

BNZ Advantage 35 day business international travel insurances

BNZ Business credit card

June 2021

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If you have any questions, call us on 0800 269 872

BNZ Advantage 35 Day Business International Travel Insurance, and BNZ 90 Day Platinum International Leisure Travel Insurance Business Extension are provided to **you** by Cigna Life Insurance New Zealand Limited pursuant to an agreement with BNZ, under which BNZ makes these policies available to **you**.

BNZ is neither the insurer nor agent of Cigna in relation to BNZ Advantage 35 Day Business International Travel Insurance, and BNZ 90 Day Platinum International Leisure Travel Insurance Business Extension and does not guarantee the obligations of Cigna Life Insurance New Zealand Limited under these policies.

This document consists of Parts 1 and 2.

Not all Parts of this document will apply to you.

Part 1

If **you** are a **BNZ Advantage Business Cardholder** and not a cardholder of a BNZ Advantage Platinum Card, then please keep reading. Part 2 will not apply to you.

Part 2

If **you** are both a **BNZ Advantage Business Cardholder** and a **BNZ Advantage Platinum Cardholder**, then please turn to page 12.

Part 1

BNZ Advantage 35 Day Business International Travel Insurance

This Part of **your** policy booklet is applicable if **you** are a **BNZ Advantage Business Cardholder** and not a cardholder of BNZ Advantage Platinum Card.

BNZ Advantage Business Cardholder

BNZ Advantage Platinum Cardholder

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Part 1 BNZ Advantage 35 Day Business International Travel Insurance

Schedule of Benefits

The compensation, Sum Insured, and limit of liability applicable under each section of this policy, for insured persons for each **journey**

		The maximum amount payable	
Benefits		Sum insured (For persons under 75 years of age)	Sum insured (For persons aged 75 to 89 years)#
Section I.1.*	Cancellation, Overseas Medical and Additional Expenses Travel agent's cancellation fees Bed care Patient Benefit (\$50 per continuous 24 hour period) Burial Expenses/Return of Mortal remains Travel delay (\$250 per person, \$500 per family per continuous 12 hour period)	Unlimited \$500 per journey \$5,000 per person Reasonable costs \$750 per person \$1,000 per family	Cancellation cover only for a maximum of \$5,000 per person. There is no cover under this section for: • medical expenses; • medical related expenses (including but not limited to medical repatriation/evacuation or accompanying person expenses); and/or • extra travel expenses arising from your injury or illness. \$500 per journey Not covered Not covered \$750 per person \$1,000 per family
Section I.2.*	Luggage, Personal Effects and Travel Documents Limit any one item Increased Limit any one item – Laptops Only Emergency replacement of luggage	\$10,000 per person \$20,000 per family \$2,000 \$6,000 \$300 per person \$600 per family	\$10,000 per person \$20,000 per family \$2,000 \$6,000 \$300 per person \$600 per family
Section I.3.*	Personal Liability	\$2,500,000 per person	\$2,500,000 per person
Section I.4.*	Rental Vehicle Collision Damage and Theft Excess Cover	\$2,000 per journey	\$2,000 per journey
Section I.5.	Accidental Death	\$100,000 for the BNZ Advantage Business Cardholder \$50,000 for the BNZ Advantage Business Cardholder's accompanying spouse	\$100,000 for the BNZ Advantage Business Cardholder \$50,000 for the BNZ Advantage Business Cardholder's accompanying spouse
Section I.6.	Loss of Income	Up to \$1,000 per week for BNZ Advantage Business Cardholder and accompanying spouse who are income earners	Not covered
Section I.7.	Hijack and Detention (\$100 per continuous 24 hour period)	\$6,000 per person	\$6,000 per person
Section I.8.	Missed Connection	\$2,000 per person	\$2,000 per person
Section I.9.	Kidnap and Ransom	\$250,000 per person	\$250,000 per person

* There is a \$200 excess for each and every claim arising from the same event under this section.

Refer to Clause B on application for cover for Mature Traveller Each and Every Journey.

A. Your Duty of Disclosure

You have a duty to disclose to **us** every matter that **you** know, or could be reasonably be expected to know, is relevant to **our** decision (or the decision of a prudent insurer in the circumstances) of whether to accept the risk of providing **you** with insurance, and if so on what terms.

Your duty does not extend to matters:

- (a) That diminish the risk to be undertaken by **us**.
- (b) That are of common knowledge.
- (c) That **we** know or in the ordinary course of **our** business ought to know
- (d) Where compliance of **your** duty is waived by **us**.

Any matter that **you** are required to disclose to **us** will not be covered unless **we** have agreed to provide cover in writing prior to the departure date of the **journey**. If **you** fail to comply with this duty of disclosure, **we** may be entitled to reduce or avoid **our** liability under this policy in respect of a claim.

Matters that **we** consider should be disclosed include but are not limited to:

1. Travel to locations designated as “Extreme Risk” by the New Zealand Ministry of Foreign Affairs and Trade;
2. Travelling for missionary or humanitarian purposes;
3. Extreme or hazardous activities or pursuits; and
4. Sporting activities, including trekking or competitive team sports.

If **you** are in doubt regarding any aspect of **your** planned **journey** please tell **us**.

