

Budget
International
travel
Insurance



Welcome

QBE Insurance (International) Limited is the insurer of this Policy. This brochure contains important information about Our Budget Travel Insurance and is designed to assist You to make informed choices about Your insurance needs. A wider range of benefits and higher levels of cover is available in our International Travel Insurance brochure and we recommend that you compare both Policies before purchasing this Policy. For any enquiries or assistance please contact Your travel agent or Our Customer Service Centre on 0800 800 608 or email travelnz@qbe.co.nz

Commencement of cover

This Policy is only valid when You pay the Amount Payable and We issue a Certificate of Insurance to You. Cover for Cancellation costs starts as soon as the Certificate of Insurance is issued. Cover under all other sections of the Policy commences on the day the Trip starts.

Money back guarantee

If, having purchased the Policy, You want to return it, You can do so within 14 days of receiving the Certificate of Insurance and obtain a full refund, provided no right or power has been exercised under it by You (e.g. no claim has been made) and Your Trip has not commenced.

Travel with a friend

If You travel with a friend, You can purchase a Family Policy - even if You are not related.

Children free

Your own children, grandchildren, and one other non-related child, who are under 21 years of age and financially dependent on You or another person, are automatically covered when travelling with You on either an Individual or a Family Policy.

Cover for most amateur sports

Most amateur sports are covered under the Policy, including snow skiing, ice sports, hot air ballooning, scuba diving, bungee jumping, white water rafting, parachuting and paragliding, at no additional charge.

Excess

There is an excess of \$100 for each claimable event.

Existing Medical Conditions

Existing Medical Conditions are not covered under this Policy. If You have an Existing Medical Condition and wish to apply for cover for that condition You will need to purchase our International Travel Insurance Policy.

Senior Travellers

This Policy is only available to persons aged 69 years or less at the commencement date of their Trip. Travellers aged 70 years or over at the commencement of their Trip should purchase our International Travel Insurance Policy.

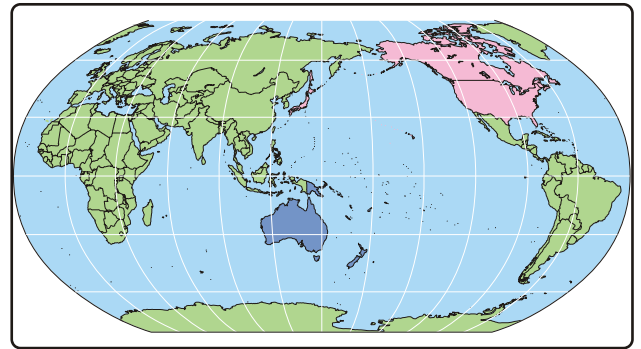


Areas of Coverage

Policy D = ■
Worldwide

Policy E = ■
Worldwide **except**
USA, Canada & Japan

Policy F = ■
Australia, South Pacific,
Bali & Lombok



Policies are only valid in the areas specified in the Schedule of Benefits, and indicated in the map above. A full list of countries in which the various plan types are valid is available from Your travel agent or Our Customer Service Centre.

Policy Extensions

If You are a permanent New Zealand resident at the time of purchasing a Policy and there are no claims made or pending, Policies can be extended as many times as You like up to a maximum duration of 18 months if travel is to the USA, and 24 months for other destinations. Extensions are only available in the 30 days prior to the current Policy expiring. We cannot extend expired Policies. If You have made a claim or there are claims pending it may still be possible to extend Your Policy however Your travel agent or Yourself will need to contact Our Customer Service Centre on 0800 800 608 or 64 9 300 5331 to see if We will accept an extension of Your Policy and on what terms. Please also read the section in respect of **Your duty of disclosure** as it applies to Policy extensions.

Applying For Insurance

- QBE's Travel Insurance Policies are only available to permanent residents of New Zealand and must be issued prior to the commencement of Your Trip.
- Insurance is not available to travellers already overseas.
- The terms and conditions of the Policy are subject to the laws of New Zealand.
- You cannot purchase insurance more than 12 months prior to travel.
- There is no cover under this Policy once You have returned to New Zealand.

To apply for insurance, please complete the Application Form attached to this brochure. When an insurance Policy is issued, You will receive a Certificate of Insurance, which confirms the issuing of the Policy, the total amount paid by You and information about the terms of Your Policy and the particular cover selected.

