

# Domestic

Your travel insurance policy document

Effective from 27 August 2020



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

## Southern Cross Benefits Limited is the insurer of this policy

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

## Our financial strength rating is A (Strong)

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

The rating scale is:

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

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



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

# A handy checklist for you

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



### Get in touch by phone or email

Phone: **0800 800 571**

Email: **info@scti.co.nz**

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

## Before you buy

### Make sure it's safe to travel

Check if the places you're visiting in New Zealand have been in the news. If you book travel to somewhere that's been in the news for things like weather events or natural disasters, your policy may not cover you.

## Before you go

### How to buy a policy

You can buy a policy online at [www.scti.co.nz](http://www.scti.co.nz). Alternatively, you can call us on **0800 800 571**.

### Double-check the information in your policy documents

With so much to plan, it can be easy to overlook mistakes.

We recommend you double check:

- your latest Certificate of Insurance
- your Medical Assessment
- any special conditions we may have sent you (including any Endorsement to your policy) before your journey.

### Make sure it's safe to travel to your destinations

Check again to see if the places you're visiting in New Zealand have been in the news. If you travel to somewhere that's been in the news for things like weather events or natural disasters, your policy may not cover you.

## Tell us if you may need to cancel or delay your trip

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

- Tell us as soon as possible
- Tell your service providers, such as your transport provider, hotel, and tour operator, as soon as possible

> See [‘D.1 Cancelling or changing your journey before you leave’, page 37.](#)

## Tell us about any health changes

You must tell us if the health of anyone listed on your Certificate of Insurance changes – no matter how big or small the change.

> See [‘You must tell us about any changes to your health before you travel’, page 27.](#)

## Make sure you have your policy details handy

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

- take a printout of your policy with you
- keep the email we sent you that includes your policy information
- text yourself the policy number and 24-hour emergency assistance number: **09 300 6736**.

## While you’re away

### If any of your belongings are lost, stolen or damaged

Tell the relevant authority, such as the local police, hotel security, or airline, and get a written report on the incident as soon as you can.

If your belongings were in the care of a service provider, such as a transport provider, hotel, or tour operator, file a claim with them first.

> See [‘D.3 Baggage and personal items’, page 46.](#)

### If you need to cut your journey short or change your journey

If you’re in an emergency and need help rearranging your journey, call Southern Cross Emergency Assistance.

Phone: **09 300 6736** (open 24 hours a day, 7 days a week)

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



# A.

## Your adventure starts here

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

- This policy wording
- Your latest Certificate of Insurance
- Your Medical Assessment
- Any special terms and conditions we've sent you including any Endorsement to your policy, that confirm any addition to or variation of your policy

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### Read this policy carefully – check it's right for you

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

- what your policy covers on [page 8](#)
- the limits to your cover, and the terms and conditions, on [page 9](#)
- your responsibilities on [page 18](#)
- the general exclusions on [page 64](#)
- the losses we don't cover under each section.

We've designed this policy to cover you when you're travelling in New Zealand on a domestic journey for any of the following reasons.

- A holiday
- A visit to friends and family
- Non-manual work, such as working in an office, attending a trade fair at a conference centre, or going to a training course or business meeting

If you have any questions, call us on **0800 800 571**.

## Some words in this policy have specific meanings

In your policy, some words have specific meanings. For example:

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

> [You can find the specific meanings of other defined words under 'F. Definitions – words with specific meanings' \(page 73\).](#)

## Headings in this document don't affect your cover

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

## We use examples to help explain parts of your cover

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

## Who can get cover under this policy

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

- You live in New Zealand permanently
- You're eligible for funding for all public health and disability services in New Zealand
- You haven't already started your journey when you buy this policy
- Your journey will take you more than 100 kilometres from your home
- You haven't been refused cover, had an insurance claim declined, or had an insurance policy cancelled or voided, because of fraud
- You have a New Zealand bank account
- You have access to an email address so we can contact you about your policy

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

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

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

## You must return home at the end of your trip

You don't need to have sorted your transport home before the date your journey starts, but for cover to apply you must return home at the end of your trip.

## What your policy covers

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

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

- Sudden, unforeseeable, or unintended
- Outside of your control
- Something you could not have reasonably expected or avoided

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

### This policy covers travel in New Zealand only

This policy only provides cover when you're both:

- travelling within New Zealand (also known as domestic travel)
- travelling more than 100 kilometres from your home.

If you're travelling overseas, please check if our international policy is right for you.



#### ***This policy doesn't cover cruises***

This policy doesn't cover you while you're on a cruise ship, even if the ship stays in New Zealand waters.

If you're travelling on a cruise ship as part of an international journey, please check if our international policy is right for you.



## A summary of your cover

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

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



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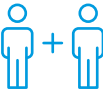



### Points to note before you read this table



An excess is the first part of the claim for which you are responsible.

> [Learn more on page 12.](#)

We base age-related benefits on your age at the date your insurance starts.

		Maximum cover	Excess
	<b>D.1</b> <b>Cancelling or changing your journey before you leave</b>	Unlimited	✓
Sublimit	D.1 Any claim for frequent flyer points	\$5,000 for each paying person	✓
	D.1 Any claim relating to an existing condition of a relevant person	\$2,500 for each paying person	✓
	D.1.1 Cancelling or changing your journey	Unlimited	✓
	D.1.2 Delayed journey to a special event	\$3,000 for each paying person	✓
	<b>D.2</b> <b>Changes to your journey once you have left</b>	\$50,000 for each paying person	✓
Sublimit	D.2 Any claim for frequent flyer points	\$5,000 for each paying person	✓
	D.2 Any claim relating to an existing condition of a relevant person	\$2,500 for each paying person	✓
	D.2.1 Travel interruption	\$30,000 for each paying person	✓
	D.2.2 Cutting your journey short	\$50,000 for each paying person	✓
	D.2.3 Delayed journey to a special event	\$3,000 for each paying person	✓

		Maximum cover	Excess
	<b>D.3</b> <b>Baggage and personal items</b>	\$30,000 for each paying person	✓
Sublimit	<b>D.3.1</b> Unspecified jewellery (or pair or set) and traditional watches <i>Depreciation applies</i>	\$2,500 for all items for each paying person	✓
	<b>D.3.1</b> Unspecified laptops, personal computers, tablets, cameras (including related accessories) <i>Depreciation applies</i>	\$3,000 for each item \$10,000 for all items for each paying person	✓
	<b>D.3.1</b> Other unspecified items, smart watches, and mobile phones (or pair or set of items) including related accessories <i>Depreciation applies</i>	\$1,500 for each item	✓
	<b>D.3.2</b> Specified items (or a pair or set) including related accessories (in each case inclusive of accessories as a set of equipment items)	\$10,000 for each item \$15,000 for all items for each paying person	✓
	<b>D.3.3</b> Baggage delay during your journey	\$1,000 for each paying person	✓
	<b>D.4</b> <b>Rental vehicle excess</b>	\$6,000 for each paying person	✗
	<b>D.5</b> <b>Cash allowance whilst in hospital</b>	\$100 for each complete 24-hour period \$3,000 for each hospitalised paying person	✓
	<b>D.6</b> <b>Accompanying person</b>	\$5,000 for each paying person	✓
	<b>D.7</b> <b>Pet services</b>	\$50 for each day \$500 for each paying person	✓
	<b>D.8</b> <b>Childcare expenses</b>	\$100 for each day \$500 for each paying person	✓
	<b>D.9</b> <b>Funeral expenses/ return of mortal remains</b>	\$25,000 for each deceased paying person	✗

		Maximum cover	Excess
	<b>D.10</b> <b>Personal accident</b>	\$50,000 for each paying person	×
Sublimit	D.10.1 Loss of income	\$500 each week \$6,500 for each paying person	×
	D.10.2 Total permanent disablement	\$50,000 for each paying person	×
	D.10.3 Accidental death	\$50,000 for each deceased paying person. You can only claim this if you're aged between 16 and 80 years at the date your insurance starts	×
	<b>D.11</b> <b>Personal liability</b>	\$2,500,000 for each paying person	×

### You can add extra cover for specific items

This policy covers you for personal items you take with you but haven't told us about. We call these 'unspecified items.' When we pay your claim for an unspecified item, we only pay up to the benefit limits in the table above.

You can increase the benefit limit for more valuable personal items by asking us to cover them as specified items. We've made it easy for you to specify items – from watches and jewellery, to laptops and mobiles. Learn more about cover for specified items on [page 48](#).

### Depreciation may apply to claims for your personal items

When you claim for a personal item, we may subtract the value the item has lost over time (depreciation). The table below shows how we apply depreciation to items.

Type of personal item		Does depreciation apply?
Unspecified items		✓
Specified items	Specified items where you cannot provide proof of ownership and value, as shown on <a href="#">page 48</a>	✓
	Any other specified items	×

## There are some items we never cover

Before you specify an item, or decide if you want to take it with you, make sure it isn't something we would never cover.

> See ['D.3.4 Other losses we won't cover' on page 51](#) and ['E. General exclusions – things we never cover' on page 64](#).

## Check your items are not already covered under another policy

We won't cover your specified or unspecified items if you have another insurance policy that already covers those items for your trip. Check your contents insurance before you add extra cover for your specified items.

You can remove cover for your specified items and get a premium refund any time before the date your journey starts.

## Choose your excess

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

When you apply for your policy you can choose whether to have an excess. Your premium may be higher if you choose to not have an excess.

We only subtract one excess for each unexpected event. So, if an unexpected event means you need to claim under more than one section of this policy, we only subtract one excess. However, if more than one unexpected event affects you, we subtract an excess for each event.

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

- ['D.4 Rental vehicle excess'](#)
- ['D.9 Funeral expenses/return of mortal remains'](#)
- ['D.10 Personal accidents'](#)
- ['D.11 Personal liability'](#).

## How we work out what you need to pay for your policy

Your premium is the amount you must pay for your policy. We tell you how much your premium is when you apply for your policy. We base the premium on several things, including:

- the number of people you want cover for, and how old they are
- if you want cover for a dependent child or non-dependent child (see [page 13](#))
- how long you want cover for
- what excess you've selected
- whether you've added any specified items, and the value of those items (see [page 48](#))
- whether you've added cover for any pre-existing medical conditions (see [page 24](#)).

Your premium includes government taxes, including Goods and Services Tax (GST), if applicable.

## This policy covers dependent children for free

We cover your dependent children for free while they're with you on your journey.

A dependent child can be any of the following.

- Your child, stepchild, or foster child
- Your grandchild
- Your niece or nephew

For a child to be dependent, they must also meet all the following criteria.

- They must be under 21 years old at the date your insurance starts
- If they are 18 years old or over, they must:
  - be unmarried
  - not be in full-time employment
  - be financially dependent on at least one adult listed on your Certificate of Insurance (a child is not financially dependent if you're only covering their finances while on the journey).

This policy doesn't automatically cover pre-existing medical conditions (see [page 24](#)) and specified items (see [page 48](#)). So, if your dependent children need cover for these, you may need to pay an extra premium.

## You'll need to pay a premium for non-dependent children

We charge a premium for any children travelling with you who aren't dependent children. Examples of non-dependent children include children who aren't related to any of the adults your policy covers, such as your child's friend.

