

Executive
International
travel
Insurance



Welcome

QBE Insurance (International) Limited is the insurer of this Policy. This brochure contains important information about Our Executive International Travel Insurance Policy and is designed to provide cover for travellers whose usual reason for travel is business purposes. Incidental leisure travel undertaken is also covered. An annual Policy is available, allowing an unlimited number of International Trips within the 12 month period, provided each Trip does not exceed 90 consecutive days absence from New Zealand. 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.

Annual Policy

An annual Policy designed especially for business travellers, allowing unlimited International Trips within a year, providing each Trip does not exceed 90 days. 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.

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.

Senior Travellers

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

Excess

There is an excess of \$100 for each claimable event. This excess can be bought out by paying an additional premium. Additional excesses imposed because of an Existing Medical Condition cannot be bought out in this way.



Baggage Item Limit

There is an item limit of \$7,500 for portable computers, \$3,000 for cameras and videos, and \$2,000 for all other items. You can increase the cover for Your valuable personal items (except bicycles), by paying an additional premium. Items can be specified to a maximum of \$10,000 per item. The overall total of all specified items may not exceed \$25,000. **BICYCLES MAY NOT BE SPECIFIED.**

Rental Vehicle Insurance Excess

You can increase Your rental vehicle insurance excess cover from \$4,000 to \$7,000 by payment of an additional daily premium for the period You wish to increase the cover.

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.

Existing Medical Conditions

Existing Medical Conditions (see definition page 9) are not covered under this Policy unless accepted by Us.

Covered free of charge under all Policies:

(subject to the conditions being stable, not currently under review or waiting on treatment)

- Stable High Blood Pressure (Hypertension)
- Asthma Controlled by the use of Inhalers alone
- High Lipids (Hyperlipidaemia)
- Diet controlled Diabetes
- Gout
- Non-Ulcerative Gastric Reflux
- Rhinitis
- Hay Fever
- Cataracts
- Hiatus Hernia
- High Cholesterol (Hypercholesterolaemia)
- Hypothyroidism
- Menopausal Syndrome (Hormone Replacement Therapy)

Automatically accepted under Policy C upon payment of an additional fee:

Any condition that is not terminal and where You:

- Are not on a waiting list for treatment
- Are not registered with Palliative Care
- Have not been confined to bed, home or hospital for more than 3 days during the 30 days prior to the issue of the Policy

Considered for cover by Us under all Policies upon Our evaluation of Your Preliminary Medical Appraisal Form and payment of an additional fee:

- All conditions not automatically accepted above

To apply for cover please complete the Preliminary Medical Appraisal Form attached to this brochure and submit the form to QBE for evaluation. In most cases, if You answer the questions fully and accurately Your application for travel insurance will be processed on this information. In

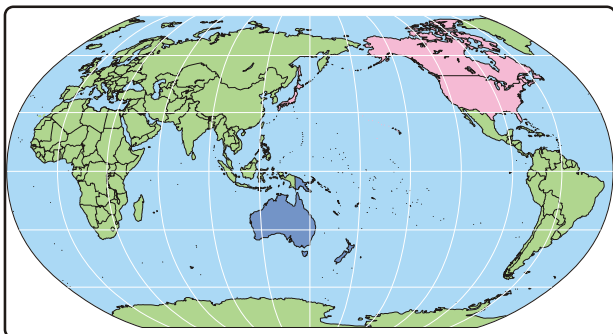
certain circumstances We may ask You to have Your usual medical practitioner provide additional information before a Policy can be issued. If cover is granted You will be advised of any additional Amount Payable and of any special terms applicable to Your Policy.

Pregnancy

If You are pregnant and wish to have medical cover for the early stages of Your pregnancy please complete the Preliminary Medical Appraisal Form attached to this brochure and submit the form to QBE for evaluation. If We agree to provide cover for pregnancy it will be limited to the emergency pregnancy related illness of the mother up to 20 weeks gestation. There is no cover for any expenses associated with or consequent upon the birth of a child, nor is there any cover for any newly born child.