Cancellation

By You

You may only cancel this Policy free of charge during the 14 day Money Back Guarantee period. See the Money Back Guarantee section for further details. Should You wish to cancel Your Policy after the 14 day free cancellation period We will refund You the premium paid less a deduction for the cover used at our standard rates and an administration fee of \$30 per Policy.

By Us

We can cancel Your insurance in any way permitted by law, including if You have:

- Failed to comply with Your duty of disclosure; or
- Made a misrepresentation to Us before the Policy was entered into; or
- Failed to comply with a provision of a Policy, including failure to pay the Amount Payable; or
- Made a fraudulent claim under the Policy, or under any other Policy, during the time the Policy has been in effect; or
- Failed to notify Us of a specific act or omission as required by the Policy.

If We cancel Your Policy, We will do so by giving You written notice. We will deduct from the Amount Payable, an amount to cover the shortened period for which You have been insured by Us and refund to You what is left.

Duty of Disclosure - What You Must Tell Us

When You apply for insurance You have a legal duty of disclosure. This means You must disclose all information You know or could reasonably be expected to know would influence the judgment of a prudent underwriter:

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

You have the same duty of disclosure each time You renew, vary or reinstate Your insurance.

Information You will need to disclose includes:

- Circumstances which could increase the risk of an insurance claim.
- Any criminal offences or convictions.
- Any cancellation, refusal to renew insurance or imposing of special terms by another insurer.
- Travel insurance, medical, home and contents or other property claims You have made in the last 5 years, which when combined exceed \$5,000 in total.

Information You do NOT need to disclose includes:

- Circumstances which would diminish the risk of an insurance claim.
- Anything that is of common knowledge.
- Anything that We know or would be expected to know in the ordinary course of Our business.
- Anything that We advise You do not need to disclose.

Non-Disclosure

Everyone who is insured under the Policy must comply with this duty. If You provide information about another insured, You do this on their behalf. If You (or they) don't comply with the duty of disclosure, We may be entitled to cancel the insurance or avoid the insurance from its beginning.

Our Privacy Policy

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

We will only collect personal information from or about You for the purpose of assessing Your application for insurance and administering Your insurance Policy, including any claims made by You.

For further information about Our Privacy Policy or to access or correct Your personal information please contact:

The Privacy Officer
QBE Insurance (International) Limited
P.O. Box 44
Auckland
Email: privacyofficer@qbe.co.nz

How to make a claim

Claim forms are available from Your travel agent or from Us.

You can help Us to speed up the processing of Your claim by following the instructions on the claim form, which will advise You of what documentation You need to provide to support Your claim. The completed claim form should be sent to:

QBE Travel Insurance
P.O. Box 105065
Auckland

Claims Service Standards

Our claims service standard is to settle Your claims within 10 working days upon the receipt of a completed claim form and all necessary supporting information. Alternatively, a letter acknowledging the receipt of Your claim and requesting further specific additional information will be sent within 10 working days.



SCHEDULE OF BENEFITS Policies D, E & F Benefits listed are a summary only. Please read and retain the Policy wording.		
	INDIVIDUAL	FAMILY
MEDICAL & ADDITIONAL EXPENSES Sections 1 & 2B	\$500,000	\$1,000,000
CANCELLATION Section 2A	\$10,000	\$20,000
TRAVEL DELAY SUB-LIMIT Section 2C	\$500 \$125	\$1,000 \$250
INTERNET USE AND TELEPHONE CALLS Section 2D	\$250	\$250
LEGAL COSTS Section 2E	\$1,000	\$2,000
DEATH BY INJURY Section 3	\$10,000	\$20,000
LUGGAGE & PERSONAL EFFECTS INDIVIDUAL ITEM LIMIT Section 4	\$5,000 \$500	\$10,000 \$500
DELAYED BAGGAGE EMERGENCY BAGGAGE Section 4	\$300	\$600
PERSONAL LIABILITY Section 5	\$500,000	\$1,000,000

International Cancellation Cover (Policy L)

CANCELLATION ONLY COVER	SUM INSURED
INDIVIDUAL	Cover available in multiples of \$1,000
FAMILY	Cover available in multiples of \$2,000

Cover is available to protect any prepaid arrangements You have made in the event that You have to cancel Your Trip due to a circumstance covered by the Policy. The cover lapses on the day the Trip commences. If at any time prior to the Trip commencing You take out the full Budget Travel Insurance Policy We will deduct the cost of the International Cancellation Policy from the cost of the full Policy.



