

# Domestic Trip Travel Insurance

Policy Wording | Effective 30 November 2018

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## 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 This insurance is administered and managed by Cover-More (NZ) Limited.

## Contact information

### Cover-More Customer Service and Claims

email: airnz@covermore.co.nz  
 call: 0800 500 248 in New Zealand or + 64 9 308 2122 outside New Zealand  
 fax: 09 300 7370

Cover-More (NZ) Limited  
 PO Box 105-203  
 Auckland 1143  
 New Zealand

## What is covered?

Below is a summary of the benefits We provide and their maximum limits (in New Zealand Dollars) per Covered Person.

Please refer to the Policy Wording section for full details of the terms of the cover provided.

Please read the entire document carefully to understand what this policy covers. Importantly, please note that conditions, exclusions, limits and sub-limits apply.

Policy Benefits	Return Journey Maximum limit per Covered Person	One-way Journey Maximum limit per Covered Person
1. Cancellation	\$2,000	\$1,000
2. Additional Accommodation and Transport Expenses	\$2,000	\$500
3. Checked Baggage	\$1,500	\$1,500

## What is this cover for?

You can buy this travel insurance cover, at the same time as You book Your flights online with Air New Zealand for travel within New Zealand only – hence why this is called Domestic Trip Travel Insurance. One-way and return trips are coverable. For example:

Cover for unforeseeable circumstances outside Your control if You:

- need to cancel Your Return Journey or One-Way Journey prior to leaving Home
- are on Your Return Journey or One-Way Journey and need to rearrange it.

Cover for Your Checked Baggage that is accidentally lost, stolen or damaged whilst it is checked in with Air New Zealand for a flight on this booking.

As we said in "What is covered?" You need to read this entire document to understand the full terms and conditions of this cover. Please contact Cover-More if You have any questions or need help with the insurance.

## Policy conditions

### Things You need to understand

#### Area of travel

This insurance only covers travel within New Zealand where a domestic flight (one-way or return) is booked with Air New Zealand, New Zealand.

#### Age limits

There is no age limit under this policy and cover includes Accompanied Infants. Please note that an insurance premium is not payable for any Accompanied Infant travelling with You.

#### Excess

The excess is the first amount of a claim which We will not pay for. We will deduct a \$20 excess for claims arising from any one event.

An excess will apply for each policy in the flight booking purchased with this travel insurance.

**“Period Of Insurance” and other words with special meaning**

Certain words have special meanings and are shown with capital letters. See Words with special meaning on this page.

**Free extension of insurance**

Where Your Return or One-Way Journey is necessarily extended due to an unforeseeable circumstance outside Your control, Your Period Of Insurance will be extended until You are physically able, by the quickest and most direct route to:

- a) return Home on a **Return Journey**, or
- b) reach Your end destination as shown on Your Air New Zealand, New Zealand flight ticket on a **One-Way Journey**.

The Period Of Insurance will not be extended for any other reason.

**Cooling off period**

You can cancel this policy for any reason within 15 working days (i.e. Monday to Friday excluding public holidays where You are) of the date of purchase by contacting Air New Zealand.

Air New Zealand, on Our behalf, will give You Your money back if You:

- a) have not made a claim/are not making a claim at the time of cancelling this policy, and
- b) have not departed on Your Return Journey or One-Way Journey.

The amount You paid for this insurance will not be refunded if notified outside the cooling off period.

**Policy Wording**

**Words with special meaning**

In this policy words with capital letters have the meanings shown below.

“We”, “Us”, “Our” means Zurich New Zealand.

“You”, “Your”, “Covered Person” means the person(s) named in the booking confirmation who have purchased travel insurance and includes any Accompanied Infants.

“Accompanied Infants” means any child travelling with You who is under the age of two and is not allocated a seat and must be held by an accompanying adult, who is 15 years or older.

“Additional” means the cost of accommodation (room rate only) or transport You actually use less the cost of accommodation (room rate only) or transport You expected to use had the Journey proceeded as planned.

“Checked Baggage” means Your property that You take with You on a flight on the booking purchased with this insurance and which is checked in with Air New Zealand for carriage in the hold of the aircraft.

“Home” means Your usual place of residence in New Zealand.

“One-Way Journey” means the period commencing at the time You leave Your Home and ceasing at the time Your domestic only Air New Zealand flight arrives at the scheduled final destination in New Zealand.