Areas of Coverage

Policy A = ■ Worldwide
Policy B = ■ Worldwide **except** USA, Canada & Japan
Policy C = ■ 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 do not have an Existing Medical Condition and there are no claims made or pending Policies can be extended as many times as You like up to a maximum duration of 12 months. We cannot extend expired Policies. If You have an Existing Medical Condition or You have made a claim or there are claims pending it may still be possible to extend Your Policy however 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.



EXECUTIVE INTERNATIONAL SCHEDULE OF BENEFITS

Policies A, B & C

Benefits listed are a summary only. Please read and retain the Policy wording.

	INDIVIDUAL	FAMILY
MEDICAL & ADDITIONAL EXPENSES Sections 1 & 2B	UNLIMITED	UNLIMITED
CANCELLATION Section 2A	UNLIMITED	UNLIMITED
DEATH BY INJURY Section 3	\$100,000	\$200,000
LUGGAGE & PERSONAL EFFECTS PC LIMIT VIDEO, CAMERA LIMIT OTHER ITEM LIMIT EMERGENCY BAGGAGE Section 4A	\$30,000 \$7,500 \$3,000 \$2,000 \$3,000	\$60,000 \$7,500 \$3,000 \$2,000 \$6,000
LOSS OF CASH Section 4B	\$1,000	\$2,000
PERSONAL LIABILITY Section 5	\$2,500,000	\$2,500,000
KIDNAP AND RANSOM Section 6	\$250,000	\$250,000
LOSS OF INCOME MONTHLY LIMIT Section 2C	\$18,000 \$3,000	\$36,000 \$6,000
OUT OF POCKET EXPENSES DAILY LIMIT Section 2D	\$10,000 \$100	\$20,000 \$100
TRAVEL DELAY SUB-LIMIT Section 2E	\$10,000 \$500	\$20,000 \$1,000
AIRFARE COMPENSATION Section 2F	\$10,000	\$20,000
RESUMPTION OF TRIP Section 2G	\$20,000	\$40,000
MISSED CONNECTION Section 2H	\$10,000	\$20,000
LEGAL COSTS Section 2I	\$10,000	\$20,000
RENTAL VEHICLE INSURANCE EXCESS Section 2J	\$4,000	\$4,000
RETURN OF RENTAL VEHICLE Section 2K	\$500	\$500
DOMESTIC PETS Section 2L	\$500	\$500
INTERNET USE AND TELEPHONE CALLS Section 2M	\$250	\$250
HOME SERVICES Section 2N	\$500	\$500
GOLF GREEN FEES AND SKI LIFT PASSES Section 2O	\$200	\$400
ALTERNATIVE STAFF Section 2P	\$20,000	\$40,000

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.
- Excess Buy Out, Specified Item Cover or cover for Existing Medical Conditions are only available prior to the commencement of Your Trip.
- There is no cover under this Policy once You have returned to New Zealand, other than where specifically provided for in the wording of a particular section of the Policy.

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 Our 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.



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 Travel Agent.

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

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:

- (a) 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
- (b) 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. If an annual Policy has been selected this also applies to the 90 days prior to the commencement date of each Trip.

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 who is aged 69 years or under 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. For the annual Policy the period of the Trip is however limited to journeys of less than 90 consecutive days absence from New Zealand on any one Trip. 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 who are aged 69 years or under 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. This excess does not apply if You have paid the additional amount to remove it.
2. In all sections of this Policy, **We will pay** 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 \$1,000,000. This exclusion also does not apply to Section 3 Death By Injury, however the benefit payable as a result of an act of Terrorism is limited to a maximum of \$50,000.

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, mental 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. You must be a permanent resident of New Zealand at the time the Policy is issued.

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 of 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 4A, clause 2).
3. **We will pay** up to \$2,000 to You, for dental costs incurred outside of New Zealand during the Trip, which the treating dentist certifies in writing is for the relief of sudden and acute pain.