POLICY WORDING TERMS AND CONDITIONS

This travel insurance Policy is issued by QBE Insurance (International) Limited. Under this Insurance Policy We provide cover against a number of types of losses that You can suffer in relation to Your Trip. The Schedule of Benefits precedes this Policy wording. Please note the geographical restrictions that apply. Our Policy wording is easy to understand, with colour-coded headings:

Green - "LOSSES WE COVER"

Red - "LOSSES WE DO NOT COVER"

If You have any questions regarding Our Policy, please telephone Our Customer Service Centre Toll Free 0800 800 608, or Auckland (09) 300 5331.

DEFINITIONS

We, Our, Us, refers to QBE Insurance (International) Limited.

Amount Payable means the total amount payable for the insurance. It includes amounts payable to the agent and the premium payable to Us.

Applicable Limit means the sum insured specified in the Schedule of Benefits or Policy wording for the Travel Plan selected on the Certificate of Insurance.

Dependent means any person aged less than 21 years old when the Trip commences who is Dependent on You or any other person for financial support and is travelling with You.

Existing Medical Condition means:

- any chronic or ongoing (whether chronic or otherwise) medical or dental condition, illness or disease medically documented or under investigation prior to the issue of the Policy; or
- any physical or medical condition, defect, illness or disease for which treatment, medication, preventative medication, advice, preventative advice or investigation has been received or prescribed by a medical or dental adviser in the 90 days prior to the issue of the Policy.

Family means You and Your travel partner named in the Certificate of Insurance and the accompanying Dependent children and grandchildren of either of You and one other accompanying non-related Dependent child. Where there is more than one person wishing to claim under the same section of the Policy, the benefit limits are shared. If You select a Family Policy, the amount payable to an Individual named on the Certificate of Insurance travelling separately from the other named Insured will be limited to the Individual Policy limit as set out in the Schedule of Benefits.

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

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

Schedule of Benefits means the Schedule of Benefits as set out on the Schedule of Benefits in this brochure.

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

Relative is limited to a relative of Yours, or of a member of the Travelling Party, who is resident in Australia or New Zealand. It means a spouse, de facto

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

Individual means You, the person named in the Certificate of Insurance and the accompanying Dependent children of Yourself and one other accompanying non-related Dependent child. Where there is more than one person wishing to claim under the same section of the Policy, the benefit limits are shared.

Travelling Party means You or those people defined in Family and any travelling companion who has made arrangements to accompany You for at least 50% of the Trip.

Trip means the period of travel stated in the Certificate of Insurance. The period begins on the date of departure as stated in the Certificate of Insurance and ends when You return to Your normal place of residence, or when the period of the Trip set out in the Certificate of Insurance ends, whichever happens first. The period of travel cannot be altered without Our consent.

You, Your, Yours, Yourself means the person or people named in the Certificate of Insurance as well as their accompanying Dependent children and one other non-related accompanying Dependent child.

WHEN DOES THE COVER BEGIN AND END?

1. This insurance is only valid when You pay the Amount Payable and We issue a Certificate of Insurance to You.
2. The insurance under all sections except Section 2A (Cancellation Costs) covers You for the period of the Trip. Section 2A covers You from the time You pay the Amount Payable, until the period of the Trip ends.
3. If Your return to New Zealand is delayed by an event that entitles You to make a claim under this Policy, the insurance is automatically extended beyond the period of the Trip. The extension lasts until You are capable of travelling to Your final destination, including the journey there, or for a period of three (3) months, whichever happens first.
4. This insurance is only valid for the period of the Trip. That period cannot be changed without Our consent. If You wish to defer or alter the period of travel due to Injury or illness, We may require You to submit a Policy Amendment Form and Our decision whether or not to agree to insure You will depend upon Our assessment of that form. If We do not agree, a refund of the Amount Payable will be made to You.