Privacy Statement

This policy is issued/insured by Cigna Life Insurance New Zealand Limited (“Cigna”). Cigna collects information necessary to underwrite and administer this policy, to maintain and improve customer service, and to advise **you** of **our** products. In the course of administering this policy, Cigna may exchange or disclose **your** personal information and that of any other person insured by this policy to:

- (a) A related Cigna company either in New Zealand or overseas;
- (b) Contractors or third party providers providing services related to the administration of this policy;
- (c) Banks and financial institutions for the purpose of processing **your** application and obtaining payment of premium;
- (d) In the event of a claim - assessors, third party administrators, emergency providers, retailers, medical providers and travel carriers; and
- (e) **Our** assistance provider who will record all calls to the assistance service provided under this policy for quality assurance, training and verification purposes.

Your Access to Personal Information

You may gain access to or request correction of **your** personal information by writing to:

The Privacy Manager
Cigna Life Insurance New Zealand Limited
PO Box 24031
Manners Street
Wellington 6142
New Zealand

While access to this personal information may generally be provided free of charge, **we** reserve the right to charge for access requests in some limited circumstances.

Consent Acknowledgement

By completing the application form for a **BNZ Advantage Business Card**, completion of claim forms, application forms for cover for **pre-existing medical conditions** or Mature Age Assessment and paying any applicable premium, **you** consent to the use of **your** personal information and that of any other person insured by this policy as stated in the Privacy Statement above.

B. Application for Cover for the Mature Traveller Each and Every Journey

1. There are limitations to the amount and cover provided to **you** if **you** are aged 75 years up to 89 years. Please refer to the Schedule of Benefits.
2. If **you** are aged between 75 and 89 years and wish to apply for medical-related cover under this policy **you** can do so by contacting the BNZ travel team at Cigna on **0800 269 872** and completing a Mature Age Assessment.
3. A Mature Age Assessment must be completed for **each and every journey** if **you** wish to have medical related cover under this policy.
4. When **you** call, **you** will be requested to provide full details of **your** travel plans, the state of **your** health, and if applicable, **your accompanying spouse**.
5. If **your** application for cover is granted then a premium for the cover is payable and this will be charged to **your BNZ Advantage Business Card**.
6. A letter will be sent to **you** confirming the policy cover, as well as any special acceptance terms that are to apply.
7. If within seven (7) days of receipt of **our** letter and before **your** departure date (providing **you** have not claimed against the policy), **you** can write to us to cancel **your** requested cover from inception and receive a full credit against **your BNZ Advantage Business Card** for the insurance premium that **you** have paid.
8. There is no cover under this policy for persons aged 90 years or older.

C. Insurance Activation Clause

1. Eligibility for Cover

The person activating must be a **BNZ Advantage Business Cardholder** (which includes joint and additional cardholders) at time of activation and satisfy the requirements set out in this **clause C**.

2. If the BNZ Advantage Business Cardholder is travelling alone

1. At least \$500 (or \$250 if travelling only to Australia and/or a South Pacific Island) of **your pre-paid travel costs** have been paid for by using one of the following methods:
 - (a) Charged to **your BNZ Advantage Business Card**; or
 - (b) A cash advance from **your BNZ Advantage Business Card**, in which case the entire amount (i.e. \$500 or \$250 if travelling to Australia and/or a South Pacific Island) must be taken out as a cash advance on the same day that the payment for **your pre-paid travel costs** is made and received; or

2. If **you** earn frequent flyer points or Fly Buys points, **you** can activate cover by redeeming such points to pay for the full return air-fare. If **you** activate in this way, any airport, departure and transportation taxes and surcharges that **you** are required to pay at the time of booking **your** travel must be charged to **your BNZ Advantage Business Card**.

3. BNZ Advantage Business Cardholder's Travelling with Accompanying Spouse and/or Dependent Children

1. If cover is required for **spouse and/or dependent children** that are **accompanying** the **BNZ Advantage Business Cardholder** on the **journey**, then the following additional requirements shall apply:
 - (a) The **pre-paid travel costs** to be charged to **your BNZ Advantage Business Card** or paid for by a cash advance from **your BNZ Advantage Business Card** (where receipted on the same day) for **you, your spouse** and any **dependent children**:
 - (i) For travel solely to Australia and/or a South Pacific Island is \$500 in total; or
 - (ii) For travel to other destinations is \$1,000 in total; or