Medical Expenses Incurred Within New Zealand

4. **We will pay** up to \$5,000 for continuing medical expenses incurred within twelve (12) months of the end of the Trip as a result of an illness or Injury which first occurred outside of New Zealand.
5. **We will pay** up to \$3,000 for continuing dental expenses incurred within twelve (12) months of the end of the Trip as a result of an Injury which first occurred outside of New Zealand.

Funeral Expenses

6. **We will pay** up to \$20,000 in total 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 \$1500 per Individual Policy or \$3,000 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 or business partner or person in the same employ as You, who is resident in New Zealand or Australia, provided that the illness or Injury requires hospitalisation or confinement; and in the case of a business partner or person in the same employ, the person's absence made the ending of the Trip necessary, and You have written confirmation of that fact from a senior partner or director.
2. The need, as a result of You being hospitalised as an in-patient as a result of suffering 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 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. (See Section 2G).
- 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: LOSS OF INCOME

We will pay You up to the applicable limit as set out in the Schedule of Benefits if, as a result of suffering an Injury during the Trip, You become totally unable within 30 days after that Injury to attend Your usual full-time occupation or business within New Zealand.

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

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

SECTION 2D: OUT OF POCKET EXPENSES

We will pay You \$100 for each completed 24 hour period that You are confined to hospital outside New Zealand, as a result of Injury or illness occurring during Your Trip and resulting in a total period of confinement exceeding 48 hours for any one event.

SECTION 2E: 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 2F: AIRFARE COMPENSATION

We will pay You an amount up to the applicable limit as set out in the Schedule of Benefits, towards the cost of Your original air ticket (less any refund that is due to You) if, because of an Injury that first happens during Your Trip, We bring You back to New Zealand under Our emergency assistance programme, OMEGA. However, We will only do so if We bring

You back when either:

- There are more than 5 days of the Trip, or 25% of the Insured part of the Trip - whichever is the greater - left to go, or
- You have been confined to hospital overseas for more than 25% of the Insured part of the Trip.

SECTION 2G: RESUMPTION OF TRIP

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

We will only pay if:

- You held a return ticket to New Zealand at the time of the death of a Relative.
- Your journey is recommenced and completed within the dates of validity of Your original Travel Insurance Certificate or airline ticket, whichever occurs first.

SECTION 2H: MISSED CONNECTION - SPECIAL EVENTS

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

SECTION 2I: LEGAL COSTS

We will pay the actual legal costs You incur up to a maximum of \$10,000 on Individual Policies and \$20,000 on Family Policies as a result of false arrest or wrongful detention by any Government or foreign power.

SECTION 2J: RENTAL VEHICLE INSURANCE EXCESS

We will pay the rental vehicle insurance excess, up to \$4,000 (or \$7,000 if You have paid the extra daily premium to increase the cover), which You become legally liable to pay as the result of the vehicle You have rented being damaged or stolen whilst in Your control during the Trip. The vehicle must be rented from a licensed rental agency and You must provide a copy of the repair account and/or quote.

SECTION 2K: RETURN OF RENTAL VEHICLE

We will pay You up to \$500 toward the cost of returning Your rental vehicle to the nearest depot if due to a claimable event covered by any section of this Policy You are unable to do so during Your Trip.

SECTION 2L: DOMESTIC PETS

We will pay You up to \$15 for each full 24 hour period, up to a maximum of \$500 for additional kennel or cattery boarding fees for domestic cats and

dogs owned by You if You are delayed beyond Your original return date due to an event covered by this Policy. However, You must give Us a statement confirming the additional fees.

SECTION 2M: 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 2N: HOME SERVICES

We will pay You for necessary home services provided by a registered home services business, up to a maximum of \$500 if You have been repatriated to New Zealand by Us during Your Trip and Your Injury or illness restricts Your ability to perform these duties. Cover will only apply for services that have been authorised by Us.