“Period Of Insurance” means the time when You are covered:

- 1. **For a Return Journey**, Period Of Insurance means from the time You commence the Journey or the travel start date shown on Your Certificate of Insurance (whichever is later) until the time You complete the Return Journey or within 24 hours of the travel end date shown on Your Certificate of Insurance (whichever is the earlier).
- 2. **For a One-Way Journey**, Period Of Insurance means from the time You commence the Journey or the travel start date shown on Your Certificate of Insurance (whichever is later) until the time You complete the One-Way Journey or the travel end date shown on Your Certificate of Insurance (whichever is the earlier).

Cover under Section 1 Cancellation begins from the time the policy is issued to You. The dates on Your Certificate of Insurance can only be changed with Our consent.

“Registered Psychiatrist or Psychologist” means a psychiatrist or psychologist registered with and accredited by the Medical Council of New Zealand or the New Zealand Psychologists Board or, an equivalent regulatory body which governs psychiatrists or psychologists in the jurisdiction in which You are being treated.

“Return Journey” means the period commencing at the time You leave Home and ceasing at the time You return Home for travel within New Zealand only.

**The Benefits**

**Section 1: Cancellation**

**What is covered?**

- 1. **For a Return Journey**, We will pay up to \$2,000 of the non-refundable costs for Your unused prepaid Air New Zealand flight(s) in this booking, prepaid accommodation and transport and Air New Zealand travel packages including Grabaseat Getaways and Mystery Breaks to be used during Your Return Journey if You must cancel Your Return Journey due to unforeseeable circumstances outside Your control.
- 2. **For a One-Way Journey**, We will pay up to \$1,000 of the non-refundable costs for Your unused prepaid Air New Zealand flight(s) in this booking as well as prepaid accommodation and transport to facilitate Your One-Way Journey if You must cancel Your One-Way Journey due to unforeseeable circumstances outside Your control.

The maximum benefit limit for this section is:

Return Journey	One-Way Journey
Maximum limit per covered person	Maximum limit per covered person
\$2,000	\$1,000

**What is not covered?**

We will not pay for:

- 1. the disinclination of You or any other person to proceed with the Journey or deciding to change Your plans
- 2. cancellation due to anxiety, depression, mental illness or stress suffered by You or another person unless referred to and diagnosed by a Registered Psychiatrist or Psychologist and:
  - a. You are certified as unfit to travel by the treating Registered Psychiatrist or Psychologist; or
  - b. the treating Registered Psychiatrist or Psychologist certifies that it was medically necessary for You to amend or cancel Your Journey to assist another person, or
- 3. a lack in number of persons required to commence any tour, conference, accommodation or travel arrangements.

Also refer to: General exclusions on page 3 and the policy conditions sections in this policy.

**Section 2: Additional Accommodation and Transport Expenses**

**What is covered?**

- 1. **For a Return Journey**, We will pay up to \$2,000 for the reasonable Additional accommodation and transport expenses incurred if You are on Your Return Journey and You must re-arrange Your Return Journey because of unforeseeable circumstances outside Your control and Your Home is more than 50 kilometres from the airport you are departing from.

2. **For a One-Way Journey**, We will pay up to \$500 for the reasonable Additional accommodation and transport expenses incurred if You are on Your One-Way Journey and You must re-arrange Your One-Way Journey because of unforeseeable circumstances outside Your control and Your Home is more than 50 kilometres from the airport you are departing from.

The maximum benefit limit for this section is:

Return Journey	One-Way Journey
Maximum limit per covered person	Maximum limit per covered person
\$2,000	\$500

Also refer to: General exclusions on page 3 and the policy conditions sections in this policy.

### Section 3: Checked Baggage

#### What is covered?

1. **For a Return Journey** or a **One-way Journey**, We will pay up to \$1,500 in addition to Air New Zealand's Checked Baggage compensation as set out in Air New Zealand's Conditions of Carriage if Your Checked Baggage is accidentally lost, stolen or damaged whilst checked in with Air New Zealand on a flight on the booking purchased with this insurance.

Our payment will not exceed the original purchase price of any item or pair of items.

The loss, theft and damage must be reported to Air New Zealand within 24 hours and You must claim from them first.

When settling Your claim, We may choose to replace, provide a replacement voucher, repair or pay You the monetary value after deducting any payment You receive from Air New Zealand and an amount for reasonable depreciation (where applicable and determined by Us).