- (b) If using frequent flyer points or Fly Buys points as stated under **clause C.2.2.** above, then the full airfares for **you, your spouse** and any **dependent children** must be paid for using such frequent flyer points or Fly Buys points. If **you** activate in this way, any airport, departure and transportation taxes and surcharges that are required to be paid at the time of booking the travel must be charged to **your BNZ Advantage Business Card.**
2. If **family** members (i.e. **BNZ Advantage Business Cardholder's accompanying spouse** and/or **dependent children**) are having their **journey** paid for separately by way of either the **BNZ Advantage Business Cardholder's BNZ Advantage Business Card** or frequent flyer points or Fly Buys points, then in order to activate cover for the entire **family, you** will need to comply with the following requirements:
- (a) Where only one **family** member is activating using the **BNZ Advantage Business Cardholder's BNZ Advantage Business Card:**
- (i) The dollar amount to be charged on the **BNZ Advantage Business Card** for **pre-paid travel costs** is either \$250 for travel to Australia and/or a South Pacific Island or \$500 for all other destinations. The insurance activation requirements for this **family** member shall be the same as those specified in **clause C.2.1.;** and
- (ii) The remainder of the **family** members must activate using the **BNZ Advantage Business Cardholder's** frequent flyer points or Fly Buys points. The insurance activation requirements for each of the remainder of the **family** members shall be the same as those specified in **clause C.3.1.(b).**
- (b) Where two or more **family** members are activating using the **BNZ Advantage Business Cardholder's BNZ Advantage Business Card,** then the amount of **pre-paid travel costs** for the **family,** charged using the **BNZ Advantage Business Cardholder's BNZ Advantage Business Card,** must be \$500 for travel to Australia and/or a South Pacific Island or \$1,000 for all other destinations. The insurance activation requirements for the **family** shall be the same as those specified in **clause C.3.1.(a).**
- 4. Insurance Activation Rules and Conditions (applying to the entire policy)**
1. **Maximum Duration of Cover**
- (a) To be eligible for cover under this policy, the total period of the overseas portion of **your journey** must not exceed 35 days and **you** must hold a return travel ticket for **your journey** before **you** depart New Zealand.
- (b) Day one of **your journey** commences at the date and time **you** depart New Zealand to commence the overseas travel (e.g. scheduled flight departure time) and concludes at the date and time **you** arrive back in New Zealand (e.g. scheduled air flight arrival time).
- (c) **Your** cover will be automatically extended to accommodate the late arrival of **your** transport, providing this was **your** original scheduled transport.
- (d) An additional twenty-four (24) hours is allowed each way for direct travel between the point of departure/arrival in New Zealand and **your** place of residence. **You** do not need to include these days when working out the **journey** period for activation purposes.
2. **Pre-paid travel costs**
- (a) **"Pre-paid travel costs"** mean the following expenses:
- (i) Return overseas travel tickets;
- (ii) Airport, departure and transportation taxes and/or surcharges;
- (iii) Pre-paid overseas accommodation; and/or
- (iv) Pre-paid international tour and/or transport costs (excluding rental vehicle hireage).
3. **Incorrect Activation for accompanying spouse and/or dependent children**
- If the **BNZ Advantage Business Cardholder** is travelling with his/her **spouse** and/or **dependent children,** but activates cover only for one person, there is no cover under this policy for the **spouse** and/or **dependent children.**
4. **Joint and Additional BNZ Advantage Business Cardholders**
- (a) Regardless of any provision to the contrary in this **clause C.,** and subject to **clause C.4.4.(b)** below, any **BNZ Advantage Business Cardholder** (which includes any joint and additional cardholder, including a **spouse** or **dependent child,** who is a joint or additional **BNZ Advantage Business Cardholder**) can activate cover in their own right, by having the relevant travel costs charged to, or having the cash advance from (as applicable):
- (i) Their own **BNZ Advantage Business Card;** or
- (ii) Any other **BNZ Advantage Business Card** issued in respect of the same account as their own **BNZ Advantage Business Card,** or any combination of those cards.
- In addition, cardholders can activate cover as specified under **clause C.2.** or **C.3.** above (as applicable) using their frequent flyer points or Fly Buys points.
- (b) All other activation requirements of this **clause C.** must be satisfied for the **BNZ Advantage Business Cardholder** and/or any **accompanying spouse** and/or **dependent children** to be eligible for cover under this policy. This includes those requirements relating to charging and cash advances.
- (c) A **spouse** or **dependent child** who has not activated cover in their own right may still be eligible for cover as **accompanying** insured persons where they are travelling with the **BNZ Advantage Business Cardholder** who has activated cover for the **family** under **clause C.3.**
5. **Business/Work Overseas**
- (a) Subject to **clause C.4.5.(b), you** (and/or **your accompanying spouse** and/or **dependent children**) are eligible for cover under this policy if one of the reasons for the overseas travel is to engage in business and/or work-related activities, provided that:
- (i) The worksite is within a major centre that is regularly serviced by scheduled commercial airline services, or is readily accessible from that major centre by scheduled public transportation or sealed road (please note: **clause H.25.** General Policy Exclusions which excludes travel to "extreme risk" locations will also apply); and
- (ii) The business and/or work-related activities:
- (aa) Are of the following nature: professional services, managerial, consultative, negotiation, site inspection, marketing and sales, low risk technical and advisory activities. Trade services carried out by qualified tradespersons are also covered provided they are not otherwise excluded in this policy, they are conducted in accordance with New Zealand safety requirements and workmanship standards, and that any construction work undertaken is at ground level only; and
- (bb) Do not involve heavy machinery, non-scheduled or chartered flights, missionary or humanitarian work or **hazardous work.**
- For clarity, if provisos (i) and (ii) above are not satisfied, this means that **you** (and **your accompanying spouse** and **dependent children**) are not eligible for cover under this policy.

(b) **Your accompanying spouse and/or dependent children** are not eligible for cover under this policy if a reason for their overseas travel is to engage in their own business and/or work-related activities, unless such business and/or work-related activities satisfy **clause C.4.5.(a)(i) and (ii)** above and are directly related to the business and/or work-related activities that **you** (i.e. the **BNZ Advantage Business Cardholder**) are travelling to undertake.

(c) If **you** are still unsure about whether or not this policy provides cover for **your** business and/or work-related activities or travel destination, then in all cases **you** must seek clarification by calling **us** on **0800 269 872**.

6. Switching Between Cards

If **you** switched to a **BNZ Advantage Business Card** from a BNZ Advantage Platinum Card account after **you** purchased **your** travel and **you** have no further **Pre-paid travel costs** to pay then **you** are eligible for cover under this policy provided **you** had satisfied **clause C.1.** of the 90 Day Platinum International Leisure Travel Insurance policy before **you** switched.

