

travel policy

This is **your** FinTel Travel Policy, which is made up of the wording contained in this policy booklet and the **proposal confirmation** completed from the information **you** have provided to **us**.

You should carefully check the details contained in these documents because they are the terms and conditions that apply to **your** policy. If there is an error of any sort, if **your** needs are not met or if **you** are in doubt then please tell **us**. **We** will be happy to assist **you**.

No insurance is granted under any section of this policy unless the full premium has been paid and the **proposal confirmation** has been issued.

The extra cover provided under the Special Benefits for each section is also subject to the general conditions, exclusions, obligations and limits of this policy.

In this policy, some words are in bold, e.g. **you**. This may indicate that the words have a special meaning.

To find out the meaning, please refer to the Section - Meanings of Words.

These and the other obligations in this policy are important. It is essential that all statements made are correct before **we** have any liability under this policy. **We** must receive all relevant information. No claim shall be false or fraudulent in any way.

If any relevant circumstances change or may change during the time **we** provide **your** insurance then **you** must tell **us**.

our guarantee

If, prior to **your** departure, **you** are not completely happy with **your** policy, please tell **us**. **We** may agree to change the policy to suit **you**. If not, and **you** wish to cancel the policy, **you** can, as long as **you** have not made any claims. **We** will then refund any premium **you** have paid and **we** will both regard this policy as never commencing.

Underwritten by TOWER Insurance Limited.

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meanings of words

- **“Act of terrorism”** means an act, including but not limited to the use of force or violence and/or threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s) de jure or defacto, which from its nature or context is done for, or in connection with, political, religious, ideological, ethnic or similar purposes or reasons, including the intention to influence any government and/or to put the public, or any section of the public, in fear. **Act of terrorism** shall also include any act that is verified or recognised by the relevant government(s) de jure or defacto as an **act of terrorism**.
- **“Excess”** means the amount of any claim, which **you** must bear. The amount applies to each section of this policy and is shown in the **proposal confirmation**. The **excess** applies to each separate event giving rise to a claim.
- **“Family”** means a family group travelling together consisting of not more than 2 adults who are married to each other or cohabiting. Their children, grandchildren, nieces or nephews under the age of 18 years who are not self-supporting are covered free of any premium.
- **“Illness”** means an illness, sickness or disease.
- **“Individual”** means one person travelling alone or together with **your** children, grandchildren, nieces or nephews under the age of 18 years and who are not self-supporting.
- **“Injury”** means external or internal bodily injury caused solely and directly by violent, accidental, external and visible means.
- **“Period of insurance”** means this policy commences on the date shown in the **proposal confirmation** and ceases on the date **you** or the last member of **your family** return to New Zealand or the date shown in the **proposal confirmation** which ever occurs first. The **period of insurance** is automatically extended free of charge until **you** return to New Zealand if **your** travel is delayed due to circumstances beyond **your** control. Irrecoverable travel or

accommodation deposits are covered as soon as the policy is issued.

- **“Permanent disablement”** means the total and permanent inability to engage in, perform, or attend to **your** usual business or occupation as a result of which **you** have suffered loss of income.
- **“Personal baggage”** means all items normally worn or carried (including bicycles intended for personal use) by and belonging to **you** and taken with or purchased by **you** on **your** journey or sent in advance other than motor vehicles, motorcycles, trailers, caravans, watercraft, aerial devices, household effects not travelling with **you** or items covered under Section 6 Money and Travel Documents.
- **“Plan”** means the cover **you** have selected and is shown in the **proposal confirmation**. For details of the **plan** selected, please refer to the schedule of benefits (on page 24).
- **“Present day value”** means the cost at the time of loss or damage of replacing or repairing **your personal baggage** to a condition no better than new, less an appropriate allowance for depreciation and deferred maintenance.
- **“Proposal confirmation”** means the proposal confirmation first issued to **you** and any endorsement certificates that have been added.
- **“Terminal condition”** means the last stage of a fatal illness.
- **“You”, “your” or “named person”** means the insured person(s) named in the **proposal confirmation**. Where **you** jointly own any of the property this policy insures **you** jointly.
- **“We”, “us” or “our”** means TOWER Insurance as the underwriter of this policy.

section 1 - medical and other expenses

What you are covered for

Illness or **injury** suffered by **you** while **you** are outside New Zealand.