LOSSES WE DO NOT COVER AT ALL

1. **We will not pay** the first \$100 (the excess) for any one event.
2. In all sections of this Policy, **We will pay** only up to the Applicable Limit of the plan selected unless a sub-limit is specified in the relevant section.
3. There are **general exclusions**, which apply to all types of cover. **Particular exclusions** apply to specific sections of cover under this Policy and are listed following the relevant types of cover. Please read them carefully.

GENERAL EXCLUSIONS

We will not pay for any of the following losses:

1. A loss which is recoverable under some other scheme. For example, a private health insurance scheme, workers compensation scheme, travel compensation fund or accident compensation scheme.
2. Consequential loss of any nature, or loss of enjoyment.

3. A loss caused by, arising directly or indirectly from or in any way connected with a criminal or dishonest act by You or by a person with whom You are in collusion.
4. A loss caused by, arising directly or indirectly from or in any way connected with war, invasion, act of a foreign enemy, hostilities (whether war is declared or not), civil war, rebellion, revolution, insurrection, military or usurped power, or popular uprising.
5. A loss caused by, arising directly or indirectly from or in any way connected with the use, existence or escape of nuclear weapons material, or ionising radiation from, or contamination by, radioactivity from any nuclear fuel, or nuclear waste from the combustion of nuclear fuel.
6. A loss caused by, arising directly or indirectly from or in any way connected with any Government intervention, prohibition, warning or regulation.
7. Any further benefit under the Policy, if We decide on the advice of a doctor appointed by Us that You are capable of being repatriated to New Zealand and You refuse to return.
8. An act or threat of Terrorism. This exclusion does not apply to Section 1 Medical Expenses, or under Section 2B for the cost of repatriation to New Zealand, if the Carrier requires You to be brought back with a medical escort, or Additional Expenses up to \$5,000 as a result of Your suffering an Injury due to an act of Terrorism, however the maximum combined benefit payable under Sections 1 and 2B as a result of an act of Terrorism is limited to \$500,000.

GENERAL CONDITIONS APPLICABLE TO ALL SECTIONS

1. You must:
 - (a) give Us written notice as soon as possible of an event that may result in a claim under this Policy.
 - (b) give Us Your Policy and any other documents, medical certificates or information that We reasonably ask for.
 - (c) not make any promise or offer of payment, or admit fault to anyone, or become involved in any litigation, in respect of an event that may result in a claim under this Policy, without Our consent.
 - (d) in the event of a claim caused by a physical or medical condition, obtain evidence from the treating doctor immediately that You are aware of signs or symptoms of the condition.
2. We may, at Our expense, take proceedings in Your name to recover compensation or enforce an indemnity against someone else in respect of a loss covered by this insurance in accordance with the law. Anything We recover belongs to Us.
3. Claims will be paid to You or Your personal representative in New Zealand dollars on the basis of the exchange rate that applied at the time of the event that gave rise to the claim. **We will not pay** more than Your actual loss.
4. Once the Policy has been issued if You wish to cancel it You can do so within 14 days of receiving the Certificate of Insurance and obtain a full refund, provided no right or power has been exercised under it by You (e.g. no claim has been made) and Your Trip has not commenced. Should You wish to cancel Your Policy after the 14 day free cancellation period We will refund You the premium paid less a deduction for the cover used at Our standard rates and an administration fee of \$30 per Policy.

5. Any dispute arising between You and Us under this Policy shall be determined in accordance with New Zealand law.
6. If You are not a permanent resident of New Zealand at the time this Policy is issued all references to New Zealand, other than General Condition 5 immediately above this condition, refer to Your country of residence as specified on the Policy application form. If no country of residence is specified on the Policy application form all references to New Zealand will remain in force.

SECTION 1: MEDICAL EXPENSES - LOSSES WE COVER

Medical Expenses Incurred Outside of New Zealand.

1. **We will pay** the usual and customary cost of medical, hospital, road ambulance or other treatment You actually and necessarily received outside New Zealand during the Trip if You suffer an Injury, or an illness the signs or symptoms of which You first become aware of, during the Trip. However, the treatment must be given or prescribed by a registered medical practitioner or paramedic.
2. **We will pay** the cost up to \$2,000 for emergency dental treatment received outside of New Zealand during the Trip to You, if You suffer an Injury to healthy natural teeth during the Trip. This does not cover damage to dentures or dental prostheses (See Section 4, clause 2).