Children travelling without any adults are non-dependent children and we charge them a premium.

## How cover applies to the people on your journey

This cover applies separately to each person listed as an adult or non-dependent child on the Certificate of Insurance. Dependent children share the policy benefits with the adult travellers they're dependent on.

The maximum cover under each benefit is for each paying person. A paying person is someone we're charging a premium to cover.

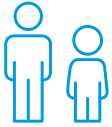
If there's more than one paying person, we interpret all benefits, limits, conditions, and exclusions as if we issued a separate policy to each of those people. However, if multiple claims arise from one event, we only apply any applicable excess once.

> [You can find the limits for your policy in the table on page 9.](#)

## Examples of how cover applies

Suzanne is taking her two sons, Michael and John (aged 7 and 12), and their friend, Claudia (aged 11), to visit their cousins in Wellington for the school holidays. They travel on a plane from Auckland to Wellington.

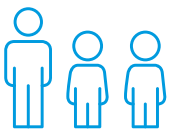
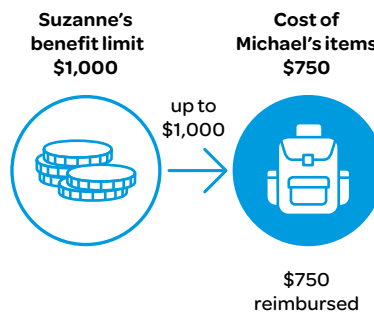
Michael and John are financially dependent on Suzanne, so they share Suzanne's cover and we won't charge them premiums. Claudia is not financially dependent on Suzanne, so her cover is separate, and we'll charge her a premium. Suzanne has selected the \$0 excess option.



### Example 1

When the plane lands in Wellington, Michael's checked-in baggage doesn't arrive. Suzanne contacts the airline, and it tells her the checked-in baggage has been delayed. It will take more than 12 hours from when they arrived at Wellington airport for the baggage to arrive.

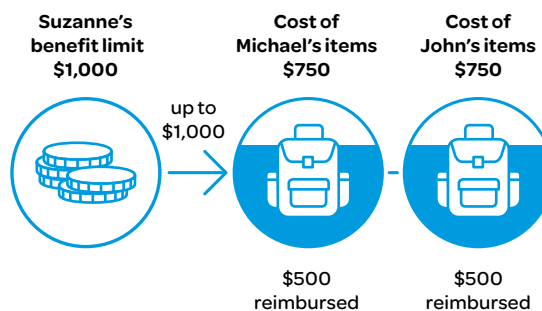
Suzanne can claim up to \$1,000 for buying essential clothing and personal effects for Michael. Because Michael is a dependent child of Suzanne, he shares her benefit limit of \$1,000.

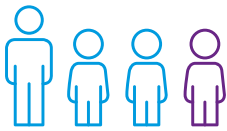


### Example 2

When the plane lands in Wellington, Michael and John's checked-in baggage doesn't arrive. Suzanne contacts the airline, and it tells her the checked-in baggage has been delayed. It will take more than 12 hours from when they arrived at Wellington airport for the baggage to arrive.

Suzanne can claim up to \$1,000 for buying essential clothing and personal effects for Michael and John. Because Michael and John are dependent children of Suzanne, they share her benefit limit of \$1,000.



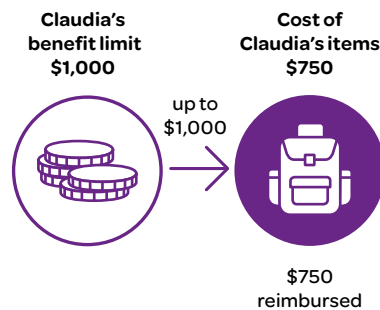
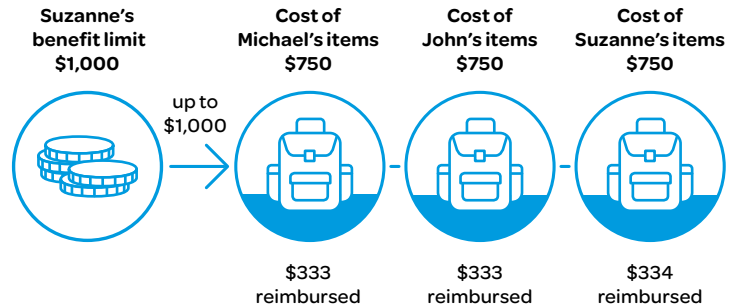


**Example 3**

When the plane lands in Wellington, the whole group’s baggage is delayed. Suzanne contacts the airline, and it tells her the checked-in baggage has been delayed. It will take more than 12 hours from when they arrived at Wellington airport for the baggage to arrive.

Suzanne can claim up to \$1,000 for buying essential clothing and personal effects for Michael, John, and herself. Because Michael and John are dependent children of Suzanne, they and herself share her benefit limit of \$1,000.

Claudia isn’t a dependent child, so she has her own separate benefit limit of \$1,000. She can claim up to \$1,000 for buying her own essential clothing and personal effects.



The table below summarises how cover will work for the family.



	Suzanne	Claudia	Michael	John
<b>Type of traveller?</b>	Adult	Child not dependent on Suzanne	Child dependent on Suzanne	Child dependent on Suzanne
<b>Are they charged a premium?</b>	✓	✓	We cover dependent children for free	We cover dependent children for free
<b>Are they a paying person?</b>	✓	✓	✗	✗
<b>Do they have shared or separate benefits?</b>	Shared with Michael and John	Separate	Shared with Suzanne and John	Shared with Suzanne and Michael
<b>Can they combine benefit limits?</b>	✗	✗	✗	✗

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

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

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

- Your Certificate of Insurance
- Your Medical Assessment
- Any Endorsement we add to your policy

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

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

## We email your policy documents when we accept your application

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

- a copy of this policy
- your Certificate of Insurance, which sets out details of your policy and cover
- your Medical Assessment, which sets out details of your medical cover and your answers to the medical questions
- any special conditions that apply to your policy (including any Endorsement to your policy).

These documents form your insurance contract.

## We usually contact you by email

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

We use email to send you any important documents, like your Certificate of Insurance, Medical Assessment and Endorsements to your policy.

If you don't want to share these important documents with the main policyholder, you'll need to buy a separate policy.

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

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



## If you're the main policyholder

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

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

> See '[Give us accurate and complete information](#)', page 18.

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

## We keep your information private

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

We use the information about you to:

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

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

If you would like to access or correct your personal information, please email us at: [info@scti.co.nz](mailto:info@scti.co.nz)

## You have a 14-day free look period

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

- You tell us you want to cancel within 14 days of buying your policy
- You haven't started your journey
- You haven't made a claim, and don't intend to make a claim

Tell us you want to cancel by calling **0800 800 571** or emailing us at: [info@scti.co.nz](mailto:info@scti.co.nz)

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

If you cancel your policy after the 14-day free look period, you can get a full refund if you meet all the criteria below.

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

Tell us you want to cancel by calling **0800 800 571** or emailing us at: [info@scti.co.nz](mailto:info@scti.co.nz)

If you cancel your policy after the free look period, you'll need to pay a \$35 cancellation fee.

## Your responsibilities

As a condition of your cover, you must meet the following responsibilities.

### You must be reasonably careful

We expect you to take reasonable care to avoid or minimise a loss, and to take extra care of more valuable items.

For example, you wouldn't be taking reasonable care if you:

- knew you couldn't make your journey, but couldn't get a refund or credit because you cancelled too late
- paid towards your journey when you knew your illness had got worse
- intentionally left your valuable camera unattended in a busy restaurant, and someone steals it.

### Give us accurate and complete information

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

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

If you don't meet the responsibilities above we can:

- decline any claim
- recover any amount we've already paid you for claims
- cancel this policy
- void this policy – this means treating your policy as though it never existed.

If we decide to cancel your policy:

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

If we decide to void your policy:

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

## When your cover starts and stops

When you buy your policy, you select the dates you leave and return home. You cannot buy this policy if you've already started your journey.

### Some cover begins from the date you buy your policy

From the date you buy your policy, you have cover under 'D.1 Cancelling or changing your journey before you leave' (see page 37). This means you may have cover if something unexpected happens and you need to change your travel dates or cancel your journey before you leave.

### Cover kicks in under the other sections when you start your journey

The rest of your cover starts when you leave home on your journey.

### We can usually only cover you for up to 90 days

Your journey, including any paid policy extension we agree to, can't be longer than 90 days unless we agree in writing.

### Your cover stops when you return home, or on the date your insurance ends

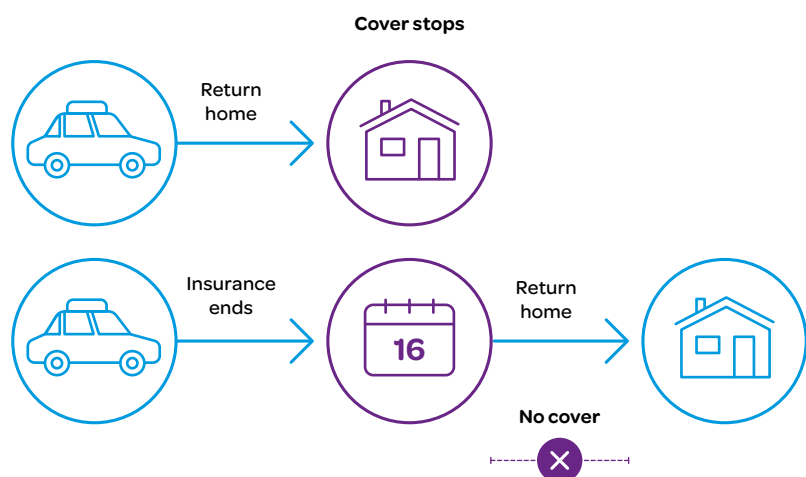
Cover for your journey stops on whichever is earliest:

- the date and time you return home
- the date your insurance ends.

You'll find the date your insurance ends on your Certificate of Insurance or your latest Endorsement to your policy.

#### Example

If you return home early, your cover stops at the time and date you return home. If you stay longer, your cover stops on the date your insurance ends.



## When we will – and won't – extend your cover

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

### **We cover you automatically if an unexpected event means you cannot return home**

If an unexpected event that we cover stops you from returning home before the date your insurance ends, we continue to cover you at no charge.

Tell us if you need to extend your cover by calling **0800 800 571** or emailing us at: **info@scti.co.nz**

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

Your cover stops if you decide to continue your journey or don't follow our arrangements.

### **You can ask us to extend your cover**

You can ask us to extend your cover if you haven't reached the date your insurance ends, and there have been no changes to the health of the people we're covering. If we agree to extend your cover, you'll need to pay an extra premium.

Tell us if you need to extend your cover by calling **0800 800 571** or emailing us at: **info@scti.co.nz**

### **When we won't extend your cover**

If your insurance has already ended, we won't extend your cover.

### **Extensions won't cover unexpected events that have already happened**

If we agree to extend your cover for an extra premium, the extension won't cover any unexpected events that happened during the original time we were covering you.

## Changing your policy

You can ask us to change your policy. We decide whether to make any changes you ask for.

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

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

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

## Claiming

It's stressful when things go wrong, so we've made it as straightforward as possible to make a claim. Always make your claim as soon as you can.