We will pay the reasonable costs incurred outside New Zealand for medical treatment including surgical, hospital, nursing, additional accommodation and related medical expenses approved by **us** up to the amount shown in the schedule of benefits for the **plan** selected.

In all cases we:

- will only pay costs incurred within 12 months of the **illness** or **injury**;
- have the option of returning **you** to New Zealand. **We** will pay all costs relating to **your** medical repatriation.

What special benefits you are covered for

ACCOMPANYING FRIEND

We will pay for reasonable travel and accommodation expenses incurred by one person, who because of **your** severe **illness** or **injury** and with the approval of **our** medical advisers, travels to **you**, remains with **you** or escorts **you** back to New Zealand.

DENTAL TREATMENT OVERSEAS

We will reimburse **you** up to \$1,500 for reasonable costs incurred for treatment to sound natural teeth as the result of an **injury** or for the relief of sudden acute pain, including on-going dental treatment which is incurred within 3 months of **your** return to New Zealand, resulting from an **injury** which occurred overseas.

FUNERAL EXPENSES

We will pay up to \$15,000 for the reasonable funeral, cremation or burial expenses in the area where death occurred, or for the costs of returning **your** body or ashes to New Zealand excluding funeral and interment costs.

INCIDENTAL HOSPITAL EXPENSES

We will reimburse **you** up to \$100 per full day for incidental non-medical necessities after the third day of **your** hospitalisation as a result of an **illness** or **injury** up to a maximum of \$3,000.

ON-GOING MEDICAL EXPENSES

We will reimburse **you** up to \$1,500 for **your** reasonable on-going medical expenses incurred within 12 months of **your** return to New Zealand if **you** suffer an **illness** or **injury** outside New Zealand.

PREGNANCY

We will pay up to the amount shown in the schedule of benefits for the **plan** selected for emergency treatment for extraordinary medical complications occurring during the first 20 weeks of **your** pregnancy. We will only pay costs incurred within 12 months of the occurrence.

TERRORISM

This section is extended to cover **illness** or **injury** caused by any **act of terrorism** up to the amount shown in the schedule of benefits for the **plan** selected or \$250,000 per person (whichever is less).

The maximum payable under all sections of all policies underwritten by **us**, for any one **act of terrorism** shall be \$5,000,000. This means that claims will be proportionally assessed in relation to all claims received by **us**.

section 2 - personal baggage

What you are covered for

Sudden and unforeseen accidental physical loss or damage to **your personal baggage**.

We will pay the **present day value** up to the amount shown in the schedule of benefits for the **plan you** have selected, with a limit of \$1,500 per item or \$2,500 for video cameras, unless shown in the **proposal confirmation**.

In all cases an item, pair, or set of articles e.g. a camera with attached or unattached lenses or accessories shall be deemed to be one item.

What special benefits you are covered for

EMERGENCY PURCHASES

We will reimburse **you** up to \$500 for emergency purchases of essential items of clothing and requisites, should **you** be deprived of **your personal baggage** for at least 12 hours from the time of arrival at **your** overseas destination.

If **you** are deprived of **your personal baggage** for a further 72 hours, **we** will reimburse a further \$500 for **your** additional costs.

PASSPORTS

We will reimburse **you** the reasonable replacement costs if **you** suffer the loss of **your** passport.

section 3 - loss of deposits and cancellation

What you are covered for

Abandonment or alteration of **your** journey due to any unexpected event outside **your** control.

We will pay up to the amount shown in the schedule of benefits for the **plan** selected, for **your** irrecoverable travel or accommodation deposits or expenses paid in advance in New Zealand, and once the journey has commenced, any additional expenses **you** are required to pay.

What special benefits you are covered for

CURTAILMENT

We will pay up to the amount shown in the schedule of benefits for the **plan** selected, less any refund of **your** cancelled return ticket, for the reasonable additional accommodation and travel expenses incurred by **you** in returning directly to New Zealand due to the curtailment of **your** travel resulting from any unexpected events outside **your** control. Provided that **you** purchased a return ticket to New Zealand before **your** departure.