Funeral Expenses

3. **We will pay** up to \$10,000 for Your burial or cremation overseas, or the transporting of Your remains to New Zealand, if You die during the Trip.

LOSSES WE DO NOT COVER UNDER SECTION 1

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

SECTION 2A: CANCELLATION COSTS - LOSSES WE COVER

If You have to cancel any pre-paid transport or accommodation arrangements due to any unforeseen or unforeseeable circumstances outside of Your control **We will pay** You up to the applicable limit as set out in the Schedule of Benefits, the value of the unused arrangements, less any refunds due to You. **We will also pay** the agent's cancellation fees up to \$750 per Individual Policy or \$1500 per Family Policy, when full monies have been paid. If only a deposit has been paid at the time of the cancellation **We will pay** the agent's cancellation fees up to the maximum of the deposit. In any event **We will not pay** more than the level of commission or service fees normally earned by the agent, had the Trip not been cancelled.

SECTION 2B: ADDITIONAL EXPENSES - LOSSES WE COVER

We will cover You for additional expenses that result directly from one of the following events occurring after the Trip commences:

1. You being unable to continue the Trip because of the death, sudden serious illness or serious Injury arising during the Trip of:
 - You or a member of Your Travelling Party; or
 - A Relative, who is resident in New Zealand or Australia, provided that the illness or Injury requires hospitalisation or confinement.

2. The need, as a result of You being hospitalised as an in-patient as a result of suffering an Injury or illness, the symptoms of which You first became aware of during the Trip, for a Relative or friend to travel to, remain with, or escort You in place of a medical attendant. However, You must have written advice from the attending physician, and You must also have Our consent, or the consent of Our medical assistance provider, OMEGA.
3. Cancellation or restriction of scheduled public transport services caused by severe weather, natural disaster, riot, strike or civil commotion. The event must have begun after We issued the Travel Insurance Certificate and You must have done everything reasonable to avoid the expenses. You must also get the carrier's written confirmation of Your claim.
4. You being involved in a motor vehicle, railway, air or marine accident. You must have written confirmation of the accident from an official body in the country where the accident happened.
5. Loss (excluding Government confiscation) of Your passport, travel documents or credit cards.
6. A member of Your Travelling Party who is a full-time student being required to sit supplementary examinations.

The following rules apply to this section:

We will pay You if You have to interrupt Your Trip after it has begun the cost for reasonable and necessary additional travel, accommodation, repatriation and living expenses that You undertake with Our consent. Travel expenses for Your return home or evacuation are only covered if the attending physician advises Us in writing that You are unfit to continue the Trip.

We will not pay

- for the cost of resuming the Trip after You have returned to New Zealand.
- more than the cost of repatriation to New Zealand.
- for additional accommodation expenses when a claim is made for cancelled accommodation expenses covering the same period of time.

Unless approved in advance by Our assistance network, OMEGA, no amount is payable in respect of accommodation expenses for periods where You do not have pre-paid accommodation arrangements.

Additional travel must be at the fare class that You originally chose, except where We agree otherwise on the basis of a written recommendation by Your attending physician.

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

SECTION 2C TRAVEL DELAY

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

SECTION 2D: INTERNET USE AND TELEPHONE CALLS

We will pay up to \$250 for Your necessary internet use or telephone calls from overseas to New Zealand where they arise directly out of a claimable event covered by any section of this Policy, however Your first point of contact for assistance is OMEGA. You must give Us the receipts for the expenses incurred.

SECTION 2E: LEGAL COSTS

We will pay the actual legal costs You incur up to a maximum of \$1,000 on Individual Policies and \$2,000 on Family Policies as a result of false arrest or wrongful detention by any Government or foreign power.

SECTION 3: DEATH BY INJURY -LOSSES WE COVER

We will pay Your Estate, if You are aged 18 years or over, but no older than 69 years and during Your Trip You suffer an Injury which results in Your death within 12 months of the Injury being sustained. If You select a Family Policy, the amount payable for each person named on the Certificate of Insurance will be limited to the Applicable Limit in the Individual Policy, not exceeding in all the limit of the Family Policy selected.