SECTION 2O: GOLF GREEN FEES AND SKI LIFT PASSES

We will pay You a maximum of \$200 per Individual Policy and \$400 per Family Policy for non-refundable prepaid green fees or ski lift passes, golf or ski equipment hire or tuition fees that cannot be used due to Your Injury or illness sustained during Your Trip.

SECTION 2P: ALTERNATIVE STAFF

If, as a result of Your Injury or illness, Your attending medical practitioner certifies in writing that it is necessary for You to return to Your normal place of residence in New Zealand, **We will pay** You up to the applicable limit as set out in the Schedule of Benefits, the additional costs incurred for either:

- A replacement employee to complete the assignment for which You were originally sent.
- Yourself to resume the assignment within three months of Your return to New Zealand.

SECTION 3: DEATH BY INJURY -LOSSES WE COVER

We will pay Your Estate, if You are aged over 18 years of age 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. This does not apply to members of the Travelling Party who have submitted a completed Preliminary Medical Appraisal Form / Medical Certificate and acceptance of the Existing Medical Condition has been given by Us in writing. However, if Your state of health changes after the Policy has been issued and prior to any individual journey commencing You must inform Us and We may impose special terms and conditions including limiting the cover available to cancellation charges.
 6. A terminal illness suffered by a member of the Travelling Party - or of a Relative or business partner or person in the same employ as You - if a terminal prognosis was made before the Travel Insurance Certificate was issued, or in the case of an annual Policy, the travel arrangements have been paid for.
 7. Pregnancy or Child Birth. This does not apply to the emergency pregnancy related illness of the mother up to 20 weeks gestation, provided a Preliminary Medical Appraisal Form has been submitted to Us and approval has been given by Us in writing. There is no cover for any expenses associated with or consequent upon the birth of a child, nor is there any cover for any newly born child.
 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. This exclusion does not apply to Sections 2E & 2H.

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.
22. You operate a rental vehicle in violation of the rental agreement.

SECTION 4A: 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 \$2,000 for any one item, except cameras and video cameras which have a limit of \$3,000 and personal computers which have a limit of \$7,500, unless the item is specified and an additional premium paid. There is a limit of \$10,000 for any one specified item and \$25,000 in total for all specified items. Bicycles may not be specified. 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 \$800.
3. Up to \$3,000 per Individual Policy or \$6,000 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 amounts paid for. You must give Us the relevant receipts and written confirmation of Your claim from the appropriate authority. This benefit does not apply on the leg of Your Trip that brings You to Your place of residence.

4. In the event that a claimable loss, theft or damage to Your luggage and personal effects is incurred, We will allow You one automatic reinstatement of the sum Insured.
5. If Your sports equipment is lost, delayed or damaged during the Trip **We will pay** You the necessary cost of hiring replacement equipment up to \$200 per Individual Policy, and \$400 per Family Policy. Any claim made must be supported by receipts.

LOSSES WE DO NOT COVER UNDER SECTION 4A

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.
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 4B: CREDIT CARDS, TRAVEL DOCUMENTS AND CASH -LOSSES WE COVER

1. Financial loss You suffer because of fraudulent use of Your travel

documents, travellers cheques, passport or credit cards after they have been accidentally lost or have been stolen. **We will not pay** more than \$2,000. However, You must comply with any conditions of the issuing body.

2. Loss of money to the limit in the Schedule of Benefits, provided that You reported the loss to the police within 12 hours of becoming aware of the loss and obtained their written report.

We will only pay if the money lost was either carried on Your person at the time of the loss or was secured in a locked safe.

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 for Your liability and Your costs.

LOSSES WE DO NOT COVER UNDER SECTION 5

We will not pay for a liability:

1. Arising out of Your trade, business or profession;
2. For Injury to an employee arising out of, or in the course of, their employment by You;
3. Arising out of an unlawful, willful or malicious act by You;
4. Arising out of Your ownership, possession or use (including as a passenger) of a mechanically propelled vehicle, or any aircraft or watercraft; or
5. Arising out of You passing on an illness or disease to another person.