RESUMPTION OF TRAVEL

We will pay up to \$5,000 for the economy class transport costs to enable **you** to return overseas to continue **your** original travel arrangements within 12 months of an occurrence. Provided **you** have returned to New Zealand, as a result of a life threatening **illness, injury** or death of **your** spouse, defacto, children, grandparents, mother, father, sister, or brother in New Zealand and:

- **your** policy duration was at least 14 days;
- less than 50% of **your** policy duration has been used;
- the **illness, injury** or death was unexpected and first occurred after **your** departure from New Zealand;
- **you** have not otherwise claimed for cancellation or curtailment for the same event;
- a pre-paid return ticket had been purchased before departure from New Zealand.

section 4 - rental vehicle insurance excess

What you are covered for

Any insurance excess **you** are required to pay in the event of a claim under **your** rental vehicle hire contract.

We will reimburse **you** up to \$2,000.

In all cases:

- the vehicle must be hired from a licensed rental vehicle agency;
- **you** must comply with the conditions of **your** rental vehicle hire contract.

section 5 - accidental death and permanent disablement

What you are covered for

Injury suffered outside New Zealand during the **period of insurance**, which causes accidental death or **permanent disablement** within 12 months of the **injury**.

We will pay **you** or **your** estate a maximum of \$50,000. If **you** have taken the **family plan** option the total we will pay shall not exceed that payable for any two persons.

In all cases:

- we will not pay any benefit if **you** are under the age of 16 years or over 80 years;
- in the event of death a death certificate and post mortem must be produced.

What special benefit you are covered for

TERRORISM

This section is extended to cover accidental death or **permanent disablement** caused by any **act of terrorism**. We will pay **you** or **your** estate \$25,000. The most we will pay under any one policy is \$50,000.

The maximum payable under all sections of all policies underwritten by **us**, for any one **act of terrorism** shall be \$5,000,000. This means that claims will be proportionally assessed in relation to all claims received by **us**.

section 6 - money & travel documents

What you are covered for

Loss from **your** person, locked accommodation or locked vehicle of **your** cash, travellers cheques, postal notes, credit cards, money orders, petrol coupons, travel tickets, or vouchers for pre-paid travel or accommodation.

We will pay up to the amount shown in the schedule of benefits for the **plan** selected.

section 7 - travel delay or missed connection

What you are covered for

Irrecoverable additional travel costs necessarily incurred on a regular airline or established charter service to reach **your** ticketed destination.

We will reimburse **you** up to the amount shown in the schedule of benefits for the **plan** selected, provided that the airline with which **you** are travelling is delayed at least six hours and causes **you** to miss **your** onward connecting flight.

In all cases:

- **you** must supply written confirmation from the carrier for the length and reason for any delay and that no alternative flight was available at the time;
- the period of delay will be calculated from the published departure time;

- **you** must have booked and paid for tickets prior to leaving New Zealand;
- **you** must check in according to **your** itinerary;
- **you** must provide receipts for all additional expenses.

What special benefits you are covered for

MEALS AND ACCOMMODATION

We will reimburse **you** up to the amount shown in the schedule of benefits for the **plan** selected for **your** reasonable additional meal and accommodation costs if **your** flight is delayed for at least six hours.

section 8 - strikes and hi-jacks

What you are covered for

Irrecoverable additional travel and accommodation costs due to the cancellation or curtailment of public transport services as a result of a strike or hi-jack.

We will reimburse **you** up to the amount shown in the schedule of benefits for the **plan** selected.

section 9 - liability protection

What you are covered for

Legal liability for loss or damage to property including **injury**, death or **illness** arising from accidents occurring during the **period of insurance**.

We will pay up to the amount shown in the schedule of benefits for the **plan** selected, provided such legal liability is established in a New Zealand court or in the court of the country in which the accident occurred.

What special benefits you are covered for

LEGAL COSTS

We will pay up to \$500,000 for all costs incurred by **you** with **our** consent in defending claims.