If **you** switched to a **BNZ Advantage Business Card** from a BNZ Advantage Platinum Card account after **you** purchased **your** travel and **you** have insufficient **pre-paid travel costs** to activate cover as specified under **clause C.2.** or **C.3.** above then **you** are eligible for cover under this policy provided **you** have met the eligibility criteria of the 90 Day Platinum International Leisure Travel Insurance policy before **you** switched and provided any remaining **pre-paid travel costs** are charged to **your BNZ Advantage Business Card**.

7. No or Insufficient pre-paid travel costs

If **you** have no **pre-paid travel costs** or they do not equal or exceed the monetary values specified in the relevant **clauses C.2.** or **C.3.** above, then **you** are not eligible for cover under this policy.

6. Losses

All losses under **section I.2.** (Luggage, Personal Effects and Travel Documents) must be reported to the appropriate authority within twenty-four (24) hours and a written acknowledgment obtained. The appropriate cancellation measures must also be taken.

7. Keep Receipts

Receipts for claimable expenses and items purchased by **you** must be retained to support **your** claim. It is recommended for security purposes that receipts for purchases be kept separately from the items obtained.

8. New Zealand Ministry of Foreign Affairs and Trade

You are not covered for travel into and within a location that is listed as an “extreme risk” location on the Ministry of Foreign Affairs and Trade website (safetravel.govt.nz). **You** may be covered for cancellation costs under **section I.1.1.** (Cancellation) if **you** decide to cancel or curtail **your journey** because the location(s) in **your** planned itinerary are upgraded or added to the Ministry of Foreign Affairs and Trade list of “extreme risk” locations after **you** have activated cover under this policy.

9. Exclusions and Conditions

You should take special note of the General Policy Conditions, General Policy Exclusions, and the conditions and exclusions included in **sections I.1. – 9.**

E. Continuation of Cover

1. If **your** return to New Zealand is delayed by reason of either:

(a) Travel delay; or

(b) **Your** illness/injury,

and the reason is a covered event under **your** policy, **you** are automatically insured under this policy up to a further ninety (90) consecutive days provided:

(i) **You** have obtained approval from **First Assistance**, as soon as is possible, for this extension;

(ii) **You** return to New Zealand as soon as the reason for the travel delay is removed or **you** have recovered from **your** illness/injury; and

(iii) **You** follow the direction/advice of **First Assistance**.

F. General Policy Conditions

1. General

At the time of this insurance becoming effective **you** must be fit to travel and not be aware of any circumstances which could lead to cancellation or disruption of the **journey**.

2. Health Changes

You must notify **us** of any change in health or medical condition that occurs prior to departure from New Zealand, otherwise the new condition or consequences of **your** change in health may not be covered under the policy once **your journey** commences. **We** reserve the right to review the cover granted including withdrawing or amending cover previously approved for the **journey**.

3. Excess

You must pay the first \$200 of each and every claim arising from the same event under:

(a) Section I.1. – Cancellation, Overseas Medical and Additional Expenses;

(b) Section I.2. – Luggage, Personal Effects and Travel Documents;

(c) Section I.3. – Personal Liability; and

(d) Section I.4. – Rental Vehicle Collision Damage and Theft Excess Cover.

4. Loss

If **you** have a loss, **you** must:

(a) Do what **you** can to prevent any further loss or expense; and

(b) Not admit liability for the loss.

5. First Assistance Requirements

D. Important Points to Note

1. Age Limit

This policy covers current **BNZ Advantage Business Cardholders** and **accompanying spouses** who are under 90 years of age, subject to the terms, conditions, provisions and exclusions of this policy. There are limitations to the amount and cover provided for if **you** are aged 75 years up to but not including 90 years. Please refer to the Schedule of Benefits. There is no cover under this policy for persons aged 90 years or older.

If **you** are aged 75 years or older refer to **clause B.** Application for cover for the Mature Traveller Each and Every Journey.

2. Pre-Existing Medical Conditions

This policy does not automatically provide any cover for **pre-existing medical conditions**. Please refer to **Section G.12.** for the definition of **pre-existing medical condition**. **You** may apply for **your** (including **accompanying spouse** and/or **dependent children's**) **pre-existing medical conditions** to be covered by contacting the BNZ travel team at Cigna on **0800 269 872** and completing a Pre-Existing Medical Assessment. If **your** application for cover is granted then a premium for the cover is payable.

3. Limits of Liability

Our liability is limited to the sums insured set out in the Schedule of Benefits.

4. Luggage

The maximum sum insured is \$2,000 per item, set or pair of items, and \$6,000 for laptop computers (inclusive of all accessories).

5. Safety of Your Belongings

You must take all reasonable precautions to safeguard **your** property. Leaving personal belongings unattended in **public places** is not considered by **us** to be taking reasonable precautions.

If **you** require hospitalisation or emergency transportation services or need to return to New Zealand early for any reason and want **us** to pay, **you** must contact **First Assistance** and obtain approval before arrangements are made. Failure to do so may affect **your** claim. **You** are expected to follow the advice and instruction of **First Assistance** and where required, **our** advice and instructions.

6. Currency

All dollar limits within this policy are stated in New Zealand currency.

7. New Zealand Law

This policy is governed by New Zealand law. Any dispute or difference concerning this policy must be dealt with in New Zealand, pursuant to New Zealand law. Cigna is a member of the Insurance and Financial Services Ombudsman (IFSO) scheme, a free, independent service which can help settle any dispute **you** are unable to resolve with **us**.

8. Cancellation

(a) Pursuant to BNZ's agreement with **us**, this policy may be cancelled at any time, provided that BNZ shall give **you** thirty (30) days' written notice of any cancellation to **your** last known address.