LOSSES WE DO NOT COVER UNDER SECTIONS 1, 2 & 3

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

1. A member of the Travelling Party:
 - deliberately injures himself or herself.
 - is under the influence of, or is addicted to, intoxicating liquor or a drug, except a drug taken in accordance with the advice of a registered medical practitioner.
 - takes part in a riot or civil commotion.
 - participates in base jumping, running with the bulls or hunting.
 - acts maliciously.
 - races (except on foot); mountaineers - or rock climbs - using support ropes; scuba dives without a PADI, NAUI or equivalent qualification.
 - takes part in a professional sporting activity.
 - rides a motor cycle (except as a pillion passenger) without a licence that is valid in the relevant country.
2. You suffer, contract, or need treatment for, HIV virus or any variation, mutation or derivation from it; AIDS; or any sexually transmitted disease.
3. You travel even though You know You are unfit to travel. You travel against medical advice. You travel when you know You will have to consult a medical practitioner or You travel to obtain medical treatment.
4. You arrange to travel when You know of circumstances that could lead to the Trip being disrupted or cancelled.
5. Death, illness or Injury, caused or exacerbated by, traceable to, or related to, an Existing Medical Condition.
6. A terminal illness suffered by a member of the Travelling Party - or of a

Relative - if a terminal prognosis was made before the Travel Insurance Certificate was issued.

7. Pregnancy or Child Birth.
8. You fail to take reasonable precautions to avoid a financial loss after a public warning of a strike, riot, civil commotion, or natural disaster.
9. The failure of any travel agent, tour operator, accommodation provider, airline or other carrier, car rental agency or any other travel or tourism services provider to provide services or accommodation due to their Insolvency or the Insolvency of any person, company or organisation they deal with.
10. A tour operator or wholesaler is unable to complete arrangements for a tour because there are not the required number of people to begin or complete a tour or a particular Trip. However, this does not apply in relation to pre-paid travel arrangements bought separately to reach the departure point for the tour or the particular Trip.
11. Delays, rescheduling or cancellation of flights caused by the carrier.
12. Financial, business, professional or contractual obligations.
13. A member of the Travelling Party decides to change or not to continue with the Trip.
14. Prohibition by a Government.
15. Passports, tickets, vouchers or any other document upon which the Trip depends whilst sent by post or courier.
16. Failure to check in at the time stated on the ticket and/or itinerary, or failure to obtain or hold a valid visa or passport.
17. Replacing medication in use at the time the Trip began; or maintaining a course of treatment You were on at that time.
18. You suffer from anxiety or depression, mental or nervous disorder, or insanity.
19. Medical or dental treatment of an elective nature.
20. You travel in a sailing ship or privately registered vessel in International waters.
21. Manual work in connection with a business or trade.

SECTION 4: LUGGAGE AND PERSONAL EFFECTS - LOSSES WE COVER

We will pay You up to the applicable amount as set out in the Schedule of Benefits for each of the following:

1. Accidental loss, theft of, or damage to, Your luggage or personal effects including things You buy during the Trip, whilst they are accompanying You during Your Trip. We are entitled to choose between repairing, or replacing the property, or paying You its value in cash, after allowing for wear, tear and depreciation. There is a limit of \$500 for any one item. A pair or related set of items - for example, a camera, lenses (attached or not), tripod and accessories or a chain and pendant - are only one item for this purpose.

However, We will only accept liability if You:

- (a) within 24 hours of becoming aware of the loss, notify the police or the responsible officer, in the aircraft, vessel, train or motor coach You are travelling in, or in the hotel in which You are staying and give Us their written report of the incident when You make the claim.

- (b) keep receipts for goods You buy separate from the goods themselves.
 - (c) keep any relevant ticket and luggage checks and give them to Us.
 - (d) provide evidence of the value and Your ownership of the goods.
 - (e) If an airline loses or damages Your accompanying luggage, report it in writing to the airline within three days and send to Us written confirmation of the report along with details of any settlement that they make in relation to the loss or damage.
2. Loss of, or damage to, dentures or dental prostheses during Your Trip, up to \$400.
 3. Up to \$300 per Individual Policy or \$600 per Family Policy towards the cost of purchasing essential articles such as clothing, toiletries and personal requisites if Your accompanied luggage is delayed, misdirected or temporarily misplaced by the carrier for a period in excess of 12 hours during Your Trip. If Your luggage is not recovered the amount paid by Us for its loss will be reduced by the total of any amount paid under this sub-section. You must give Us the relevant receipts and written confirmation of Your claim from the appropriate authority. This benefit does not apply on the leg of Your Trip that brings You to Your place of residence.