WRONGFUL ARREST

We will pay up to \$2,500 in reimbursement for **your** legal costs as the direct result of **your** false arrest or wrongful detention by any government or government agency.

section 10 - pre-existing conditions extension

What you are covered for

If the Medical Hotline have agreed to **your** request this policy is extended to include cover for **your** physical defect, infirmity, existing or recurring **illness, injury** or disability that is noted as being accepted on their letter of confirmation.

how to make a claim

It is important that **you** tell **us** immediately **you** become aware of any circumstances that may give rise to a claim. If **you** require assistance with a claim while overseas please call **us** and **we** will put **you** in touch with **our** nearest claim-settling agent or give **you** advice on what to do.

If **you** are asked to fill in a claim form, **we** must receive the completed claim form within thirty days. To avoid delays with **your** claim please attach to **your** claim form police reports, proof of delay, receipts and proof of ownership documents for any items lost, stolen or damaged.

AUSTRALIAN MEDICARE

New Zealand citizens travelling to Australia may be covered under the Australian Medicare Scheme for the cost of medical treatment in Australia. If any **illness** or **injury** occurs in Australia, **you** must register with the Australian Medicare Authorities as soon as possible.

USA MEDICAL CLAIMS

If **you** require medical treatment or hospitalisation in the USA, **you** must contact the Emergency Hotline immediately (collect) on 64 - 9 - 309 1001.

If you are a patient

You are automatically enrolled in the International SOS PPO Network programme in the USA. Before receiving services or incurring expenses, please contact the Emergency Hotline. The Emergency Hotline will direct **you** to the nearest preferred medical provider in **your** area.

If you are the provider

Our customer is enrolled in the International SOS PPO Network programme in the USA. Before rendering services or incurring expenses, please call the Emergency Hotline on the above listed number. Failure to call may result in delayed payment to you for your services.

what your other important obligations are

You must:

- advise **us** of any change in **your** health that occurs before departure. **We** are not obliged to insure this change in **your** health;
- not make a claim that is false or fraudulent in any way;
- not cause or facilitate loss or damage or incur liability by any unreasonable, reckless or wilful act or omission;
- immediately notify the carrier in writing of any loss or damage to **your personal baggage**, money and passports if the loss or damage occurred when under their custody or control;
- inform the Police within 24 hours and obtain a written report if it appears that there has been loss, theft, burglary or malicious damage;
- take all reasonable steps to prevent further loss or damage;
- provide documentary proof of purchase if **you** wish to claim for any property purchased during the **period of insurance**;
- consult immediately and follow the advice of a registered medical practitioner if **you** have suffered any **injury** or **illness**;
- provide at **your** expense any medical certificate or report that **we** may require to consider **your** claim. **We** may conduct a post mortem examination at **our** expense;
- provide **us** immediately with full particulars of any claim made against **you** by another person, all legal documents served on **you** and allow **us** to instruct a solicitor of **our** choice to conduct **your** defence. **You** must follow the recommendations of that solicitor as to the conduct or continuation of the defence. That

solicitor shall be entitled to confer with **us** when necessary as to the details of the case and the conduct or continuation of **your** defence;

- not incur any expense without **our** prior approval;
- not discuss a claim made on **you** by another person with them. Instead, refer them to **us**;
- comply with all **our** requests relating to **your** claim including providing all co-operation, information and assistance;
- allow **us** to take over for **our** own benefit and settle any legal right of recovery **you** may have and **you** must co-operate fully in any recovery action;
- inform **us** if **you** are permanently migrating. The **period of insurance** will expire 7 days after **your** arrival in the country of **your** migration destination;
- establish that **you** have complied with all **your** obligations under this policy and that none of the exclusions apply.

Otherwise **we** can decline **your** claim and/or recover any payment already made.

how we will settle your claim

Once we receive advice of your claim we:

- may ask **you** to fill in a claim form;
- will acknowledge that **we** have received it and ask **you** for further information or assistance **we** may require to enable **us** to consider **your** claim;
- may appoint an assessor, investigator or **our** medical adviser to look after **your** claim;
- will arrange at **our** option for the repair or replacement or pay for the loss, once **your** claim has been accepted.

Your claim will be settled when **you** return to New Zealand except for overseas medical claims. At **our** option **we** may settle urgent claims while **you** are overseas.

what you are not covered for

General Exclusions (applies to all sections)

The excess.