(b) If **your** **BNZ Advantage Business Card** account is cancelled by either **you** or BNZ, **your** cover will cease immediately.

9. Changes to this policy

Pursuant to its agreement with **us**, and subject to agreement from **us**, BNZ may change, add to, delete or replace the terms and conditions of this policy at any time by giving **you** thirty (30) days' written notice to **your** last known address.

10. Subrogation

You must provide **us** immediately with full particulars of any claim made against **you** by any other person, all legal documents served on **you** and allow **us** the sole option to negotiate settlement of, or defend the claim in **your** name.

11. Other Cover

There is no cover under this insurance for a loss or event or liability which is covered under any other insurance policy, health or medical scheme, Act of Parliament or to the extent that free health care or treatment is available in New Zealand or under any reciprocal health agreement between the Government of New Zealand and the Government of any other country. **We** will however, pay the difference between what is payable under the other insurance policy, health or medical scheme, Act of Parliament or reciprocal health agreement and what **you** would otherwise be entitled to recover under this insurance.

12. Fraudulent Claims

If any claim is in any respect fraudulent or if any fraudulent means or devices are used by **you** or anyone acting on **your** behalf to obtain any benefit under this policy then any amount payable in respect of such claim shall be forfeited.

G. Definitions

1. **Accompanying** – means departing and returning with, and following the same general itinerary as the **BNZ Advantage Business Cardholder** during a **journey**, however allowing for overnight or day excursions (not exceeding a maximum of five (5) nights or 20% of **your journey**, whichever is the lesser) during the **journey** that the **BNZ Advantage Business Cardholder** and their **family** may not undertake together.

2. **Bed care** – means where **you** are necessarily confined to bed (such confinement must commence during the **journey**) for a continuous period of not less than twenty-four (24) hours and **your** confinement is certified as necessary by a legally qualified and registered medical practitioner (other than **you** or a member of **your** family) and **you** are under the continuous care of a registered nurse (other than **you** or a member of **your** family). Bed care does not include where **you** are a patient in any institution used primarily as a nursing or convalescent home, a place of rest, a geriatric ward, a mental institution, a rehabilitation or external care facility or a place for the care or treatment of alcoholics or drug addicts.

3. **BNZ Advantage Business Card** – means a current and valid BNZ Advantage Visa Business Card account (including, to avoid doubt, that same account when it was branded under a different name prior to 1 May 2015) and includes any card and joint or additional card of that BNZ Advantage Visa Business Card account.

4. **BNZ Advantage Business Cardholder** – means the holder of a current and valid **BNZ Advantage Business Card**.

5. **Dependent children** – means **your** unmarried children who are under 19 years of age and living with **you** or under 25 years of age while they are full time students at an accredited institution of higher learning and who are primarily dependent upon **you** for maintenance and support. Dependent children includes **your** step or legally adopted children.

6. **Family(ies)** – means **your spouse** and/or **your dependent children** that are **accompanying with you** on a **journey** covered by this policy.

7. **Financial default** – means insolvency, bankruptcy, provisional liquidation, liquidation, financial collapse, appointment of a receiver, manager or administrator, entry into any official or unofficial scheme of arrangement, statutory protection, restructuring or composition with creditors, or the happening of anything of a similar nature under the laws of any jurisdiction.

8. **First Assistance** – means the emergency and medical assistance service provided by **First Assistance** which can be obtained by calling the local operator and booking a reverse charge to New Zealand +64 (9) 359 1675.

9. **Hazardous work** – means work conducted in high risk locations or that involves dangerous activities. This includes but is not limited to work:

- (a) Underground or underwater including mining or scuba diving;
- (b) At sea including onboard fishing vessels or oil rigs;
- (c) In the air including piloting or crewing aircraft;
- (d) At elevation including construction above ground level, roofing or window cleaning; and
- (e) Involving the use of toxic substances or explosives.

10. **Journey** – means the period commencing from the time **you** leave **your** place of residence in New Zealand to travel directly to **your** place of departure from New Zealand for the overseas travel, and shall continue until the time **you** return to **your** place of residence in New Zealand.

The maximum duration for the overseas portion of the journey, commencing at the date and time **you** depart New Zealand and ending at the date and time **you** arrive in New Zealand, must not exceed thirty-five (35) consecutive days.

Travel between **your** point of departure and arrival in New Zealand and **your** place of residence in New Zealand must be by direct route and shall be limited to a maximum cover period of twenty-four (24) consecutive hours each side of the overseas travel.

11. **Kidnapping/kidnapped** – means the seizing, detaining or carrying away of **you** by force or fraud for the purpose of demanding **ransom**.

12. **Pre-existing medical condition** – means:

- (a) Any physical defect, condition, disease or symptom, diagnosed or otherwise, of which **you** are aware or for which **you** have received medical treatment, medical advice or for which **you** have taken prescribed medication, in the thirty (30) day period before **you** purchased the travel for the **journey** and up until **your** departure from New Zealand; and
- (b) Any physical defect, condition, disease or symptom, diagnosed or otherwise, for which any **relative**, travelling companion or any other person whose state of health will affect **your journey**, has to **your** knowledge received medical treatment, medical advice or taken prescribed medication, in the thirty (30) day period before the time **you** purchased the travel for the **journey** and up until **your** departure from New Zealand.

13. **Pre-paid travel costs** – has the meaning given to that term in **clause C.4.2.** of the Insurance Activation Clause.