### **Follow the steps in this section carefully**

When making a claim, follow the relevant instructions in 'What you must do before you claim', 'What you must do once you have made your claim' and 'What you must do after we have accepted your claim'. If you don't, we can decline any claim or recover any claim payments already made.

### **What you must do before you claim**

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

#### ***Prevent any further loss***

Take all reasonable steps to prevent further loss or liability.

#### ***Get written reports for lost, stolen or damaged items***

If your items are lost, stolen or damaged, you must report it to the relevant authorities, such as the police or your airline operator, and get a written report from them.

#### ***Claim refunds, credits, payments, or compensation from anyone else, if you can***

You must seek refunds, credits, payments, or compensation from other parties for the loss you're claiming. For example, an airline might give you a credit, or your credit card provider might give you a refund.

We cannot assess your claim until both of the following apply.

- You've got any other refunds, credits, payments, or compensation for the loss
- Your claims against anyone else have been decided

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

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

#### ***Preserve anything that is part of the claim***

Do not destroy, dispose of or have repaired anything that is or could be part of the claim.

### **We don't cover you if you have other insurance**

This policy doesn't cover loss or liability that other insurance already covers. We won't contribute to any claim you make under any other policy.

If you can claim under another insurance policy but the other insurer doesn't admit liability, we'll pay the claim as we're obliged to under this policy. Then we'll seek compensation from the other insurer for the amount it should have paid.

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

If your plans change, you may have to book new flights and accommodation. If this happens, you can only claim travel and accommodation that's the same standard you originally booked. For example, if you booked Premium Economy seats, we won't cover an upgrade to Business Class.

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

## **Making your claim**

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

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

If you have any questions about making a claim, please call us on **0800 800 571**.

## **What you must do once you've made your claim**

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

### ***Follow our instructions***

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

### ***Provide us with proof to support your claim***

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

### ***Give us necessary documents and authority to act***

Give us all necessary documents and authority to act on your behalf for any claims.

### ***If someone is claiming against you, refer them to us***

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

## What you must do after we've accepted your claim

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

### ***Help us recover money from someone else, if we ask***

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

We'll pay for any action and may:

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

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

You must help us by:

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

### ***If we pay you for a damaged item, send it to us at our request***

Where we pay your claim for a damaged item, it becomes ours, and you must send it to us, at our request and cost.

### ***Tell us if your lost or stolen property is recovered***

If any lost or stolen items that you claimed for are found, you must tell us. Then we'll decide whether you must give us the recovered items, or refund any money we paid you for them.

## Contact us if you want to make a complaint

If you're unhappy with any part of your insurance, or the service we've provided, please let us know. We take complaints seriously and do our best to resolve them.

You can call us on **0800 800 571** or email us at: **info@scti.co.nz**

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

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

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



# B.

## How we cover pre-existing medical conditions and health

This section explains how and when we can cover:

- illnesses, injuries, and symptoms that you knew about when you applied for your policy – we call these pre-existing medical conditions
- changes to your pre-existing medical conditions after you buy your policy
- any new illness, injury, or symptom that you discover after the date your insurance starts and before the date your journey starts.

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> [The terms and conditions in this section apply when you make a claim under 'D. What is and isn't covered' \(page 33\).](#)

> [For how and when we cover pregnancy, please see page 30.](#)



### ***We don't cover medical treatment or evacuation***

Even if you choose to cover your pre-existing medical condition, or any new health conditions, we won't cover medical treatment or evacuation costs under this policy.

We don't cover these costs because public health and disability services in New Zealand should cover you for them. If you're not eligible for public health and disability services, you're not eligible to buy this policy.



## What we consider a pre-existing medical condition

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

- You know about it, or a reasonable person should have known about it
- In the 3 years before the date your insurance starts, any of the following applied.
  - You sought or received medical help
  - Someone recommended you seek or receive medical help
  - A reasonable person would have sought or received medical help
  - You were waiting for medical help

In this definition, 'medical help' means any of the following.

- Advice from a health professional
  - Tests, investigations, or specialist consultations
  - Care, treatment, or medical attention, including surgery
  - Medication or a script for medication
- An illness, injury or health symptom doesn't need a confirmed medical diagnosis to count as a pre-existing medical condition.

## We may be able to cover you for pre-existing medical conditions

### **This policy doesn't automatically cover your pre-existing medical conditions**

If you complete a medical assessment, we may be able to offer you cover for your diagnosed pre-existing medical conditions.

To help you complete the medical assessment, we've split diagnosed pre-existing medical conditions into two types.

- Heart, vascular or lung illness, or Type 2 diabetes
- Any other pre-existing medical condition

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

### **You must tell us about heart, vascular or lung illnesses, or Type 2 diabetes**

When you complete the online medical assessment, you must tell us about any diagnosed heart, vascular or lung illnesses, or diagnosed Type 2 diabetes.

### ***If you have heart, vascular or lung illness, or Type 2 diabetes, you must tell us about all your diagnosed pre-existing medical conditions***

If you have one of these conditions, you must, at the same time, tell us about any other diagnosed pre-existing medical conditions you may have. If you don't tell us about all your diagnosed pre-existing medical conditions, it could affect your cover.

## **You can choose whether to tell us about some diagnosed pre-existing medical conditions**

You can choose whether to tell us about your diagnosed pre-existing medical conditions if you do not have a heart, vascular or lung illness, or Type 2 diabetes.

If you choose to tell us about one diagnosed pre-existing medical condition, you must tell us about all your diagnosed pre-existing medical conditions when you apply for cover.

## **If you don't tell us about any diagnosed pre-existing medical conditions, we won't cover them**

If you don't tell us about your diagnosed pre-existing medical conditions, we won't cover anything related to them.

## **How to apply to cover your diagnosed pre-existing medical condition**

To apply for cover for your diagnosed pre-existing medical condition you must both:

- complete the medical assessment when you apply for cover
- tell us about all your diagnosed pre-existing medical conditions.

If you don't tell us about all your diagnosed pre-existing medical conditions when you apply for cover, it could affect your cover.

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

Making sure you have the right cover for your health is important to us. If you have any questions, please call us on **0800 800 571**.

## **You can accept or decline our offer to cover you for a pre-existing medical condition**

If we offer to cover any of your diagnosed pre-existing medical conditions, you can choose to accept or decline our offer.

### ***If you accept our offer, you may need to pay an extra premium***

You may need to pay an extra premium if you accept our offer. When we receive that premium, we send you an email confirming cover for the diagnosed pre-existing medical conditions. Your Medical Assessment will list them as covered conditions.

### ***If you decline our offer, we won't cover your pre-existing medical conditions***

You won't need to pay any extra premium if you decline our offer. We'll send you an email confirming that we're not covering your diagnosed pre-existing medical conditions. Your Medical Assessment will list these as excluded conditions. We won't cover any claims for anything related to your excluded pre-existing medical conditions.

## **We may be unable to cover your condition**

If we're unable to cover your diagnosed pre-existing medical conditions, we'll send you an email confirming this. Your Medical Assessment will list those pre-existing medical conditions as excluded conditions.

You can still buy this policy, but we won't pay any claims for anything related to your excluded pre-existing medical conditions.

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

We won't cover you under '[D.1 Cancelling or changing your journey before you leave](#)' (page 37) or '[D.2 Changes to your journey once you have left](#)' (page 41) if you need to claim because of a medical procedure that you're either:

- on a waiting list for
- scheduled to receive.

This exclusion applies even if your Medical Assessment lists your health conditions as covered conditions.

## **Changes to your health before you travel**

If your health changes before you travel, we may still be able to cover you – but you must tell us as soon as possible.

### **You must tell us about any changes to your health before you travel**

You must contact us if there's a change to the health of anyone this policy covers between the date your insurance starts and the date your journey starts.

Changes to a person's health include:

- any change to a pre-existing medical condition we've agreed to cover, including a change in the prognosis, treatment, or medication (including dose)
- any newly diagnosed illness or injury.

### **How you're covered for changes to your health**

If there's a change to somebody's health before you travel, we cover you under '[D.1 Cancelling or changing your journey before you leave](#)' (page 37), even if we can't cover that condition on your journey.

We only cover you under '[D.1 Cancelling or changing your journey before you leave](#)' (page 37) if your doctor states that you are not fit to travel on your journey.

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

## How to apply to cover changes to your health

We may be able to cover changes to the health of people this policy covers.

Once you've contacted us about the change in your health, we'll carry out a medical assessment. When we've done the assessment, we'll tell you whether:

- we can offer you cover for your journey
- you need to pay an extra premium
- any special terms and conditions will apply.

## We provide limited cover if you develop a new undiagnosed sign or symptom

You'll only have limited cover if you have a new undiagnosed sign or symptom of an illness or injury develop between the date your insurance starts and the date you start on your journey.

Your limited cover means:

- we cover you under '[D.1 Cancelling or changing your journey before you leave](#)' on page 37 if your doctor states that you aren't fit to travel on your journey
- we won't cover the new undiagnosed sign or symptoms if you decide to go on your trip
- we won't cover any payments you make for your journey after you first experience new undiagnosed signs or symptoms of an illness or injury.

Before you travel, we recommend getting your doctor to check any new signs or symptoms of changes in your health. If your doctor can diagnose you, contact us to see if we can cover your new health condition.

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

A relevant person is a person who's important to you but isn't named on your Certificate of Insurance. A relevant person is one of the following.

- A member of your immediate family
- Your travel companion
- A person directly related to the primary purpose of your journey



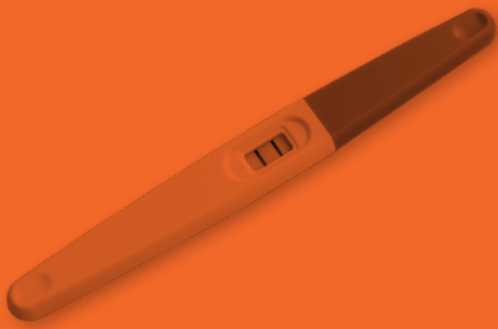
### **Points to note**

Take the health of any relevant people into account when you plan your journey and choose your cover. We only provide limited cover for changes or cancellations caused by sudden unexpected changes in a relevant person's health.

You can make a claim under 'D.1 Cancelling or changing your journey before you leave' on page 37, or 'D.2 Changes to your journey once you have left' on page 41, if the health of a relevant person unexpectedly gets worse, resulting in any of the following.

- Their death
- Their admission to a public or private hospital, or hospital wing of a rest home, for inpatient care as part of non-elective treatment
- A doctor recommending their admission to a public or private hospital, or hospital wing of a rest home, for inpatient care as part of non-elective treatment
- Their admission to end-stage palliative care
- A doctor recommending their admission to end-stage palliative care
- Their diagnosis of a terminal condition
- Their diagnosis of a condition that needs radiotherapy or chemotherapy

The relevant person must also not have lived in a rest home, or needed equivalent home care assistance, before the date your insurance started.



# C.

## How we cover pregnancy

This section explains how and when we can cover if you or a relevant person unexpectedly suffer complications from pregnancy.

> [The terms and conditions in this section apply when you make a claim under 'D. What is and isn't covered' \(see page 33\).](#)



### ***We don't cover medical treatment or evacuation***

This policy does not cover medical treatment or evacuation costs, including costs for pregnancy and childbirth.