Loss, damage or liability for or arising from, or claims for:

- acquired immune deficiency syndrome (AIDS), human immunodeficiency virus (HIV) or sexually transmitted diseases;
- air travel unless **you** are a ticketed passenger on a regular airline or established charter service;
- any condition for which **you** are receiving, or are on a waiting list to receive hospital treatment, examination or investigation, or for which **you** are travelling overseas to obtain medical treatment, examination or investigation;
- any consequential loss, loss of enjoyment or loss of income other than the cover provided in Section 5 Accidental Death and Permanent Disablement;
- any medical costs and other expenses incurred overseas after the date when **you** can, in the opinion of **our** medical advisers, be safely repatriated to New Zealand;
- any person lawfully in **your** accommodation premises;
- **your** criminal activities;
- any physical defect, infirmity, existing or recurring **illness, injury** or disability of which **you** are aware or for which **you** have received medical examination, consultation, treatment, investigation and/or medication in the 6 months prior to the commencement date of this policy other than the cover provided in Section 10 Pre-existing Conditions Extension;
- any professional sporting activity;
- extreme versions of any sport;
- or occurring in high altitude or remote areas except as part of an organised tour;
- mountaineering, rock climbing;

- or occurring during any international ocean voyage (whether or not **you** have actually entered international waters) or more than 25 nautical miles from the mainland except as a fare paying passenger on a licensed cruise ship;
- parachuting, hang or tow gliding, microlite flying, sky diving, paragliding and/or parasailing;
- pot holing, bungi jumping, rodeo activities, polo, hunting;
- training, competing or racing other than on foot;
- underwater activities involving the use of artificial breathing apparatus unless an internationally recognised diving qualification is held;
- white water activities;
- any **terminal condition**;
- any unreasonable or criminal or reckless or wilful act, omission, any disregard for, or failure to comply with any provision in or notice or order under any legislation by **you**;
- asbestosis or any related disease;
- receivership, statutory management, administration, bankruptcy, liquidation, financial collapse or adverse financial position of an airline, transport provider, tour operator, travel agent, wholesaler or tourist resort;
- confiscation, detention, requisition or destruction by customs or other authorities;
- continued medication, drugs or treatment;
- deliberate exposure to exceptional danger except in an attempt to save a human life;
- depreciation, mildew, mould, rot, corrosion, rust, insects, vermin, wear and tear, gradual deterioration, any process of cleaning, dyeing, repairing or restoring, or action of sunlight;
- depression, anxiety, nervous disorders or mental **illness**;
- military, naval, air service operations, heavy manual work or hazardous work;

- nuclear weapons material or ionising radiation or contamination by radioactivity from any nuclear waste or from the combustion of nuclear fuel including any self sustaining process of nuclear fission or fusion;
- or occurring in any country where **you** ordinarily reside other than the cover provided in Section 3 Loss of Deposits and Cancellation;
- pregnancy known to exist at the date of inception of this policy and for which **you** have been receiving medical treatment or medication, childbirth or postnatal medical care other than the cover provided in Section 1 - Special Benefit-Pregnancy;
- self-inflicted **illness** or **injury**, suicide, voluntary abortion, influence of alcohol or drugs;
- **your** trade, profession or business or any activity for financial return whether for profit or not.

Loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from, or in connection with any of the following regardless of any other cause or event contributing concurrently or in any other sequence to the loss:

- war, invasion, acts of foreign enemy or enemies, hostilities or warlike operations (whether war may be declared or not), civil war, rebellion, mutiny, revolution, insurrection, sabotage, subversion, civil commotion, assuming the proportions of or amounting to a popular rising or any uprising, military rising, military or usurped power.

Other than the cover provided under the Special Benefit - Terrorism in Section 1 Medical and Other Expenses and Section 5 Accidental Death and Permanent Disablement:

- **you** are not covered for loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, contributed to by, resulting from, or arising out of or in connection with any **act of terrorism** regardless of any other cause or event contributing concurrently or in any other sequence to the loss.
- **you** are not covered for loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, contributed to by, resulting from, or arising out of or in connection with any action taken in controlling, preventing, suppressing, retaliating against, responding to, or in any way relating to any **act of terrorism**.