14. **Public place** – means any place to which the public has access and includes but is not limited to shops, airports, train stations, bus stations, streets, hotel foyers and grounds, restaurants, beaches and public toilets.
15. **Ransom** – means any monetary loss, which **you** incur in the provision and delivery of cash, marketable goods, services or property to secure **your** release.
16. **Relative** – means **your spouse**, parent, parent-in-law, son, daughter, sister, brother, grandchild, sister-in-law, brother-in-law, daughter-in-law, son-in-law, guardian, fiancé, fiancée, half-brother, half-sister, niece or nephew, resident in New Zealand and under 80 years of age at the time **you** activate **your** cover under this policy for the **journey**.
17. **Rental vehicle** – means a motor vehicle rented or hired by **you** from a recognised motor vehicle rental company for the carriage of passengers and does not include any vehicle designed to be used for the carriage of commercial goods.
18. **Spouse** – means **your** spouse, or de facto partner with whom **you** have continuously cohabited for a period of three (3) consecutive months or more immediately preceding the commencement of **your journey**.
19. **Terrorist act** – means any actual or threatened use of force or violence directed at or causing damage, injury, harm or disruption, or committing of an act dangerous to human life or property, against any individual, property or government, with the stated or unstated objective of pursuing economic, ethnic, nationalistic, political, racial or religious interests, whether such interests are declared or not. Robberies or other criminal acts, primarily committed for personal gain and acts arising primarily from prior personal relationships between perpetrator(s) and victim(s) shall not be considered terrorist acts. **Terrorism** shall also include any act which is verified or recognised by the (relevant) government as an act of terrorism.
20. **Transport** – means an aircraft, vehicle, train, vessel or other public transportation that is licensed to carry fare-paying passengers.
21. **Ultimate net loss** – means the final amount of **ransom** cost less any recoveries.
22. **War** – means war, whether declared or not, or any warlike activities, including use of military force by any sovereign nation to achieve economic, geographic, nationalistic, political, racial, religious or other ends.
23. **We, our, us** – means Cigna Life Insurance New Zealand Limited – the Insurer.
24. **You, your** – means the **BNZ Advantage Business Cardholder** and includes **family** members.
9. Hazardous sports or activities including but not limited to racing (other than on foot), mountaineering involving use of ropes or guides, rock-climbing, ocean yachting, underwater activities involving use of underwater breathing apparatus (unless **you** hold an open water diving certificate or are diving with a qualified instructor), motor cycling (unless **you** are riding a motor cycle with an engine capacity of 200cc or less and hold a motorcycle licence as required by the country **you** are in, but always excluding motorcycle racing), skydiving, hang-gliding, hunting.
10. Deliberate exposure to exceptional danger unless in an attempt to preserve life, **your** own or others.
11. Suicide, attempted suicide, intentional self-injury, any psychological, psychiatric, psychosomatic, nervous condition, or insanity of **you** or of any other person on whom **your** travel depends.
12. A sexually transmitted disease of any sort, Acquired Immune Deficiency Syndrome (AIDS), or AIDS Related Complex (ARC) or Human Immunodeficiency Virus (HIV).
13. **You** being under the influence of alcohol or any drug other than a drug administered or prescribed by a legally qualified medical practitioner.
14. Any **pre-existing medical condition** of **you**, unless **you** have applied to **us** and **we** have agreed in writing to cover **your pre-existing medical condition**; and **you** have paid the additional premium surcharge.
15. Any **pre-existing medical condition** of any **relative**, travelling companion or any other person whose state of health will affect **your journey**.
16. Pregnancy or childbirth (except for an unexpected medical complication or emergency when **you** are no more than twenty-six (26) weeks pregnant at the time the unexpected medical complication or emergency occurs).
17. **You** travelling against medical advice or when **you** ought reasonably to know that **you** are unfit to do so.
18. Any potentially fatal condition which has been diagnosed or any condition for which **you** are travelling to seek medical or other treatment.
19. **You** or **your family** engaging in any illegal conduct or criminal act.
20. Confiscation or destruction by customs or any other authorities.
21. Any interference with **your** travel plans by a government, government regulation or official authority including but not limited to refusal of a visa or permit to **you** or to any **relative** or travelling companion or restriction of access to any locality.
22. The refusal, failure or inability of any person, company or organisation, including but not limited to any airline, other transportation provider, hotel, car rental agency, tour or cruise operator, travel wholesaler, booking agent or other provider of travel or tourism related services, facilities or accommodation, to provide services, facilities or accommodation, by reason of their own **financial default** or the **financial default** of any person, company or organisation with whom or with which they deal.
23. Any loss as a result of **you** being a crew member or pilot of any transport or private aircraft.
24. **You** not taking precaution to avoid a claim after there was warning in the mass media.
25. An event that occurs in a location listed as “extreme risk” by the New Zealand Ministry of Foreign Affairs and Trade, unless the location was upgraded or added to the list after the commencement of **your journey**.
26. Overseas travel that to any extent involves **you** (and/or **your accompanying spouse** and/or **dependent children**) engaging in business or work-related activities involving heavy machinery, non-scheduled or chartered flights, travel for missionary or humanitarian purposes, or **hazardous work**.

H. General Policy Exclusions

We will not pay under any section of this policy for claims arising directly or indirectly out of:

1. **War**, civil war, invasion, insurrection, revolution, use of military power or usurpation of government or military power.
2. The intentional use of military force to intercept, prevent, or mitigate any known or suspected **terrorist act**.
3. Any **terrorist act**.
4. Radioactive contamination or radioactivity in any form whatsoever whether occurring naturally or otherwise.
5. Riot or civil commotion unless **you** have already left New Zealand or **you** have paid for **your** travel and accommodation and **your** cover under this policy was activated for the **journey** prior to the riot or civil commotion.
6. Circumstances where **you** can recover **your** loss or costs from any other source.
7. Consequential loss, or loss of enjoyment.
8. Any professional sporting activities.