We don't cover these costs because public health and disability services in New Zealand should cover you for them. If you're not eligible for public health and disability services, you're not eligible to buy this policy.

## **We cover you for costs or losses related to pregnancy**

This policy automatically covers pregnancy up to the 20th week of gestation. We provide this cover for single pregnancy, multiple pregnancy (such as twins or triplets) and pregnancy through fertility treatment, if the pregnancy had no complications before you bought your policy.

We won't cover any pregnancy after the 20th week of gestation.

## **We cover common symptoms of pregnancy and pregnancy complications differently**

To make it easier to understand our cover, we've split pregnancy conditions into two types.

- Common symptoms of pregnancy
- Pregnancy complications

## We won't cover claims for common symptoms of pregnancy

We don't cover common symptoms of pregnancy. These symptoms include:

- breast tenderness
- constipation
- fatigue
- frequent urination
- heartburn
- nausea (morning sickness).

## We treat pregnancy complications as pre-existing medical conditions

If you have had any pregnancy complications in the 3 years before you bought your policy, we consider these complications to be pre-existing medical conditions. If you experience those same complications, we won't automatically cover you.

Examples of pregnancy complications include:

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

## You can apply for cover for pregnancy complications

To apply for cover for pregnancy complications you've had in the last 3 years, you must do all the following.

- Complete the medical assessment when you apply for cover
- Tell us about all your diagnosed pre-existing medical conditions
- Pay any extra premium and have us confirm your cover in writing

For more information about pre-existing medical conditions, see 'We may be able to cover you for pre-existing medical conditions' on [page 25](#).

## How we cover changes to your journey for serious medical complications

You can claim under 'D.1 Cancelling or changing your journey before you leave' (see page 37), or 'D.2 Changes to your journey once you have left' (see page 41) if there are serious medical complications with your pregnancy.

Your obstetrician, genetic councillor, or vocationally registered medical practitioner (obstetrics) must say one of the following things in writing.

- You're not fit to travel on your booked itinerary because of a serious medical complication related to you or your unborn child
- It's unsafe, or medically inadvisable, for the health of your unborn baby for you to travel on your booked itinerary

We won't cover pre-existing medical conditions relating to pregnancy unless we agreed to cover them when you applied for this policy.

Many travel agents and airlines will change your travel dates for you for a small fee, so talk to us first about your options.

## We pay for you to get back home to support a relevant person who is pregnant

If you're on your journey, you can make a claim under 'D.2.2 Cutting your journey short' (see page 42) if both of the following apply.

- A relevant person is admitted to hospital because of their pregnancy
- A relevant person is within 20 weeks of gestation

If the pregnant relevant person has any existing conditions, the terms that apply to the existing condition of a relevant person would apply to your partner. Learn more about those terms under 'We can cover journey changes caused by the ill health of someone important to you' on [page 28](#).





# D.

## What is and isn't covered

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

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### **When you're covered for a natural event**

New Zealanders know the weather can change suddenly and that Aotearoa is susceptible to Mother Nature. That's why this policy covers natural events that happen unexpectedly.

A natural event is an event caused by natural processes of the earth. Some examples of natural events are:

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

### ***We cover natural events that start after you bought your policy***

We cover you if the natural event both

- begins after the date your insurance started and
- is an unexpected event. Something that's been in the news or a weather report before the date your insurance starts, like a storm that's on its way, isn't an unexpected event.

However, we won't cover you if you start your journey while it's still unsafe to travel because of the event.

### ***We may cover natural events that start before you buy this policy***

We can cover natural events that start before you buy this policy in two different ways. Which way we cover you depends on how long the event impacts things that are important to your journey.

Examples of things that could be important to your journey are transport, public services, power supplies, water supplies, telecommunications, travel warnings, and government restrictions.

The table below shows the two ways we can cover natural events that start before you buy this policy.

#### **If the natural event impacts things important to your journey for...**



##### **...24 hours or less**

We cover you if everything that's important to your journey is open and running normally for at least 24 hours before your journey starts.

For example, if an airport stops flights for 2 hours because of fog, we cover you if flights have resumed and been back running normally for 24 hours.



##### **...more than 24 hours**

We cover you if everything that's important to your journey is open and running normally for at least 21 consecutive days before your journey starts.

For example, if a landslide blocks a road for several weeks, we only cover you for further landslides in that area after the road has reopened and been running normally for 21 consecutive days.



### How we calculate the value of your claim for changing or cancelling your journey

You can make a claim if an unexpected event means you need to change your plans. If we accept your claim, we pay the higher of:

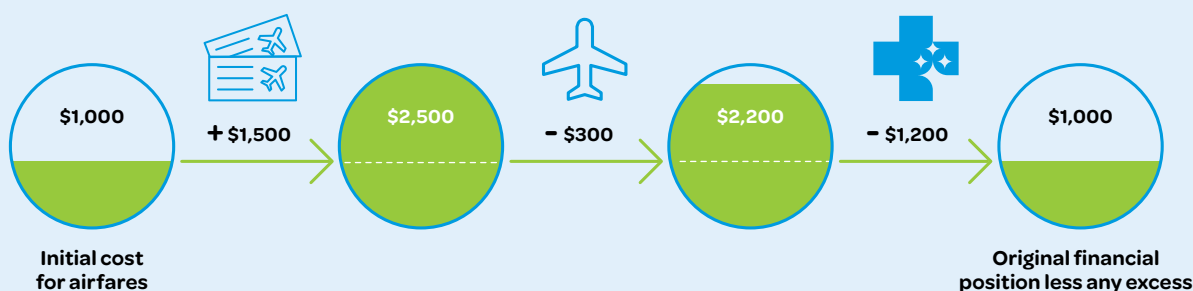
- your unused, pre-paid costs (minus any refunds, credits, or payments from other parties)
- the difference between your unused, pre-paid costs (minus any refunds, credits, or payments from other parties) and any extra expenses you had to pay.

You can also make a claim if an unexpected event means you need to cancel your journey. If we accept your claim, we pay your unused, pre-paid costs (minus any credits, refunds, or payments from other parties).

Unused, prepaid costs are things you've paid for in advance but haven't been able to use because you've had to change your plans. For example, airfares, accommodation, or tours you booked before the unexpected event.

Extra expenses are things you've had to pay for because you've had to change your travel plans. For example, airfares to get you out of the area where the unexpected event happened.

#### For example



Say you paid \$1,000 for airfares but couldn't use them because you needed to change your plans. Then you had to spend an extra \$1,500 on new airfares to continue your journey. Your airline gives you \$300 credit for the unused airfares. You could claim \$1,200: \$1,500 in extra expenses, minus the \$300 credit.

You've paid \$2,500 in total for airfares you expected to only pay \$1,000 for. You have received \$300 back, so you've spent \$2,200. Since you were always going to pay \$1,000, we would cover the difference – \$1,200. This would put you back to your original financial position less any excess.

We consider each eligible expense for your journey separately.

#### We may subtract an excess from our payment

Remember, we may subtract an excess from what we pay for a claim. Read more about excesses on [page 12](#).

**We won't accept your claim if your total costs are less than what you originally paid**

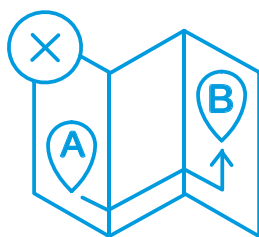
If your total costs are less than your original unused, pre-paid costs, you won't be able to make a claim. Your total costs are your prepaid, unused costs, plus your extra expenses, minus any credits, refunds, or payments from other parties.

For example, say you pre-paid \$700 for meals you couldn't get because of delays, then had to spend an extra \$200 for meals on your trip. You get a \$300 refund for your uneaten meals. So, now you've paid \$600 for meals: \$700 in prepaid, unused costs plus \$200 in extra expenses, minus the \$300 refund. Since this is less than the \$700 you originally paid, you're already better off financially and we wouldn't accept your claim.

***How we calculate the value of fares bought with travel points***

If you've bought a ticket using frequent flyer points, you have cover for cancelling or changing your journey. We cover you for up to \$5,000 for each paying person, and pay the lowest of:

- the dollar value of your frequent flyer points, if you redeemed them as a dollar value the amount
- the transport provider told you the ticket was worth if you redeemed your frequent flyer points
- the amount it costs to reinstate the frequent flyer points.



## D.1 Cancelling or changing your journey before you leave

This section covers you if an unexpected event affects your journey before you leave.

We don't limit the amount we pay under this section, except in the following cases:

- For any claim under this section for frequent flyer points, we pay up to \$5,000 for each paying person
- For any claim under this section involving an existing condition of a relevant person, we pay up to \$2,500 for each paying person
- For any claim under 'D.1.2 Delayed journey to a special event', we pay up to an extra \$3,000 for each paying person

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



### **Check the general exclusions that apply to the cover in this section**

A general exclusion is something that we never cover. Make sure you read through the general exclusions section starting on [page 64](#).

### D.1.1 Cancelling or changing your journey

We cover you if you need to cancel or change your travel arrangements because of an unexpected event. Your claim must meet the conditions of cover below.

We don't limit the amount you can claim, except in the following cases:

- For any claim for frequent flyer points, we pay up to \$5,000 for each paying person
- For any claim involving an existing condition of a relevant person, we pay up to \$2,500 for each paying person

We pay you the higher of the following amounts.

- Your unused, prepaid costs, minus any refunds or credits you can get
- Your reasonable extra costs, minus any refunds or credits you can get for your unused, prepaid costs

To understand how we calculate what we pay, read 'How we calculate the value of your claim for changing or cancelling your journey' on [page 35](#).

We pay up to the sub limits in the table on [page 9](#).

**Conditions of cover**

Everything under 'D.1.3 Conditions of cover for cancelling or changing your journey before you leave' (page 39) applies.

**What we won't cover**

We won't cover claims for anything:

- considered unreasonable. For example, when your airline offers you a free flight, but you decide to buy a different flight that gets you to your destination only a few hours before the free flight. However, we may cover these extra costs if they relate to a special event – see 'D.1.2 Delayed journey to a special event' (page 38)
- under 'D.1.4 Other losses we won't cover if you need to change your plans before you leave' (page 40)
- under 'E. General exclusions – things we never cover' (page 64).

**D.1.2 Delayed journey to a special event**

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

Your claim must meet the conditions of cover below.

We pay you the higher of the following amounts, up to \$3,000 for each paying person.

- Your unused, prepaid costs, minus any refunds or credits you can get
- Your reasonable extra costs, minus any refunds or credits you can get for your unused, prepaid costs

> [To understand how we calculate what we pay, read 'How we calculate the value of your claim for changing or cancelling your journey' on page 35.](#)

> [We pay up to the sublimits in the table on page 9.](#)

**Conditions of cover**

We only accept your claim if your journey to the special event was delayed before you left home, and the event cannot be delayed or rescheduled.

> [Everything under 'D.1.3 Conditions of cover for cancelling or changing your journey before you leave' \(see page 39\) also applies.](#)

**What we won't cover**

We won't cover claims for anything under:

- ['D.1.4 Other losses we won't cover if you need to change your plans before you leave' \(page 40\)](#)
- ['E. General exclusions – things we never cover' \(page 64\).](#)

## D.1.3 Conditions of cover for cancelling or changing your journey before you leave

The following conditions apply to all claims under this section.