The maximum benefit limit for this section is:

Return Journey	One-way Journey
Maximum limit per covered person	Maximum limit per covered person
\$1,500	\$1,500

#### What is not covered?

We will not pay for:

- electronic equipment (including cameras, laptops and mobile phones)
- fragile items
- jewellery
- cash/money, banknotes or postal orders
- any items that are not Checked Baggage, that is any items that Air New Zealand has not taken into their custody for carriage in the hold of the aircraft, or
- any items listed by Air New Zealand at [airnewzealand.co.nz/conditions-of-carriage](http://airnewzealand.co.nz/conditions-of-carriage) as unacceptable items for Checked Baggage.

Also refer to: What is not covered for all benefits on page 3 and the policy conditions sections in this policy.

#### General Exclusions

Unless otherwise indicated, these exclusions apply to all sections of the policy.

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

- costs or expenses incurred outside the Period Of Insurance
- circumstances, medical conditions or pregnancy You were aware of when the policy was issued that could give rise to a claim
- failure to check in according to the time stated on Your ticket or itinerary
- costs incurred outside of New Zealand including the costs to amend or rearrange Your international flights
- costs incurred for meals and other incidentals if Your pre-booked transport including Your Air New Zealand flight(s) is temporarily delayed or is cancelled
- any contractual, employment or business obligation or Your financial situation
- travel booked or undertaken after a terminal illness had been diagnosed
- the re-scheduling or cancellation of any appointment, meeting, consultation or court hearing
- Your suicide, attempted suicide, self-inflicted injury or condition, stress, travel exhaustion or any conduct engaged in whilst under the influence or effect of alcohol or drugs
- costs where Air New Zealand or any transport provider provides an alternative mode of transportation without additional cost to you
- 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
- 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, ionizing rays or radioactivity
- an epidemic, pandemic or outbreak of an infectious disease or any derivative or mutation of such viruses, or the threat or perceived threat 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 of perceived threat of terrorism, or
- any government prohibition, regulation or intervention.

## Claims

### How to make a claim

You must submit the claim within 60 days of the completion of Your Journey. If you need to make a claim, We will require You to:

- a) Report the loss or theft of Checked Baggage within 24 hours to Air New Zealand (for Checked Baggage claims)

A written report must be obtained at the time.

- b) Complete an online form

Visit [claims.covermore.co.nz](https://claims.covermore.co.nz) and follow the prompts; or

- c) Fill in a claim form

Download, print and complete a claim form from [insurance.airnewzealand.co.nz](https://insurance.airnewzealand.co.nz)

- d) Follow the checklist for supporting documents

At Your own expense, supply Us with any original documents in support of Your claim which we may request, such as a Property Irregularity Report (PIR), receipts, vouchers and medical certificates.

- e) Submit the claim online or post it

Upload Your scanned documents and submit the claim online; or

Post the completed claim form and original supporting documents to:

Air New Zealand Claims  
Cover-More Travel Insurance Claims Department  
PO Box 105-203  
Auckland 1143

Should You require assistance with your claim please call Cover-More on 0800 500 248 in New Zealand or + 64 9 308 2122 from outside New Zealand or email [airnz-claims@covermore.co.nz](mailto:airnz-claims@covermore.co.nz).

You must take all reasonable steps to prevent or minimise a claim.

### Fraudulent claims

If You make or try to make a false, exaggerated or fraudulent claim or use any false, exaggerated or fraudulent means in trying to make a claim, We will not pay Your claim, Your cover under this policy will be voided (without any return of the amount You have paid). We may report You to the appropriate authorities and You may be prosecuted.

### If You can claim from another party

If You can claim against any hotel, carrier, travellers' compensation fund or other statutory fund or anyone else for monies otherwise payable under this policy You must do so and the policy will only cover the balance of Your claim.

### Claims payable in New Zealand dollars

All insurance premiums and claims are payable in New Zealand dollars.

### Policy interpretation and dispute resolution

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.

## Important Information

### 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](https://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](https://www.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 and 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](https://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 0800 500 248, email [airnz@covermore.co.nz](mailto:airnz@covermore.co.nz). Visit [covermore.co.nz](https://www.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

Call: 0800 888 202 or +64 (04) 499 7612

Website: [www.ifso.nz](https://www.ifso.nz)

Email: [info@ifso.nz](mailto:info@ifso.nz)

### About Zurich

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/about-us/financial-strength](https://www.zurich.co.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](https://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](https://www.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.