I. Policy Sections

Section I.1. – Cancellation, Overseas Medical and Additional Expenses

1. Cancellation

- (a) **We** will pay the non-refundable unused portion of travel or accommodation arrangements paid for in advance by **you** following cancellation, alteration, curtailment, or incompleteness of **your journey** due to:
- (i) The unforeseeable death, accidental injury, or illness of **your relative**, business partner or travelling companion;
 - (ii) **Your** unforeseeable death, accidental injury or illness - provided that a claim is not also paid in respect of **your** death under **section I.5.**;
 - (iii) Any other unforeseeable circumstances (other than death, accidental injury, or illness) outside **your** control; and
- (b) **We** will also pay travel agents' cancellation fees of up to \$500 if incurred.
- (c) The following provisions shall apply to **section I.1.1.**:
- (i) Cancellation insurance will commence from the time **you** activate cover under this policy for **your journey** in accordance with **clause C.** Insurance Activation clause.
 - (ii) If **you** redeemed frequent flyer points or Fly Buys points in exchange for an airline ticket for **your journey**, **we** will pay **you** for the points lost following cancellation of **your** ticket. If this **subsection I.1.1.(c)(ii)** applies then:
 - (aa) Before **you** submit a claim to **us** for a loss of points, **you** must first request **your** frequent flyer points or Fly Buys points be refunded by the provider; and
 - (bb) If the provider will not refund **your** points **we** will pay **you** the cost of the equivalent class air ticket based on the quoted retail price at the time the ticket was issued, or replace **your** points, at **our** sole discretion; or
 - (cc) If the provider will only refund a portion of **your** points, **we** will pay **you** the cost of the equivalent class air ticket based on the quoted retail price at the time the ticket was issued, less the value of the portion of **your** points refunded back to **you**, or replace the portion of **your** points not refunded by the provider, at **our** sole discretion.

2. Overseas Medical and Associated Expenses

- (a) **We** will pay **your** reasonable medical, surgical, hospital, ambulance, and nursing home expenses and the cost of other treatment, including emergency dental costs for the relief of sudden and acute pain, given or prescribed by a legally qualified medical practitioner (other than **you** or a member of **your** family) and necessarily incurred outside New Zealand, as a result of **you** suffering an accidental injury or illness during the **journey**.
- If **you** are hospitalised **you** must contact **First Assistance** as soon as possible. Ring the operator in **your** current locality to book a reverse charge call to **+64 (9) 359 1675**.
- (b) **We** will pay **your** reasonable extra travel and accommodation expenses (including the costs of meals over and above the amount **you** had already budgeted for, less any refund received for the unused pre-paid travel and accommodation arrangements) actually and necessarily incurred on the written advice of a legally qualified medical practitioner (other than **you** or a member of **your** family), as a result of **you** suffering an accidental injury or illness during the **journey**.
- (c) **We** will pay the reasonable extra travel and accommodation expenses (less any refund received for the unused pre-paid travel and accommodation arrangements) actually and necessarily incurred on the written advice of a legally qualified medical practitioner (other than **you** or a member of **your** family) and with **our** written agreement, for one person

to travel to, remain with, or accompany **you** back to **your** residence in New Zealand, as a result of **you** suffering an accidental injury or illness during the **journey**.

- (d) **We** will pay for ongoing medical expenses **you** incur within the three (3) months after **you** return to New Zealand up to a maximum of \$1,000, provided that the expenses relate to a condition which first manifested itself and for which medical treatment was first received during the **journey**.

3. Interruption and Curtailment

- (a) **We** will pay **your** reasonable extra travel and accommodation expenses (including the cost of meals over and above the amount **you** had already budgeted for less any refund received for the unused pre-paid travel and accommodation arrangements) actually and necessarily incurred due to:
- (b) The unforeseeable death, accidental injury, or illness of **your relative**, business partner or traveling companion; or
 - (c) Any other unforeseeable circumstances (other than death, accidental injury, or illness) outside **your** control.

4. Bed Care Patient Benefit

We will pay \$50 for each continuous twenty-four (24) hour period **you** are confined in a hospital as a **bed care** patient overseas, as a result of **you** suffering an accidental injury or illness during **your journey** up to a maximum of \$5,000 per person. Claims must be supported by written confirmation from the hospital of the length of **your** stay.

5. Burial Expenses/Return of Mortal Remains

In the event of **your** death, **we** will pay the reasonable cost of returning **your** remains to **your** residence in New Zealand, or for the funeral or cremation costs if **your** body is buried or cremated at the place of **your** death.

6. Travel Delay

- (a) If **your** scheduled transport is delayed for six (6) hours or more for reasons outside **your** control and **you** cannot claim the expenses from anyone else, **we** will pay for **your** expenses up to \$250 for a single person and \$500 for **families** for the first day of delay. For each additional twelve (12) hour period, **we** will pay up to \$250 for a single person and \$500 for **families**. The maximum **we** will pay for any one continuous delay period is \$750 for a single person and \$1,000 for **families**.
- (b) If **you** claim the benefit set out in **subsection I.1.6.(a)** above, **we** will not pay for any accommodation, meals or other travelling expenses under any other subsection of **section I.1.**

Exclusions Applicable to Section I.1.