- You can't claim for the same unexpected event more than once
- The unexpected event must directly affect you or a relevant person
- From any claim we pay you, we subtract all refunds (including taxes) and credit you can receive from third parties
- You must either send us proof of any refunds or credits you get, or prove you can't get refunds or credits

For claims involving a relevant person, the following conditions also apply.

- In claims that are because of a relevant person's circumstances, we only cover the following unexpected events
  - The relevant person dying
  - The relevant person being admitted to a public or private hospital, or hospital wing of a rest home, for inpatient care as part of non-elective treatment
  - A doctor recommending the relevant person be admitted to a public or private hospital, or hospital wing of a rest home, for inpatient care as part of non-elective treatment
  - The relevant person being admitted to end-stage palliative care
  - A doctor recommending the relevant person be admitted to end-stage palliative care
  - The relevant person being diagnosed with a terminal condition
  - The relevant person being diagnosed with a condition that needs radiotherapy or chemotherapy
- The relevant person must not have lived in a rest home, or needed similar home care assistance, before the date your insurance started

## D.1.4 Other losses we won't cover if you need to change your plans before you leave

We won't cover you if a reasonable person in your situation would have expected your plans to change.



### ***Something that's your responsibility***

We won't cover you if any of the following apply.

- You decide you don't want to travel
- You booked a journey, even though you knew you were on a waiting list for an operation and could get a date that would clash with your journey dates
- You booked a journey, even though you knew you were scheduled to receive a procedure and the date would clash with your journey dates
- You, or someone acting for you, didn't tell your service provider about a problem quickly enough, so you lost a deposit, were charged more, or your refund or credit amount was reduced
- You didn't check in or board at the right time for a scheduled transport service
- You didn't get the right tickets or documents you needed for your journey, or you didn't have them with you
- You didn't have a confirmed seat, booking, or reservation
- Your financial circumstances prevented you from travelling

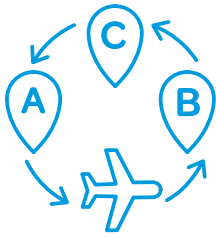


### ***We won't cover you for any of these things***

We won't cover any of the following.

- Another person who's essential to your journey being able to travel but deciding they don't want to
- Your return journey, if you hadn't already paid for transport home when the unexpected event happened
- The error, default, or financial collapse of a service provider
- Commitments for work or study, including requests or requirements of employers or academic providers
- Delays and rescheduling where you can get full refunds or credits from a transport provider or any other source
- Payments for ceremonies or receptions, including weddings and cultural events
- Anything related to an epidemic or pandemic
- Anything related to acts of terrorism
- Any amount that your service providers refund or provide credit for, including taxes





## D.2 Changes to your journey once you have left

This section covers you if an unexpected event affects your journey after you've left.

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

- For any claim under this section for frequent flyer points, we pay up to \$5,000 for each paying person
- For any claim under this section involving an existing condition of a relevant person, we pay up to \$2,500 for each paying person
- For any claim made under '[D.2.3 Delayed journey to a special event](#)', we pay up to an extra \$3,000 for each paying person

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



### ***How we calculate the value of fares bought with travel points***

Read '[How we calculate the value of fares bought with travel points](#)', on page 36 for more information.

### D.2.1 Travel interruption

We can't control unexpected events stopping you from reaching your next destination, connecting to scheduled transport on time, or getting home. We cover you if an unexpected event interrupts your journey for more than 12 hours and you need to re-arrange your travel arrangements. Your claim must meet the conditions of cover below.

We pay you the higher of the following amounts, up to \$30,000 for each paying person.

- Your unused, prepaid costs, minus any refunds or credits you can get
- Your reasonable extra costs, minus any refunds or credits you can get for your unused, prepaid costs

> [To understand how we calculate what we pay, read '\[How we calculate the value of your claim for changing or cancelling your journey\]\(#\)' on page 35.](#)

> [We pay up to the limits in the table on page 9.](#)



### ***Conditions of cover***

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

> [Everything under '\[D.2.4 Conditions of cover for changes to your journey once you have left\]\(#\)' \(page 43\) also applies.](#)

**What we won't cover**

We won't cover claims for anything:

- considered unreasonable. For example when your airline offers you a free flight, but you decide to buy a different flight that gets you to your destination only a few hours before the free flight. However, we may cover these extra costs if they relate to a special event – see ['D.2.3 Delayed journey to a special event' \(page 43\)](#).
- under ['D.2.5 Other losses we won't cover if you need to change your plans after you've left' \(page 44\)](#)
- under ['E. General exclusions – things we never cover' \(page 64\)](#).

**D.2.2 Cutting your journey short**

We cover you if an unexpected event forces you to alter your travel arrangements and cut your journey short and return home. Your claim must meet the conditions of cover below.

We pay you the higher of the following amounts, up to \$50,000 for each paying person.

- Your unused, prepaid costs, minus any refunds or credits you can get
- Your reasonable extra costs, minus any refunds or credits you can get for your unused, prepaid costs

> [To understand how we calculate what we pay, read \*\*'How we calculate the value of your claim for changing or cancelling your journey'\*\* on page 35.](#)

> [We pay up to the limits in the table on page 9.](#)

**Conditions of cover**

Everything under ['D.2.4 Conditions of cover for changes to your journey once you have left' \(page 43\)](#) applies.

**What we won't cover**

We won't cover claims for anything under:

- ['D.2.5 Other losses we won't cover if you need to change your plans after you've left' \(page 44\)](#)
- ['E. General exclusions – things we never cover' \(page 64\)](#).

### D.2.3 Delayed journey to a special event

We believe that special events are too important to miss. This means if you need to change your travel arrangements because of an unexpected event, we'll cover the extra costs to do our best to get you to that special event. The purpose of this benefit is to get you to your destination as quickly as possible so you can attend the special event. For example, if your airline offers you a free flight but you decide to take a different flight that gets you to your destination a few hours earlier so that you don't miss the special event, we will pay those extra costs.

Your claim must meet the conditions of cover below.

We pay you the higher of the following amounts, up to \$3,000 for each paying person.

- Your unused, prepaid costs, minus any refunds or credits you can get
- Your reasonable extra costs, minus any refunds or credits you can get for your unused, prepaid costs

> [To understand how we calculate what we pay, read 'How we calculate the value of your claim for changing or cancelling your journey' on page 35.](#)

> [We pay up to the limits in the table on page 9.](#)



#### **Conditions of cover**

We only accept your claim if your journey to the special event was delayed after you left home, and the event cannot be delayed or rescheduled.

> [Everything under 'D.2.4 Conditions of cover for changes to your journey once you have left' \(page 43\) also applies.](#)



#### **What we won't cover**

We won't cover claims for anything under:

- ['D.2.5 Other losses we won't cover if you need to change your plans after you've left' \(page 44\)](#)
- ['E. General exclusions – things we never cover' \(page 64\).](#)

### D.2.4 Conditions of cover for changes to your journey once you have left

The following conditions apply to all claims under this section.

- The unexpected event must directly affect you or a relevant person
- From any claim we pay you, we'll subtract all refunds (including taxes) and credits you can receive from third parties
- You must either send us proof of any refunds or credits you can get, or prove you can't get refunds or credits
- If you didn't have a way of getting home when the unexpected event happened, we'll subtract the price to get you home. The price will be for the original method of transport you used for your journey

If the claim involves a relevant person, the following conditions also apply.

- In claims that are because of a relevant person's circumstances, we only accept the following unexpected events
  - The relevant person being admitted to a public or private hospital, or hospital wing of a rest home, for inpatient care as part of non-elective treatment
  - A doctor recommending the relevant person be admitted to a public or private hospital, or hospital wing of a rest home, for inpatient care as part of non-elective treatment
  - The relevant person being admitted to end-stage palliative care
  - A doctor recommending the relevant person be admitted to end-stage palliative care
  - The relevant person being diagnosed with a terminal condition
  - The relevant person being diagnosed with condition that needs radiotherapy or chemotherapy
- The relevant person also must not have lived in a rest home, or need equivalent home care assistance, before the date your insurance started

### **D.2.5 Other losses we won't cover if you need to change your plans after you've left**

We won't cover you if a reasonable person in your situation would have expected your plans to change.



#### ***Something that's your responsibility***

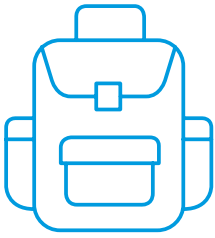
We won't cover you if any of the following apply.

- You decide you don't want to continue your journey
- You started your journey, even though you knew you were on a waiting list for an operation and could get a date that would clash with your journey dates
- You started your journey, even though you knew you were scheduled to receive a procedure and the date would clash with your journey dates
- You, or someone acting for you, didn't tell your service provider about a problem quickly enough, so you lost a deposit or were charged more
- You didn't check in or board at the right time for a scheduled transport service
- You didn't get the tickets, identification, or documents you needed for your journey, or you didn't have them with you
- You didn't have a confirmed seat, booking, or reservation
- You didn't return home before your insurance ended
- Your financial circumstances prevented you from continuing your journey

***We won't cover you for any of these things***

We won't cover any of the following.

- Another person who's essential to your journey deciding they don't want to continue on your journey
- Your return journey if you hadn't already paid for transport home when the unexpected event happened
- The error, default, or financial collapse of a service provider
- Commitments for work or study, including requests or requirements of employers or academic providers
- Delays and rescheduling where you can get refunds or credits from a transport provider or any other source
- Payments for ceremonies or receptions, including weddings and cultural events
- Anything related to an epidemic or pandemic
- Anything related to acts of terrorism
- Any amount that your service providers refund or provide credit for, including taxes



## D.3

## Baggage and personal items

This section covers you for lost, stolen, and damaged items. The maximum amount we pay for cover under this section is \$30,000 for each paying person. We subtract an excess from claims we pay under this section.

### Check your items are not already covered under another policy

We won't cover your items if you have another insurance policy that already covers those items for your trip. Check your contents insurance before you add extra cover for your items.

Aa

#### ***Some terms have specific definitions in this section***

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

##### **Public place**

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

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

##### **Unattended**

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

- Not on, or under the control of, you or a relevant person
- Left in a place where someone could take it without your knowledge
- Left at such a distance from you that you can't stop someone from unlawfully taking the item, such as items you purposely leave behind or walk away from

### D.3.1 Unspecified items for loss, theft, and damage

It can be upsetting when things that mean a lot to you are lost, stolen or damaged. We cover you if your unspecified items are lost, stolen, or damaged because of an unexpected event. Your claim must meet the conditions of cover on [page 47](#).

We pay up to the limits in the following table, up to \$30,000 for each paying person.

Unspecified item	Limit
Your total unspecified jewellery (or pairs or sets of jewellery) and traditional watches.	\$2,500 for each paying person
Your total unspecified laptops, personal computers, tablets, and cameras – including related accessories.	\$3,000 for each item, up to \$10,000 for each paying person
Other unspecified items, smart watches, and mobile phones (or pairs or sets of items) – including related accessories.	\$1,500 for each item

### ***How we pay claims for unspecified items***

When we pay a claim for an unspecified item, we do one of the following.