SECTION 6: KIDNAP AND RANSOM -LOSSES WE COVER

If You are kidnapped and a ransom demand is made **We will pay** an amount up to the applicable limit as set out in the Schedule of Benefits for the ultimate net loss of ransom paid as well as reasonable expenses incurred. However:

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

(b) You will provide Us with all things We require in order for a prosecution to be made against the fraudulent party.

LOSSES WE DO NOT COVER UNDER SECTION 6

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

1. For any kidnapping occurring in any country located in Central or South America;
2. For any kidnapping occurring in any country where:
 - (a) United Nations troops are deployed;
 - (b) troops foreign to that country are deployed for peacekeeping or to maintain order;
 - (c) war, declared or not, invasion or civil war, rebellion or insurrection is occurring;
3. If You have had this type of insurance declined in the past;
4. If You have had this type of insurance cancelled or issued with special conditions in the past;
5. If You have had a kidnapping or attempted kidnapping in the past.

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



QBE
TRAVEL
Insurance

PRELIMINARY MEDICAL APPRAISAL FORM

In most cases if You answer the questions fully and accurately we will be able to process Your application for Your Travel Insurance on the information supplied. In certain circumstances we may ask You to have our Doctor's Certificate completed by Your usual Medical practitioner before cover can be assessed.

Title Full Name M F

Date of birth / / Height Weight

Address

Private telephone (0) Business telephone (0)

Countries to be visited including duration in each country and transit stops

Flights Cruises Skiing Trekking Trip Value \$ Travel Dates: / / to / /

Travel Agency Location

Consultant Agent Code

Contact Phone Number: Agent (DDI) (0) Fax Number: (0)

Have You booked Your travel arrangements through the above Travel Agent? Yes No Booked With

In the last three years, have You:

Suffered from any form of heart condition Yes No

Suffered from any form of vascular condition, stroke or TIA Yes No

Suffered from any form of cancer or malignancy Yes No

Suffered from any respiratory conditions (except asthma controlled by inhalers alone) Yes No

Suffered from any psychiatric conditions including stress, anxiety or depression Yes No

Required admission to hospital for any reason Yes No

Suffered from diabetes (other than diet controlled) or any kidney/liver/pancreas or bowel disorder Yes No

Details: Including treatment and dates of treatment

Other than those conditions listed above what medical conditions do You currently have and/or have received treatment for in the last three years?

Please include dates of treatment

What medications are You currently taking /carrying?

Are You: Travelling to obtain medical treatment Yes No Awaiting any medical tests/investigations or treatment Yes No

Suffering from a terminal condition Yes No Suffering from metastatic cancer or secondaries Yes No

Are You a smoker Yes No If You were ever a smoker, when did You last smoke? Date / /

Details: Including treatment and dates of treatment

Do You: Require oxygen for the trip Yes No Require a wheelchair for the trip Yes No Details.....

Have You: Been declined travel insurance or had special conditions imposed Yes No Details.....

Made any medical travel insurance claim over \$1000 in total Yes No Details.....

Are You: Currently pregnant Yes Due Date / / IVF Yes No Has the pregnancy been normal? Yes No

Any history of complications Yes No Details.....

Note: The Policy coverage is only for sudden and unforeseen medical emergencies and ceases at 20 weeks gestation. There is no cover for any newly born child.

Doctor Address

Contact phone (0) Contact facsimile (0)

Declaration: I have read and retained a copy of the Travel Insurance Policy wording. I declare that the answers given fairly and accurately describe my current state of health. If required by QBE (International) Limited I consent to my Usual Medical practitioner or other medical providers releasing such information to QBE Insurance (International) Limited as they may reasonably require to assess my application for travel insurance. I agree that I will not be covered for any existing medical condition(s) unless the Insurance company has agreed to insure those conditions. I agree that cover will not include replacement medication or maintaining a course of treatment commenced before the trip. I understand that should cover be given for existing medical condition(s), it will be for UNEXPECTED TREATMENT ONLY. I understand that should my health change prior to the journey commencing that I must inform the company who may impose special terms and conditions.

Signature Date / /