- if **we** allege that by reason of this clause, any loss, damage, cost or expense is not covered by this insurance the burden of proving the contrary shall be upon **you**.

Section 1 - Medical and other expenses

Loss arising from, or claims for:

- any expenses incurred in New Zealand, other than the cover provided in the Special Benefits: Accompanying Friend, Dental Treatment Overseas and On-Going Medical Expenses;
- any medical or dental treatment or surgery of an elective nature completed without the authority of **our** medical adviser;
- pregnancy, childbirth or postnatal medical care other than the cover provided in the Special Benefit Pregnancy;
- the normal maintenance of dental health other than the cover provided in the Special Benefit Dental Treatment Overseas;
- the cost of private medical care where free or reduced cost care is available to **you**.

Section 2 - Personal baggage

Loss or damage to, or claims for:

- bicycles, surfboards, windsurfers or similar water equipment other than when they are in transit on licensed commercial transportation or for fire or burglary from locked accommodation premises;
- bonds, negotiable instruments, vouchers, deeds, stamps, manuscripts, securities of any kind, bullion, gold, precious metals or precious stones;
- breakage of glass or fragile or brittle articles;
- items used in any trade, business or profession;
- household effects and home appliances not travelling with **you**, works of art and vehicle accessories;
- theft or deliberate damage of **your personal baggage** left unattended in a public place or left in any unlocked vehicle, room or other location;
- software or electronic data;
- sporting equipment when in actual use.

Section 3 - Loss of deposits and cancellation

Loss arising from, or claims for:

- the default of a travel agent;
- the inability or negligence of a tour operator, charter airline or wholesaler to complete **your** travel arrangements;
- **your** curtailment or **your** cancellation for medical reasons unless on written medical advice;
- **your** disinclination to travel or **your** personal wishes;
- **your** failure to check-in at correct departure time;
- **your** financial circumstances;
- government prohibition or regulation other than grounding of aircraft by government agency;
- cancellation due to lack of numbers.

Section 5 - Accidental death and permanent disablement

Loss arising from, or claims for:

- accidental death or **permanent disablement** resulting from or occurring whilst engaged in work for a business, trade or profession;
- death or **permanent disablement** directly or indirectly resulting from disease or natural causes or medical or surgical treatment unless rendered necessary by an **injury** covered in this policy.

Section 6 - Money & Travel Documents

Loss:

- if left unattended in a public place;
- if sent by post, courier service or cargo.

Section 7 - Travel delay & missed connection

Loss or claims for:

- costs resulting from rescheduling of travel arrangements by any supplier;

Section 9 - Liability protection

Liability for or arising from:

- aggravated, punitive or exemplary damages, fines and/or other penalties or reparation orders;
- **injury, illness or death to you, your employees or members of your family;**
- loss or damage to property belonging to **you** or any employee or member of **your** family or under **your** or their control;
- the ownership or use of any land or building, aircraft or aerial device other than model aircraft, vehicles other than push cycles, watercraft other than a rowboat, surfboard, sailboard, bodyboard, water-ski or model boat.

cancelling this policy

You may cancel this insurance at any time before **your** departure by writing to **us** and returning **your proposal confirmation** and this policy booklet. If **you** have suffered no loss or damage and incurred no liability during this period, **we** may refund **your** paid premium in full.

You may cancel this insurance at any time after **your** departure from New Zealand by writing to **us** and returning **your proposal confirmation** and this policy booklet. If **you** have suffered no loss or damage and incurred no liability during this period, **we** will refund **you** 80% of the unused portion of **your** premium.

We may cancel the insurance at any time by writing to **your** postal address for this policy on **our** records, or if **you** have left New Zealand, **your** current overseas address if known to **us**. The letter will contain at least 14 days notice. **We** will refund **your** unused premium.

