

Domestic Trip Travel Insurance

Policy Wording | Effective 1 June 2017

The insurer of this product is Zurich Australian Insurance Limited (ACN 000 296 640), an overseas registered company incorporated in Australia (ZAIL), trading as Zurich New Zealand. In this document references to "We", "Us", "Our" means Zurich New Zealand and "You/Your" means the persons named in the booking confirmation who have purchased travel insurance.

This policy covers You from the time You buy it until the end of the last flight in this booking. It also covers infants travelling with You on this booking.

You can cancel this policy for any reason within 14 calendar days of the date of purchase by contacting Air New Zealand. We will give You Your money back as long as You are not making a claim and have not departed on Your journey.

The policy shall be interpreted in accordance with the law of New Zealand. The parties submit to the jurisdiction of the courts of New Zealand. All amounts payable and claims are payable in New Zealand dollars at the rate of exchange applicable at the time the expenses were incurred. We will deduct the first \$20 payable as an excess for claims arising from any one event.

What is covered?

Cover for unforeseeable circumstances outside Your control if You:

- have to cancel Your journey prior to leaving home. We will pay the non-refundable costs of Your prepaid accommodation, transport and Air New Zealand Holidays package arrangements up to \$2,000; or
- are on Your journey and have to re-arrange it. We will pay the reasonable additional accommodation and transport expenses incurred on Your journey up to \$2,000.

Cover for Your checked in baggage that is accidentally lost, stolen or damaged:

In addition to Air New Zealand's checked baggage compensation, We will pay You up to \$1,500 if Your luggage and personal effects are lost, stolen or damaged whilst checked in with Air New Zealand for a flight on this booking. The loss, theft or damage must be reported to Air New Zealand within 24 hours and You must claim from them first. When settling Your claim, We will deduct any payment You receive from Air New Zealand and an amount for reasonable depreciation.

What is not covered?

We will not pay for claims caused by or related to:

- circumstances, medical conditions or pregnancy You were aware of when the policy was issued that could give rise to a claim
- the disinclination of You or any other person to proceed with the journey or deciding to change Your plans or Your suicide, attempted suicide, self inflicted injury, stress, anxiety, depression or mental or nervous disorder
- failure to check in according to the time stated on Your ticket or itinerary
- any contractual, employment or business obligation or Your financial situation
- the rescheduling or cancellation of any appointment, meeting, consultation or court hearing
- travel booked or undertaken after a terminal illness had been diagnosed
- the scheduling of any medical appointment where You are awaiting investigation, treatment, test results or if You are on a hospital waiting list when the policy was issued
- war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection or military or usurped power
- any nuclear reaction or contamination, ionising rays or radioactivity
- or arising from an epidemic, pandemic or outbreak of an infectious disease or any derivative or mutation of such viruses, or the threat or perceived threat of any of these
- an act of terrorism (being an act of any person or group which is done for political religious, ideological, ethnic or similar purposes or reasons including the intention to influence any government or put any part of the public in fear) or the threat or perceived threat of terrorism
- additional travel and accommodation expenses if You booked a one-way fare
- claims arising from 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
- the default, error or omission of any travel agent, tour operator, accommodation provider, airline or other carrier, car rental agency or any other travel or tourism services provider
- electronic equipment (including cameras, laptops and mobile phones), fragile items, jewellery, cash, banknotes and postal orders or any other item listed by Air New Zealand at airnewzealand.co.nz as unacceptable items for checked in baggage
- any government prohibition, regulation or intervention.

To make a claim

Complete an online claim by visiting claims.covermore.co.nz and follow the prompts or download, print and complete a claim form from airnewzealand.co.nz/travel-insurance and submit it with supporting documents within 60 days of the completion of Your Journey. Should You require assistance please call Cover-More on 0800 500 248 (+64 9 308 2122) or email airnz-claims@covermore.co.nz.

How long will the claim take?

We aim to process claims as quickly as possible. You will hear from Us within 10 working days from the time We receive Your claim.

Policy condition

Please note that to substantiate Your claim You must at Your own expense, supply any documents in support of Your claim which We may request, such as original police reports, written confirmations from the airline, original receipts/valuations and/or medical certificates/reports and You must cooperate fully in the assessment or investigation of Your claim.

Sanctions regulation

Notwithstanding any other terms or conditions under this policy, We shall not be deemed to provide coverage and will not make any payments nor provide any service or benefit to You or any other party to the extent that such cover, payment, service, benefit and/or activity of Yours would violate any applicable trade or economic sanctions, law or regulation.

Your duty of disclosure

Before You enter into this policy You have a duty to disclose to Us everything that You know, or could reasonably be expected to know, is relevant to Our decision (or that of a prudent insurer) whether to insure You, and, if We do, on what terms. However, Your duty does not require You to disclose anything:

- that reduces the risk to be undertaken by Us;
- that is generally well known;
- that We know or, in the ordinary course of Our business, ought to know.

If You fail to comply with this duty of disclosure, We may refuse to pay a claim or can treat the policy as never having existed.

We respect Your privacy

We adhere to the Privacy Act 1993 when We collect and handle Your personal information. You have the right to access and correct Your personal information. We collect personal information for the purposes of providing insurance services to You, including:

- evaluating Your application;
- evaluating any request for a change to any insurance provided;
- providing, administering, and managing the insurance services following acceptance of an application; and
- investigating and if covered, managing claims made in relation to any insurance You have with Us or other companies within the same group.

