

kidnapping

the illegal seizing, detaining or carrying away, by force or fraud, of **you**, for the purpose of demanding **ransom monies** to secure **your** release.

leisure journey

a **journey**, except **you** and any accompanying spouse and **dependant children** are travelling for purposes unrelated to the business of the **insured company**. The maximum period for any one leisure journey is 30-days.

loss

physical loss, physical damage or physical destruction.

medical expenses

medical, surgical and hospital expenses, including physiotherapy, diagnostic procedures, medication and ambulance services carried out by registered medical practitioners.

money

legal tender bank notes and coins, cheques, travellers cheques, credit cards, money orders and monetary vouchers, but not including any:

1. bonds or securities of any kind, or
2. stamps or manuscripts, or
3. negotiable instruments or deeds, or
4. bullion, gold, precious metals or unset stones, or
5. bank notes or coins that form part of a collection.

14. DEFINITIONS continued

period of insurance

the period when cover under this policy may apply as shown in the **schedule**.

pre-existing medical condition

1. a physical defect, medical condition or disease for which medical treatment or advice has been received during the 6-months prior to applying for this NZI Corporate Travel cover, or
2. an on-going medical condition or disability that exists when applying for this NZI Corporate Travel cover.

ransom monies

the net monetary loss that the **insured company** will incur if cash, goods, services or property are delivered to secure release of the kidnapped person.

schedule

the document attached to the policy that provides details about the cover limits, parties to the contract and **period of insurance**.

scheduled transport

travel to a planned destination paid for in advance before **you** depart on **your journey** or **leisure journey**.

we

IAG New Zealand Limited. We may also use the words 'us', 'our', 'insurer' or 'company'.

you

any person whose name and country of residence has been provided to **us** by the **insured company** before the start of the journey. Where such person is travelling on a **leisure journey** and is accompanied by any partner or **dependant children**, the definition includes such family members.