LOSSES WE DO NOT COVER UNDER SECTION 4

We will not pay for any of the following:

1. Loss, theft of, or damage to:
 - (a) cash, bank or currency notes, cheques or negotiable instruments.
 - (b) watercraft of any type (including surfboards).
 - (c) sporting equipment whilst in use.
 - (d) bikes except whilst;
 - being transported by an airline, without the requirement of a limited release.
 - locked within a building where you have locked secured exclusive accommodation.
 - (e) fragile or brittle items (e.g. glass or china), except loss or damage caused by fire, or by accident to the transport carrying them.
 - (f) unaccompanied luggage or personal effects.
 - (g) property that You leave unattended in a place to which the public has access; or that occurs because You do not take reasonable care to protect it. For example, goods left in a hotel foyer or grounds, or items left unattended at a beach or a swimming pool.
 - (h) luggage or personal effects, but only to the extent that You are entitled to compensation from the carrier.
 - (i) luggage or personal effects left unattended in an unlocked motor vehicle.
 - (j) a video camera, mobile telephone, photographic equipment, personal computer, jewellery or watches left in plain view by You in a motor vehicle.
 - (k) luggage or personal effects left unattended by You overnight in a motor vehicle for any length of time.
 - (l) a video camera, mobile telephone, photographic equipment, personal computer, jewellery or watches checked in as luggage or left unattended in a tent.

2. Loss, wear and tear or depreciation of property damaged by the action of insects or vermin, mildew, rust or corrosion.
3. Mechanical, or electrical breakdown, or malfunction repair costs.

SECTION 5: PERSONAL LIABILITY - LOSSES WE COVER

We will pay You, up to the amount as set out in the Schedule of Benefits, for Your legal liability to pay damages or compensation because Your negligence during the Trip causes Injury to a person who is not a member of Your Family or Travelling Party; or loss or damage to property that is not owned by You or a member of Your Family or Travelling Party, or is not in Your or their custody or control. Provided Our consent is obtained, **We will also pay** Your legal costs in relation to that liability. The Applicable Limit is a combined total of Your liability and Your costs.

LOSSES WE DO NOT COVER UNDER SECTION 5

We will not pay for a liability:

- (a) arising out of Your trade, business or profession;
- (b) for Injury to an employee arising out of, or in the course of, their employment by You;
- (c) arising out of an unlawful, willful or malicious act by You;
- (d) arising out of Your ownership, possession or use (including as a passenger) of a mechanically propelled vehicle, or any aircraft or watercraft; or
- (e) arising out of You passing on an illness or disease to another person.



Our "In-house" Assistance Service OMEGA, consists of a team of dedicated professionals who are available 24 hours a day, 7 days a week, just in case you need them.



Our assistance team take a personal interest in helping you with the unexpected and are empowered to help you with:

- Medical Advice and Assistance.
- Medical Evacuation if required.
- Urgent messages to your family or your QBE Agent.
- Assistance with replacement of lost tickets.
- Re-scheduling of travel plans disrupted through document loss, or theft or medical emergency at home or overseas.
- Introduction to lawyers for advice and representation in the event of unlawful detention.

To contact OMEGA please refer to the Toll Free numbers in the OMEGA Assistance Wallet which is available from your TravelAgent.

From Countries where Toll Free numbers are not available, call reverse charge via the operator.

Phone: 613 8805 2800

Fax: 613 8805 2815

Email: omega@qbe.com

Your QBE Agent

QBE Agent to complete

Recommended Policy:

Duration:

Premium: \$

EFFECTIVE DATE 1 JULY 2006



Level 6, 29 Customs St West
PO Box 105 065, Auckland

Telephone: 64 9 300 5331 or 0800 800 608

Facsimile: 64 9 307 0035 or 0800 800 408

www.qbe.co.nz

Email: travelnz@qbe.co.nz



APPLICATION FORM (Policy effective 1 July 2006 - Code 21)

The Privacy Act 1993 requires us to inform you about certain rights and obligations relating to the information which we collect on this form. They are in the declaration at the end of the form. We recommend that you read the declaration before continuing.