For further information on the privacy policy refer to covermore.co.nz.

Data sharing consent

In order to provide a seamless insurance service globally, Cover-More transfers data to Zurich New Zealand, the Insurer. Zurich New Zealand may transfer any data it has received from and any data it holds on You ('policyholder') to other units of Zurich Insurance Group Ltd, such as branches, subsidiaries, or affiliates within Zurich Insurance Group Ltd,

cooperative partners of Zurich Insurance Group Ltd, coinsurance and reinsurance companies located in the country of the policyholder or abroad.

Cover-More, Zurich New Zealand and such recipients may use, process and store the data, in particular for the purpose of risk evaluation, policy execution, premium setting, premium collection, claims assessment, claims processing, claims payment, statistical evaluation or to otherwise ensure Zurich's global insurance service delivery.

If Cover-More or their agent is acting on Your behalf, Zurich New Zealand is authorised to use, process and store data of the policyholder received from Cover-More or such agent, and to forward to Cover-More or such agent data of the policyholder relating to the execution of the policy and the collection of premiums and payment of claims.

Cover-More or Zurich New Zealand may procure data from government offices and third parties relating to the policyholder to assess a claim in the event of loss or damage.

Zurich New Zealand's contact details are:

Mail: Zurich New Zealand
PO Box 497, Shortland Street, Auckland 1140

Change of terms and conditions

From time to time and where permitted by law, We may change parts of the Policy Wording document. We will issue You with an endorsement or other document to update the relevant information except in limited cases. Any updates which are not materially adverse to You from the view of a reasonable person deciding whether to buy this insurance, may be found on insurance.airnewzealand.co.nz. You can obtain a paper copy of updated information without charge by calling 0800 500 248.

The Fair Insurance Code

Zurich New Zealand is a signatory to the Fair Insurance Code. The Fair Insurance Code is a code of practice that:

- sets minimum service standards for insurance companies;
- describes the responsibilities that you You and your Your insurance company have to each other; and
- encourages professionalism in the insurance industry.

The Code covers all insurance products except health insurance and life insurance. The Code only applies to individuals and entities with 19 or fewer employees. Further information about the Code can be obtained from www.icnz.org.nz.

Resolving complaints

If You think We (or one of Our representatives) have let You down in any way, please contact Cover-More in the first instance, by phone on 0800 500 248, email airnz@covermore.co.nz. Visit covermore.co.nz for details of the complaint process.

Both We and Cover-More aim to resolve Your complaint fairly and promptly. If You are not satisfied with how We or Cover-More handle Your complaint You can refer the matter to the Insurance & Financial Services Ombudsman (IFSO) an independent body, of which We are a member, whose services are free to You. You can contact the IFSO by:

Address: PO Box 10-845 Wellington 6143 New Zealand
Call: 0800 888 202 or +64 (04) 499 7612
Website: www.ifso.nz
Email: info@ifso.nz

Who is the insurer?

The insurer of this product is Zurich Australian Insurance Limited (ACN 000 296 640, an overseas registered company incorporated in Australia) (ZAIL), trading as Zurich New Zealand.

ZAIL is part of the Zurich Insurance Group, a leading multi-line insurer that serves its customers in global and local markets. Zurich provides a wide range of general insurance and life insurance products and services in more than 210 countries and territories. Zurich's customers include individuals, small businesses, and mid-sized and large companies, including multinational corporations.

As at the date of issue of this document, ZAIL has an insurer financial strength rating of A+ from Standard & Poor's (Australia) Pty Ltd. This rating shows that the company has strong financial security characteristics. This is reviewed annually and may change from time to time, so please refer to www.zurich.co.nz/content/zurich_nz/about_us/financial-strength to ensure it has not changed.

Standard & Poor's rating scale for an insurer's financial strength, together with a summary of Standard & Poor's description is: AAA (Extremely Strong), AA (Very Strong), A (Strong), BBB (Good), BB (Marginal), B (Weak), CCC (Very Weak), CC (Extremely Weak), R (Regulatory Supervision), NR (Not Rated). Ratings from 'AA' to 'CCC' may be modified by the addition of a plus (+) or minus (-) sign to show relative standing within the major rating categories. Further information on these ratings is available from www.standardandpoors.com.

An overseas policyholder preference applies. Under Australian law, if ZAIL is wound up, its assets in Australia must be applied to its Australian liabilities before they can be applied to overseas liabilities. To this extent, New Zealand policyholders may not be able to rely on ZAIL's Australian assets to satisfy New Zealand liabilities.

About Cover-More

Cover-More is a global travel insurance and assistance group of companies with offices in New Zealand, the United States, the United Kingdom, India, Malaysia, Singapore, China and Australia.

With an office in Auckland, we cover more than 2.2 million travellers worldwide each year including in the US where we own Travelex Insurance Services.

We have our own global medical assistance team of doctors, registered nurses, psychologists, trauma counsellors and experienced case managers. And a total global workforce of more than 1000 people.

For more information visit covermoregroup.com

Cover-More (NZ) Limited (Cover-More) administers the policy (including customer service and claims management) on Our behalf. Cover-More is a registered financial services provider (FSP 39781) and part of the Cover-More Group.

Cover-More Customer Service and Claims

e: airnz@covermore.co.nz

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