- Pay you the cost of getting the item repaired
- Pay you the value of the item
- Give you a credit at a retailer we choose

We work out the value of the item by subtracting the value the item has lost over time (depreciation) from the amount you paid when you bought the item (the purchase price).



### ***Conditions of cover***

We only cover your claims if all the following apply.

- You take the items with you, or buy them, on your journey
- You can prove that you were on your journey by sending a copy of your boarding pass or other document
- You prove you owned the item by sending us a receipt or other document
- You can prove when you bought the item and how much you paid for it
- You took reasonable care with the safety and security of your item – we expect you to take extra care of more valuable items
- You took reasonable steps to recover your item
- You reported the loss, theft, or damage to the relevant authorities, such as the police or your airline operator, and got a written report from them
- You send the damaged item to us if we ask you to



### ***What we won't cover***

We won't cover claims for anything under:

- 'D.3.4 Other losses we won't cover' (page 51)
- 'E. General exclusions – things we never cover' (page 64).

### D.3.2 Specified items for loss, theft, and damage

Are you travelling with some high-value items? You might want a bit of extra cover for them. You can pay more to list these items on your Certificate of Insurance as specified items. We cover you if your specified items are lost, stolen, or damaged because of an unexpected event. Your claim must meet the conditions of cover below.

#### **Only items with a certain value can get cover as specified items**

You can list your item as a specified item if it has a value of:

- \$3,000 to \$10,000 for each item, for laptops, personal computers, tablets, and cameras (including related accessories)
- \$1,500 to \$10,000 for each item, for all other items.

#### **Make sure you have proof of ownership and value**

Before you specify an item, make sure you have:

- proof that you own the item
- a valuation that's less than 24 months old.

You'll need to send us these documents when you make a claim for that specified item.

The table below shows you what you need to have.

Item age when added to your policy	What you need to send us to prove you own the item	What you need to send us to prove the value of the item
Less than 12 months	An original receipt	
12 months or older	One of the following. <ul style="list-style-type: none"> <li>• An original receipt</li> <li>• A document that shows the item on your current contents insurance policy</li> </ul>	A valuation that's less than 24 months old when you added the item to your policy.  If the valuation is for jewellery or watches, the valuation must be from either: <ul style="list-style-type: none"> <li>• a member of the Jewellery Valuers Society Inc (JVSNZ)</li> <li>• a member of the Jewellery Appraisers Society of New Zealand (JASNZ).</li> </ul>

If you can't provide the proof we need, we'll assess your personal item as an unspecified item. We'll apply the sublimit and depreciation for unspecified items – see the table on [page 9](#).

We reserve the right to have the specified item independently valued at our cost. We would base any claim payment on this independent valuation.



### **How we pay claims for specified items**

When we pay a claim for a specified item, we do one of the following.

- Pay you the cost of getting the item repaired
- Pay you the current value of the item – we won't apply depreciation
- Give you a credit at a retailer we choose for the current value of the item

The most we pay is the lower of the following amounts.

- The current value of the item
- Up to \$15,000 for each paying person for all specified items

### **Keep damaged items**

Please keep any damaged specified items in case we ask you for them.



#### **Conditions of cover**

We only cover your claims for specified items if you meet the conditions below.

#### **Give us proof of your journey**

You need to give us proof that you were on your journey when the loss, theft, or damage happened.

For example, you could send us copies of:

- your boarding pass
- any other official documents that prove to our reasonable satisfaction that you were on your journey.

#### **Give us proof of your care**

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

- Took reasonable care with the safety and security of your item – we expect you to take extra care of more valuable items
- Took any reasonable action you could to recover your item
- Reported the loss, theft, or damage to police, security, or appropriate authorities, and got a written report from them
- Lodged a claim with a service provider if the item was in its custody when the loss, theft, or damage happened. Service providers include transport providers, hotels, travel operators or tour operators

#### **Give us proof of ownership and value**

You need to send us reasonable proof that the item belongs to you, and of the value of the item.

The table on [page 48](#) shows you what you need to send us.



#### **What we won't cover**

We won't pay claims for anything under:

- ['D.3.4 Other losses we won't cover' \(page 51\)](#)
- ['E. General exclusions – things we never cover' \(page 64\)](#).

### D.3.3 Baggage delay during your journey

Arriving somewhere with no baggage is very frustrating. We cover you if your scheduled transport provider delays your checked-in baggage for more than 12 hours from the time you arrive at your destination, because of an unexpected event. Your claim must meet the conditions of cover below.

We pay the actual, reasonable cost of buying essential clothing and personal effects, up to \$1,000 for each paying person.



#### **Conditions of cover**

We only cover you if you give us both:

- the original receipts for the essential clothing and personal effects
- a delayed baggage report.



#### **What we won't cover**

We won't cover claims for:

- baggage delay if it happens when you're on your way home
- baggage delay that is less than 12 hours
- anything under '[D.3.4 Other losses we won't cover](#)' (page 51)
- anything under '[E. General exclusions – things we never cover](#)' (page 64).

### D.3.4 Other losses we won't cover

There are some items we won't cover while they're out of your care, and some we won't cover at all.



#### ***We don't cover some items if you don't have them in your care***

We won't cover the following items while they're in the situations we describe below.

##### **Personal items**

We won't cover personal items you leave unattended in any of the following places.

- Public places (unless the items are inside locked checked-in luggage on a transport provider)
- Weddings, funerals, conferences, concerts, shows, festivals, or sporting events (unless the items are checked into a ticketed cloakroom)
- Locked vehicles overnight
- Unlocked vehicles at any time
- Unlocked premises at any time

##### **Watches and jewellery**

We won't cover watches and jewellery you:

- leave unattended in a vehicle (including taxis)
- aren't carrying on your person when using transport providers
- leave in your accommodation, unless you store them in a safe or locker.

##### **Cameras and electronic devices**

We won't cover cameras and related equipment, and electronic devices that:

- you packed in checked-in luggage, or placed in a luggage storage compartment or trailer, when using transport providers
- you leave unattended when using transport providers
- are in a locked vehicle, and not placed out of sight in a locked boot or compartment
- you leave in an unlocked vehicle whether placed out of sight or not
- you leave in unlocked premises
- are baggage or other items you send by postal, courier, freight, or cargo service.

Electronic devices include laptops, personal computers, tablets, phones, navigation devices, and aerial devices (including drones).

***We don't cover certain items***

We won't cover any of the following.

- Cash, passports, identification, bank cards, or travel documents
- Sporting equipment, bicycles, aerial devices (including drones), or parts of any of these that are damaged while you're using or carrying them
- Stolen bicycles left unattended in a public place, unless you locked them with a secure bike lock
- Secure software, programmed data, or downloaded files
- Items having an electronic or mechanical breakdown
- Depreciation, moth, vermin, cleaning, dyeing, repairing, restoring, wear and tear, gradual deterioration, atmospheric or climatic conditions, or action of light
- Manufacturing defects
- Liquid damage
- Household, glass, fragile, or brittle items breaking (except for photographic or video equipment, binoculars, spectacles, or contact lenses)
- Cosmetic damage that doesn't affect the functionality or usability of the item
- Bonds, coupons, stamps, negotiable instruments, bullion, precious metals, deeds, manuscripts or securities of any kind, or any monetary transactions where error or omission involves devaluation of currency or shortages
- Anyone using mobile phones fraudulently
- Any goods or personal items intended for sale, trade, valuation, or as trade samples
- Motor vehicles, mopeds, motorbikes, trailers, caravans, watercraft, aircraft, or the parts of any of these
- Warranties, support plans, postage, or insurance premiums you paid on personal items
- Your travelling companions' personal items – this is someone who isn't named on your Certificate of Insurance



## D.4

**Rental vehicle excess**

Hiring a car, motorhome, moped, or motorbike can help you explore a little further. But many vehicle-rental companies charge what's called an excess if the vehicle's stolen or damaged while you're renting it. The excess amount will be in your rental agreement.

We pay the non-refundable excess if the vehicle you're renting is stolen or damaged because of an unexpected event during your journey. Your claim must meet the conditions of cover below.

You can claim up to \$6,000 for each paying person. We won't subtract our own excess from claims we pay under this section.

**Conditions of cover**

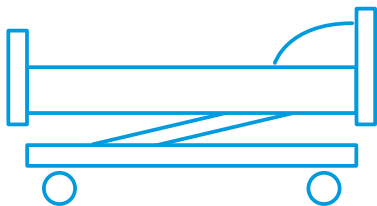
We only cover you if all the following apply.

- You rented the vehicle from a licensed vehicle-rental company, and the vehicle is either:
  - a standard model motor vehicle or a motor home designed to carry no more than eight people including the driver
  - a moped or motorbike with a maximum engine capacity of 200cc
- You followed all terms of the vehicle's rental agreement. For example, we won't cover you if the person driving the rental vehicle is not a driver named on the rental vehicle agreement
- The driver is named on your Certificate of Insurance
- The driver followed the relevant laws, including driving laws and highway rules such as speed limits and blood alcohol limits
- You're driving the rental vehicle on a formed or paved road or carpark

**What we won't cover**

We won't cover claims for any of the following.

- Off-road driving
- Drivers who aren't named on your Certificate of Insurance
- Your liability for any damages, compensation, and legal expenses resulting from you driving a rental vehicle – this means we won't cover you under 'D.11 Personal liability' (page 62)
- Where the rental company should refund the excess you paid
- Anything under 'E. General exclusions – things we never cover' (page 64)



## D.5

## Cash allowance whilst in hospital

With visitor car parking fees and arranging extra help, costs can add up while you're in hospital. While we don't cover the costs of medical treatment, we give you a cash allowance if you need to stay in hospital while on your journey for more than 72 consecutive hours because of an unexpected event.

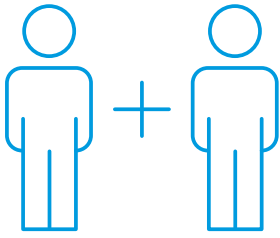
We pay you \$100 a day for each complete 24-hour period you're in hospital. We pay up to \$3,000 for each paying person.

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



### **What we won't cover**

We won't cover claims for anything under 'E. General exclusions – things we never cover' (page 64).

**D.6****Accompanying person**

It can be pretty miserable to be alone in a hospital. If you're travelling alone and are admitted to hospital for more than 10 days because of an unexpected event, we'll arrange for someone to travel to where you're getting medical treatment. You can choose who comes to you, as long as they're already in New Zealand. Your claim must meet the conditions of cover below.

We cover the reasonable costs of travel, accommodation, and meals. We pay up to \$5,000 for each paying person.

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

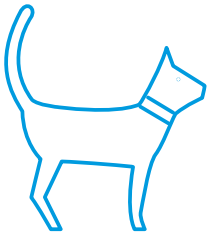
**Conditions of cover**

We only cover you if all the following apply.

- You're in a hospital at least 100 kilometres from your home
- Our medical team confirm that you're not fit to travel

**What we won't cover**

We won't cover claims for anything under 'E. General exclusions – things we never cover' (page 64).