If **you** make a claim, which is false or fraudulent in any way, **we** may avoid **your** policy or cancel it effective immediately.

making changes to this policy

You can have this policy altered at any time as long as **we** agree in writing to such alteration before it takes effect. **We** can, in exceptional circumstances, alter the terms of this insurance by writing to **your** postal address for this policy on **our** records or if **you** have left New Zealand **your** current overseas address if known to **us** and the change will take effect 14 days after the date of that letter from **us**.

other insurance

We will only pay over and above the cover provided by any other existing policy, private or reciprocal government medical scheme. This does not apply to Section 5 Accidental Death and Permanent Disablement.

currency and taxes

All sums insured and policy limits are expressed in New Zealand currency and includes Goods and Services Tax (GST) and all other taxes.

jurisdiction

The New Zealand courts have exclusive jurisdiction in relation to legal proceedings about this policy. The laws of New Zealand shall apply to this policy.

automatic reinstatement

In the case of loss or damage under any section other than Section 9 Liability Protection **we** will pay the premium to reinstate **your** insurance after **we** meet any claim.

how to contact us

For new policy purchase and enquiries

Phone 0800 801 801

For policy administration & accounts

Phone 0800 654 742

For claims in New Zealand

Phone 0800 654 743

For claims overseas

Phone 64 9 309 1001 (collect)

if you have a problem

While **we** make every effort to get things right, problems may sometimes occur. **We** have in place a complaints procedure that is intended to resolve any problem quickly and fairly.

In the first instance, please contact the FinTel Service Centre Manager on free phone 0800 654 742. If the manager is unable to resolve the problem to **your** satisfaction, **you** may request a copy of the complaints procedure.

schedule of benefits

| Plan | Section 1 | | Section 2 | | Section 3 | | Section 4 | | Section 5 | | Section 6 | | Section 7 | | Section 8 | | Section 9 | | Section 10 | |
|--|--------------------------|------------------|---------------------------------|---------------------------------|--|--------------------------|-----------------------------------|-------------------|----------------------|-----------------------------------|------------|---------|------------|---------|------------|----------|-------------|-------------|------------|--------|
| | Medical & Other Expenses | Personal Baggage | Loss of Deposits & Cancellation | Rental Vehicle Insurance Excess | Accidental Death & Permanent Disablement | Money & Travel Documents | Travel Delay or Missed Connection | Strikes & Hijacks | Liability Protection | Pre-existing Conditions Extension | | | | | | | | | | |
| A World-wide | Individual | Family | Individual | Family | Individual | Family | Individual | Family | Individual | Family | Individual | Family | Individual | Family | Individual | Family | Individual | Family | Individual | Family |
| | UNLIMITED | | | | | | | | | | | | | | | | | | | |
| B World-wide (except USA, Canada, Europe & Japan) | \$200,000 | \$400,000 | UNLIMITED | \$2,000 | \$50,000 | \$2,000 | \$2,500 | \$5,000 | \$5,000 | \$10,000 | \$1,000 | \$2,000 | \$2,000 | \$5,000 | \$5,000 | \$10,000 | \$2,000,000 | \$2,000,000 | | |
| C Australia & South Pacific* and Bali only | \$100,000 | \$200,000 | | | | | | | | | | | | | | | | | | |
| D Australia and Norfolk Island only | \$10,000 | \$20,000 | \$1,000 | \$2,000 | | | \$750 | \$1,500 | \$750 | \$1,500 | \$500 | \$1,000 | \$750 | \$1,500 | \$750 | \$1,500 | \$1,000,000 | \$1,000,000 | | |

*SOUTH PACIFIC MEANS: Australia, Norfolk Island, Papua New Guinea, Solomon Islands, Nauru, Kiribati, Vanuatu, New Caledonia, Fiji, Tonga, the Samoas, Cook Islands, Niue, Tahiti and other island territories bounded by these countries.

**SAVE TIME AND MONEY
ON INSURANCE**

FT020 2M 7/03

Call FinTel Now

0800 801 801

SALES ENQUIRIES

0800 654 742

POLICY ADMINISTRATION/ACCOUNTS

0800 654 743

CLAIMS

64-9-309 1001

OVERSEAS CLAIMS

24 Hour Emergency Helpline

For your added protection, all telephone calls will be recorded and the recording kept secure. We may also monitor telephone calls with the aim of improving our service to you.

FinTel[™]
from TOWER