<table style="width: 100%; border: none;"> <tr> <td style="width: 30%;">Insured</td> <td style="width: 30%;"><input style="width: 95%;" type="text"/></td> <td style="width: 10%;">Title</td> <td style="width: 10%;"><input style="width: 95%;" type="text"/></td> <td style="width: 15%;">Date of birth</td> <td style="width: 5%;"><input style="width: 95%;" type="text"/></td> <td style="width: 5%;"><input style="width: 95%;" type="text"/></td> <td style="width: 5%;"><input style="width: 95%;" type="text"/></td> </tr> <tr> <td>Insured</td> <td><input style="width: 95%;" type="text"/></td> <td>Title</td> <td><input style="width: 95%;" type="text"/></td> <td>Date of birth</td> <td><input style="width: 95%;" type="text"/></td> <td><input style="width: 95%;" type="text"/></td> <td><input style="width: 95%;" type="text"/></td> </tr> <tr> <td colspan="8">Are all Insureds currently permanent residents of New Zealand? Yes <input type="checkbox"/> No <input type="checkbox"/></td> </tr> <tr> <td colspan="8">If 'No' please state your country of residence <input style="width: 95%;" type="text"/></td> </tr> <tr> <td colspan="8">Dependent Children</td> </tr> <tr> <td>Name</td> <td><input style="width: 95%;" type="text"/></td> <td>Date of birth</td> <td><input style="width: 95%;" type="text"/></td> <td>Name</td> <td><input style="width: 95%;" type="text"/></td> <td>Date of birth</td> <td><input style="width: 95%;" type="text"/></td> </tr> <tr> <td>Name</td> <td><input style="width: 95%;" type="text"/></td> <td>Date of birth</td> <td><input style="width: 95%;" type="text"/></td> <td>Name</td> <td><input style="width: 95%;" type="text"/></td> <td>Date of birth</td> <td><input style="width: 95%;" type="text"/></td> </tr> <tr> <td colspan="8">Address <input style="width: 95%;" type="text"/></td> </tr> <tr> <td>Departure Date</td> <td><input style="width: 95%;" type="text"/></td> <td>Return Date</td> <td><input style="width: 95%;" type="text"/></td> <td>Destination</td> <td colspan="3"><input style="width: 95%;" type="text"/></td> </tr> </table>	Insured	<input style="width: 95%;" type="text"/>	Title	<input style="width: 95%;" type="text"/>	Date of birth	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	Insured	<input style="width: 95%;" type="text"/>	Title	<input style="width: 95%;" type="text"/>	Date of birth	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	Are all Insureds currently permanent residents of New Zealand? Yes <input type="checkbox"/> No <input type="checkbox"/>								If 'No' please state your country of residence <input style="width: 95%;" type="text"/>								Dependent Children								Name	<input style="width: 95%;" type="text"/>	Date of birth	<input style="width: 95%;" type="text"/>	Name	<input style="width: 95%;" type="text"/>	Date of birth	<input style="width: 95%;" type="text"/>	Name	<input style="width: 95%;" type="text"/>	Date of birth	<input style="width: 95%;" type="text"/>	Name	<input style="width: 95%;" type="text"/>	Date of birth	<input style="width: 95%;" type="text"/>	Address <input style="width: 95%;" type="text"/>								Departure Date	<input style="width: 95%;" type="text"/>	Return Date	<input style="width: 95%;" type="text"/>	Destination	<input style="width: 95%;" type="text"/>			<p style="text-align: center;"><i>Cover does not commence until this Application Form is received by the Insurer, or its Agent and the premium paid.</i></p> <p style="text-align: center; font-weight: bold; font-size: 1.2em;">PREMIUM</p>
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<p>Disclosure Please read the paragraph on page 3 of the brochure in respect to disclosure, and list here any matters you believe you should disclose to QBE prior to them assessing your application for insurance.</p>	<table border="1" style="width: 100%; height: 40px; border-collapse: collapse;"> <tr><td style="width: 95%;"></td></tr> <tr><td style="width: 95%;"></td></tr> <tr><td style="width: 95%;"></td></tr> </table>																																																																								
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