## D.7

**Pet services**

Whether you've got a playful pooch, a cuddly cat, or a carrot-crunching rabbit, it's worrying when you can't get home to your beloved pets. So, if an unexpected event delays your journey home, we'll cover the extra daily costs of keeping your pets in a boarding facility, such as a kennel or cattery. Your claim must meet the conditions of cover below.

We pay up to \$50 for each day and up to \$500 for each paying person.

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

**Conditions of cover**

We only cover you if all the following apply.

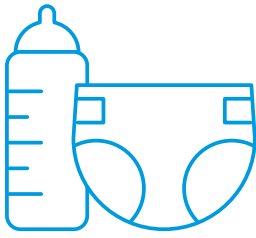
- An unexpected event delays your return home
- The pet boarding facility is a registered business

**What we won't cover**

We won't cover claims for:

- any animals that don't normally live with you at your home. We may ask you to provide evidence that an animal lives in your home, such as a microchip registration or a pet insurance policy
- any daily fees you incur from the day after you return home
- anything under 'E. General exclusions – things we never cover' (page 64).





## D.8

**Childcare expenses**

It's annoying when you can't get home as planned. So, if an unexpected event delays your journey home, we cover the cost of any childcare you've already booked but can't use and is not refundable. Your claim must meet the conditions of cover below.

We pay up to \$100 for each day and up to \$500 for each paying person.

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

**Conditions of cover**

We only cover you if all the following apply.

- You've booked the childcare for after the date your journey ends
- This policy covers the children receiving the care
- You can't get a credit or refund for your booking
- The childcare facility is a registered business

**What we won't cover**

We won't cover claims for:

- any children that don't normally live with you at your home
- any daily fees you incur from the day after you return home
- anything under 'E. General exclusions – things we never cover' (page 64).



## D.9 Funeral expenses/return of mortal remains

If you die while you're on your journey, it will be a time of great sadness for your friends and family. We can help relieve the burden of funeral costs.

If your claim meets the conditions of cover below, we cover the cost of the following.

- Embalming your body, cremating your body, or both
- Either:
  - a funeral in the region where you died (the cost of a casket, a newspaper death notice cost, hearse fees, any compulsory fees for buying and preparing a burial plot)
  - returning your remains to your home
- Flying an immediate family member to the place you died, on a scheduled return flight, to help make these arrangements

We pay up to \$25,000 for each deceased person.

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



### **Conditions of cover**

We only cover you if all the following apply.

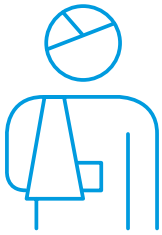
- Someone contacts Southern Cross Emergency Assistance to let us know you've died
- The costs are actual and reasonable (for example we wouldn't think a gold-plated casket is reasonable)
- An unexpected event caused your death
- Someone can provide us satisfactory evidence of your death



### **What we won't cover**

We won't cover a claim for funeral expenses if you died because of:

- a terminal condition you knew about before the date your insurance started
- riding any motorbike, including two-wheel, three-wheel, and four-wheel bikes, and all-terrain vehicles
- anything under 'E. General exclusions – things we never cover' (page 64).



## D.10 Personal accidents

This section covers you for injuries you get on your journey. The maximum amount we pay for claims under this section is \$50,000 for each paying person. We won't subtract an excess from claims we pay under this section.

### D.10.1 Loss of income

The consequences of an accident while on holiday can come home with you. That's why we're here to help.

If you suffer an injury on your journey, we'll cover you for the income you lose. Your claim must meet the conditions of cover below.

While you can't work, we'll pay you up to \$500 a week, up to \$6,500 for each paying person, and up to \$13,000 for each journey. We start payments 30 days after the day you would have returned to your job. We pay up to 13 weeks benefit.



#### **Conditions of cover**

We only cover you if all the following apply.

- Within 90 days of suffering the injury, a doctor confirms that can't do your normal work
- An unexpected event during your journey caused your injury



#### **What we won't cover**

We won't cover a claim if you're unable to work because of:

- an illness
- an injury for which you are receiving loss of income payments from the Accident Compensation Act 2001, successive legislation, statutory benefits, or any other insurance
- riding any motorbike, including two-wheel, three-wheel, and four-wheel bikes, and all-terrain vehicles
- anything under 'E. General exclusions – things we never cover' (page 64).

## D.10.2 Total permanent disablement

If you're unable to ever work again, you'd want to know that you had some help towards paying any extra costs or everyday expenses. That's why we can cover you if you suffer an injury on your journey that leaves you permanently disabled. Your claim must meet the conditions of cover below.

We pay a lump sum of up to \$50,000 for each paying person. This payment is as well as any payments you get from the Accident Compensation Act 2001, any statutory benefits, or other insurances.



### **Conditions of cover**

We only cover you if all the following apply.

- An unexpected event during your journey caused the injury that led to your disablement
- You provide medical reports that prove the injury left you permanently disabled
- You provide evidence that confirms the following:
  - you were in full time, regular employment before the date you started your journey
  - your injury means you cannot start or continue any gainful employment



### **What we won't cover**

We won't cover claims for:

- riding any motorbike, including two-wheel, three-wheel, and four-wheel bikes, and all-terrain vehicles
- anything under '[E. General exclusions – things we never cover](#)' (page 64).

### D.10.3 Accidental death

To help your loved ones pay the mortgage and any debts, we can provide cover if you die because of an injury you suffer on your journey. Your claim must meet the conditions of cover below.

We pay your estate up to \$50,000 for each paying person. This payment is as well as any payments you get from the Accident Compensation Act 2001, any statutory benefits, or other insurances.



#### **Conditions of cover**

We only cover you if all the following apply.

- You're between 16 and 80 years old on the date your insurance starts
- You died as a direct result of an injury you suffered on your journey
- An unexpected event caused the injury
- Your estate gives us a medical report that proves you died as a direct result of an injury you suffered on your journey

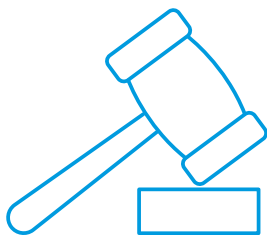
We're entitled to arrange a post-mortem examination at our cost.



#### **What we won't cover**

We won't cover any claim connected with:

- you dying because of an illness, even if the illness is a direct result of an injury you suffered on your journey
- you dying more than 90 days after the date you were injured
- you riding any motorbike, including two-wheel, three-wheel, and four-wheel bikes, and all-terrain vehicles
- anything under 'E. General exclusions – things we never cover' (page 64).



## D.11

## Personal liability

This part of the policy covers you if an unexpected event causes injury or damage for which you're legally liable to pay damages or compensation.

The good news is that we can cover you if your claim meets the conditions of cover below.

We cover you for damages, compensation, and legal expenses up to \$2,500,000 for each paying person.

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

### Get our written permission before you admit any fault or liability

If something happens, don't panic. We're here to help. Whatever you do, don't admit any fault or liability before you've spoken to us and got our written agreement.



#### **Conditions of cover**

We only cover you if all the following apply.

- Your claim is for an unexpected event that happened on your journey
- You don't admit fault or liability to anyone before you've spoken to us and got our written agreement
- The negligence happened on your journey
- Your negligence caused:
  - physical injuries to someone, or someone's death
  - loss of, or damage to, property
- A New Zealand court has found you're legally liable

**What we won't cover**

We won't cover any claims, costs, or losses connected with the following:

- Owning, possessing, or using any kind of motor vehicle, moped, motorbike, boat, aircraft, or aerial device (including drones)
- Owning or occupying land or buildings, unless you're using it as a temporary accommodation
- Loss to your own property, or property in your care, custody or control (for example, something you borrowed or rented from someone else)
- Firearms
- Any work, occupation, business, or profession (see 'Work' in 'E. General exclusions – things we never cover' (page 64))
- Your liability as an employer, or under a contract, to any member of your immediate family
- Legal costs for criminal proceedings
- Legal costs incurred by the other party that you may be ordered to pay
- Anything you, or a relevant person, did that was malicious, intentional, or unlawful
- A relevant person's physical injuries
- Animals that you, or a relevant person, own, are caring for, or are in control of
- Acts of terrorism
- Anything under 'E. General exclusions – things we never cover' (page 64)



# E.

## General exclusions – things we never cover

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

We won't cover any claims, costs, losses or liabilities that are in any way connected to the following.

---

### Events out of your control

E.1

#### Biological or chemical

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

- harm people
- kill people
- create public fear.

E.2

#### Governmental or official

A government or official authority's:

- directive
- restriction
- prohibition
- quarantine
- detention.

Examples include a government or official authority:

- closing borders
- declaring pandemic restrictions, such as a lockdown
- seizing items.



### E.3 Natural event

For section 'D.1 Cancelling or changing your journey before you leave', natural events that begin before the date your insurance starts.

For all other sections, natural events that begin before the date your journey starts.

A natural event is an event caused by natural processes of the earth. Some examples of natural events are:

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



#### **Exception**

Cover for a natural event starts under your policy after the natural event has finished. For more information, read 'When you're covered for a natural event' on page 33.

### E.4 Nuclear

Anyone using, or threatening to use:

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

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

### E.5 War and violence

Any:

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



#### **Exception**

We do cover riot or civil commotion if you've already left home before the commotion starts and you try your best to avoid it.

## Travel and work

E.6

### Aircraft crew member

Activity as a member of an aircraft crew.

E.7

### Hitchhiking

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

E.8

### Where you haven't paid a fare for air or sea travel

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

- A scheduled transport service in the air or sea
- A charter vessel that includes the crew and is working within coastal waters (waters that are 12 nautical miles, or 22.2 kilometres, from the coast)
- A sightseeing air tour from one location back to that location

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

- You bought a ticket for your air or sea travel
- You're using Airpoints, Flybuis, or similar loyalty programme to travel
- You're travelling as part of a prize for a promotion or an employee incentive scheme

E.9

### Work

Work, including volunteer work, while you're on your journey.



#### **Exceptions**

We cover non-manual work which is any of the following.

- Attending a work conference or business meeting
- Attending a trade fair
- Attending a business training course
- Non-manual work based in an office

## Health and medical conditions

### E.10

#### Medical

Any of the following.

- Medical or dental treatment or expenses you incur
- Evacuation
- Sexually transmitted infections
- Travel exhaustion
- Travel against medical advice
- You refusing to return home after our medical team believes you can safely return home
- Having an abortion when a doctor doesn't consider it medically necessary
- Having an elective or a cosmetic procedure or treatment, or related complications



#### **Exceptions**

We do cover you for covered conditions relating to HIV.

### E.11

#### New medical conditions

A new medical condition that begins after the date your insurance starts but before the date your journey starts.

We also won't cover any deposits or payments you make after you become aware of any:

- changes to undiagnosed pre-existing medical conditions
- new undiagnosed illness or injury
- changes to covered conditions, including changes to the prognosis (unless an exception below applies)
- newly diagnosed illness or injury (unless an exception below applies).



#### **Exceptions**

We do cover:

- a new medical condition that begins before the date your journey starts under 'D.1 Cancelling or changing your journey before you leave' (see page 37)
- changes to covered conditions, if we confirm the changes as a covered condition 'Changes to your health before you travel' (see page 27)
- any new diagnosed illness or injury if we confirm the changes as a covered condition 'Changes to your health before you travel' (see page 27).

## E.12 Pregnancy

Any of the following.

- Pregnancy after the 20th week of gestation
- Common symptoms of pregnancy, such as breast tenderness
- Medical treatment related to pregnancy

## E.13 Pre-existing medical condition

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



### **Exception**

We cover a pre-existing medical condition if it's a covered condition.

## E.14 Self-harm

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

## Sports and activities (taking part and training)

## E.15 Adventure sports

- Abseiling
- Black water rafting
- Bungee jumping
- Caving
- Hang gliding
- Land yachting
- On-piste winter sports
- Outdoor rock climbing
- Parachuting
- Paragliding
- Parasailing
- White water kayaking
- White water rafting



### **Exception**

We cover the above adventure sports when you're taking part with a licensed operator, following their safety instructions and wearing a helmet.

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

Any sport or activity where you don't follow any safety instructions of an appropriately qualified instructor, guide, or licensed operator.

## E.17 Competing for money

Any professional or competitive sport where you can win money.

## E.18 Extreme sports

- Base jumping
- Hunting
- Kitesurfing
- Microlight flying
- Motor sports
- Off-piste winter sports
- Potholing
- Rodeo

## E.19 High altitude sports

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

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

## E.20 Ocean yachting

Ocean yachting.



### **Exceptions**

We cover you if you're both:

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

## E.21 Professional sport

Any professional sport.

## E.22 Underwater activities

Underwater activities that involve using artificial breathing equipment.



### **Exception**

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

## You putting yourself in danger

### E.23 Alcohol, solvents, and drugs

Any of the following.

- You being under the influence of alcohol, solvents, or drugs – including your conduct while under their influence
- Addiction to alcohol, solvents, or drugs



#### **Exception**

We cover you if you used a drug that a doctor gave or prescribed to you and took that drug as directed by the doctor.

### E.24 Illegal activities

Your involvement in an illegal activity.

### E.25 Personal safety

You intentionally or recklessly risking any of the following.

- Your personal safety
- The safety of your baggage or personal items



#### **Exception**

We cover you if you risked your personal safety when trying to save someone's life.

### E.26 Prostitution

Prostitution, including using or providing prostitution services.

### E.27 Scams and fraud

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

### E.28 Unknown people

You inviting anyone to your accommodation, or you visiting a stranger's accommodation.

## Other

### E.29 Animals

An animal that belongs to you or a relevant person.



#### **Exception**

We do cover animals that belong to you under '[D.7 Pet services](#)' (see page 56).

## E.30 Consequential loss

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

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

### **Example of consequential loss**

Justin, an amateur photographer, is travelling to his friends' wedding in Queenstown. His friends have offered to pay him \$1,000 to take photos of their special day. While getting off the plane, Justin drops his camera.

While Justin can make a claim for his camera, he cannot take the wedding photos for his friends. He cannot make a claim for the \$1,000 his friends had offered to pay him, or the cost of hiring a different photographer, because these are consequential losses.



### **Exceptions**

We may cover loss from using frequent flyer points or similar loyalty programmes under:

- 'D.1 Cancelling or changing your journey before you leave' (see page 37)
- 'D.2 Changes to your journey once you have left' (see page 41).

## E.31 Non-financial loss

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

## E.32 Our instructions

You if you haven't followed both:

- our instructions
- instructions from Southern Cross Emergency Assistance.

## E.33 Period of insurance

Any unexpected event outside your period of insurance.

## E.34 Prepaid costs

Any part of an unused, prepaid cost that you didn't pay, and was for someone who isn't named on your Certificate of Insurance.

For example, say you and someone who isn't on your Certificate of Insurance pay \$100 each to go on a guided tour. If an unexpected event meant the tour was cancelled, we'll only cover the \$100 you paid.

## E.35 Relationships

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



### **Exceptions**

We cover you if both of the following apply.

- You have experienced family violence, or family violence has affected a child in your care
- Cancelling travel arrangements is necessary to protect you, the child, or both, from further family violence

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

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

Aa

### **Definition of family violence**

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

- Controlling another person in a family relationship
- Making another person in a family relationship feel afraid, threatened, or intimidated
- Causing another person in a family relationship cumulative harm – this includes harm to children who are exposed to family violence

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

A family relationship can be any of the following.

- Intimate partners or ex-partners
- Family or whānau relationships
- Any two people with a close personal relationship
- Any two people who normally share a household, such as flatmates

## E.36 Services from friends and family

Services, such as accommodation or transport, that you paid a family member or friend for.





# F.

## Definitions – words with specific meanings

This section explains the definitions of specific terms in this policy. These definitions apply to the singular and plural variations of each term.

---

### Certificate of Insurance

The certificate we email to you confirming that you have this policy. The certificate sets out the following.

- Your policy number
- The names and ages of the people your policy covers
- The destination your policy covers
- The date your insurance starts
- The date your journey starts
- The date your journey ends
- The date your insurance ends
- The policy type
- Your excess
- Whether you've added any specified items, and the value of those items

Your Certificate of Insurance also refers to cover for any pre-existing medical conditions. Your Medical Assessment has more information about that cover.

### Covered condition

A health condition that we've confirmed that we cover on your Certificate of Insurance or on an Endorsement to your policy.

For us to cover a health condition, you must tell us about it and pay any extra premium we may charge. Learn more on [page 24](#).

Cover for a health condition only applies to the person you told us had the health condition when you applied for the cover.

**Covered conditions can include:**

- pre-existing medical conditions
- changes to your covered condition (including, but not limited to, any change in the prognosis of a covered condition)
- new illnesses or injuries that develops between the date your insurance starts and the date your journey starts.

## Date your insurance ends

The date your journey ends. However, if an unexpected event delays your return home past that date, and we are covering that event, the date your insurance ends is the date and time we tell you to return home. The limits of this policy apply.

## Date your insurance starts

The date and time we accept your payment for this policy.

## Date your journey ends

Whichever is earliest:

- the date on your Certificate of Insurance, or Endorsement to your policy
- the date and time you return home.

## Date your journey starts

Whichever is latest:

- the date on your Certificate of Insurance, or Endorsement to your policy
- the date and time you leave your home.

## Dependent children

Your children, stepchildren, foster children, grandchildren, nieces, and nephews who are under 21 years old at the date your insurance starts.

If they are 18 years old or over, they must:

- be unmarried
- not be in full-time employment
- be financially dependent on at least one adult listed on your Certificate of Insurance (a child is not financially dependent if you're only covering their finances while on the journey).

## Diagnosed

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

## Doctor

Someone that all the following apply to.

- They have a current practising certificate
- They're following any restrictions the Medical Council of New Zealand (MCNZ) placed on them
- Their scope of practice is relevant to the applicable healthcare service

## Endorsement

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

## Epidemic

The rapid spread of an infectious disease to many people.

## Evacuation

The act of transporting you after you suffer an injury or illness, including by:

- air ambulance
- stretcher repatriation
- helivac
- hospital to hospital transfer
- long-distance road ambulance.

## Excess

The amount we subtract from claims we pay where an excess applies. You select the amount of excess, and your Certificate of Insurance shows this amount.

## Existing condition of a relevant person

A relevant person's medical or physical conditions, symptoms, or circumstances that, before the date your insurance started, they had sought, received, or been recommended:

- advice
- care
- treatment
- medication
- medical attention.

## Financial collapse

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

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

## Fit to travel

You have no illness or injury that would stop you from taking your planned journey and using the same types of services you originally bought.

## Health condition

An illness or injury.

## Health symptom

A sign or symptom of an illness or injury.

## Heart, vascular, or lung illness

Any illness related to the heart, blood and blood vessels and respiratory system, including, but not limited to:

- Aneurysm
- Angina
- Arrhythmia
- Asthma
- Atrial fibrillation
- Bronchitis
- Cardiac valve disease
- Cardiomyopathy
- Carotid artery stenosis/dissection
- Chronic obstructive airways disease (COAD/COPD)
- Congenital heart disease
- Coronary artery disease
- Heart attack
- Heart failure
- High blood pressure (Hypertension)
- High cholesterol (Hypercholesterolemia)
- Ischaemic heart disease
- Pleural effusion
- Pulmonary embolus
- Rheumatoid lung disease
- Stroke (Cerebrovascular Accident/CVA)
- Transient Ischaemic Attack (TIA)/Mini-stroke
- Tuberculosis.

If you are unsure whether you have a heart, vascular, or lung illness, please contact us.

## Home

The residence in New Zealand where you usually live.

## Illness

Any:

- conditions (such as physical, mental, dental, pregnancy, and chronic conditions)
- sicknesses
- diseases.

## Immediate family

Anyone who is your:

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

## Injury

Any physical or mental damage or harm caused by an accident or assault.

## Journey

Your time away from home, which begins on the date and time you leave home and stops on the date and time you return to your home.

## Natural event

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

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

## Non-dependent children

Any child who is under 18 years old and doesn't meet our definition of a dependent child (see [page 74](#)).

## Pandemic

The spread of an infectious disease to multiple countries or continents.

## Partner

Someone you've lived with continuously for at least 3 months before the date your journey starts that you're either:

- legally married to
- living with in a relationship equivalent to marriage.

## Paying person

The adults and non-dependent children listed on your Certificate of Insurance.

We don't consider a dependent child to be a paying person because they only need to pay an extra premium for pre-existing medical conditions and high value items, which are optional in this policy.

## Period of insurance

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

## Policy

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

- This policy wording
- Your latest Certificate of Insurance
- Your Medical Assessment
- Any special terms and conditions we've sent you (including any Endorsement to your policy) to confirm any addition or variation of your policy

## Pre-existing medical condition

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

- You know about it, or a reasonable person should have known about it
- In the 3 years before the date your insurance starts, any of the following applied.
  - You sought or received medical help
  - Someone recommended you seek or receive medical help
  - A reasonable person would have sought or received medical help
  - You were waiting for medical help

In this definition, 'medical help' means any of the following.

- Advice from a health professional
- Tests, investigations, or specialist consultations
- Care, treatment, or medical attention, including surgery
- Medication or a script for medication

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

## Professional

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

## Relevant person

Anyone who isn't named on your Certificate of Insurance and who is one of the following.

- A member of your immediate family
- Your travelling companion
- A person directly related to the primary purpose of your journey

## Scheduled transport

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

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

## Southern Cross Emergency Assistance

The organisation that provides you with emergency assistance services.

## Special event

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

## Specified item

Valuables for which you pay an extra premium to list on your Certificate of Insurance. We cover specified items up to the limits in the table on [page 9](#).

## Terminal condition

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

## Terrorism

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

## Travel arrangements

Scheduled transport, accommodation, and tours.

## Travelling companion

Anyone that all the following applies to.

- They're not named on your Certificate of Insurance
- They're travelling with you on your journey
- Your travel depends on them

## Unexpected event

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

- Sudden, unforeseeable, or unintended
- Outside of your control
- Something you could not have reasonably expected or avoided

## Unspecified item

The items you don't tell us about when you apply for this policy – we cover these items up to the limits in the table on [page 9](#).

## You, Your and Yourself

The insured people named on the Certificate of Insurance.

## We, Us and Our

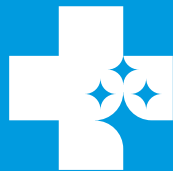
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