In addition to the General Policy Exclusions, **we** will not pay:

1. The non-refundable unused portion of travel or accommodation arrangements where alternative travel or accommodation is paid for by **us** as part of a claim under this policy.
2. Costs arising out of **your** failure to return to New Zealand after the date when in the opinion of **our** medical advisor, **you** may have safely been repatriated to New Zealand at **our** expense, or after the time when **you** failed to follow **our** instructions or those of **First Assistance**.
3. Medical, surgical, hospital, ambulance, and nursing home expenses, and other costs of treatment, including dental treatment, incurred more than twenty-four (24) months after the accidental injury or illness which is the subject of the claim, first occurred.
4. Expenses incurred for continuing treatment including any medication commenced prior to the date the travel was purchased, and which **you** have been advised to continue during the **journey**, unless such medication was stolen during **your journey**.
5. Costs for private medical treatment overseas where public care or treatment is available in any country under any reciprocal health agreement between the New Zealand and foreign governments.
6. Expenses incurred for dental treatment due to normal wear and tear, or the normal maintenance of dental health.
7. Claims arising from delays caused by carriers or re-scheduling. This exclusion does not apply to travel delay covered under **subsection I.1.6.(a)**.

8. Claims arising:
 - (i) from any business commitment, financial or contractual obligation, including those of any travelling companion or person on whom the travel depends, or;
 - (ii) from when **you** or any person with whom **you** are travelling choose to change **your** dates of travel or travel itinerary, or choose not to travel;

In each case except for **your** being retrenched from **your** usual full time employment in New Zealand.
9. Claims arising from the inability of any tour operator or wholesaler to complete arrangements for any tour due to a deficiency in the number of people required to commence any tour or **journey**.

Section I.2. – Luggage, Personal Effects and Travel Documents

1. Lost or Damaged Property

- (a) **We** will pay for the accidental loss of, theft or damage to **your** accompanied luggage and personal effects during **your journey**. **We** may choose to replace, repair, or pay for the loss in cash, after making allowance for depreciation, and wear and tear.
- (b) The maximum amount **we** will pay for any one item, set or pair of items is \$2,000, except for laptop computers (inclusive of all accessories) which is \$6,000.
- (c) Specified Items:
 - (i) **You** may, by calling the BNZ travel team at Cigna on **0800 269 872**, specify an item (or set or pair of items) to be covered for an amount that exceeds the applicable limit of any one item as shown on the Schedule of Benefits.
 - (ii) This increased limit may be up to the nominated item's (or set or pair of items') current value or \$10,000, whichever is the lesser. An additional premium of 2% of the item's value will be payable and this will be charged to **your BNZ Advantage Business Card**. **You** must provide receipts or a valuation to support **your** application for cover at time of claim. Bicycles, surfboards and sporting equipment cannot be nominated as specified items.
 - (iii) Please note that specified items are an extension to **your** item limit, not the **section I.2.** (Luggage, Personal Effects and Travel Documents) limit, which remains at \$10,000 per person (\$20,000 per **family**).

2. Emergency replacement of luggage

We will pay for the emergency replacement of luggage up to \$300 for a single person and \$600 in total for a **family** if **your** total luggage is delayed, misdirected or temporarily misplaced by any carrier for more than twelve (12) hours. Claims must be supported by written confirmation from the carrier responsible and receipts for the replacement items **you** needed to purchase.

3. Replacement of Travel Documents

We will pay for the non-recoverable cost of replacing personal travel documents, credit cards and travellers cheques taken with **you** on the **journey**.

4. Unauthorised use of Travel Documents

We will pay for **your** legal liability for payment arising out of unauthorised use of **your** travel documents, credit cards and travellers cheques, following theft during the **journey** by any one person (on the condition that the person responsible is not **your relative**).

Conditions Applicable to Section I.2.

In addition to the General Policy Conditions, the following conditions also apply:

1. All loss or damage attributable to theft or vandalism must be reported to the appropriate authority within twenty-four (24) hours after the discovery of the loss or damage and written acknowledgement obtained.
2. Any loss of credit cards, travellers cheques and travel documents must be reported as soon as possible to the issuing authority and written acknowledgement obtained. The appropriate cancellation measures must also be taken.

Exclusions Applicable to Section I.2.

In addition to the General Policy Exclusions **we** will not pay for:

1. Damage or loss arising from electrical or mechanical breakdown of any item, or loss of data, or replacement or fulfillment of mobile phone contracts.
2. Scratching or breakage of fragile or brittle items. This exclusion does not apply to photographic or video equipment, binoculars, spectacles or contact lenses.
3. Damage or loss arising from wear and tear, deterioration, or losses caused by atmospheric or climatic conditions, mould or fungus, insects, rodents, vermin, or any process of cleaning, ironing, repairing, restoring or alteration.
4. Items of value that have been checked in as luggage (rather than being carried on to the **transport** as carry on luggage). For the purposes of this subclause, "items of value" include but are not limited to specified items, video camera(s), mobile telephone(s), photographic equipment, personal computer(s), jewellery or watches, as well as any accessories to such items.
5. Luggage, personal effects or travel documents left unattended in any **public place**.
6. Luggage, personal effects or travel documents left in an unlocked and unattended vehicle or building.
7. Unaccompanied luggage, or unaccompanied personal effects, or unaccompanied travel documents.
8. Luggage, or personal effects or travel documents shipped under any freight agreement, or items sent by postal or courier services.
9. Loss or damage to sporting equipment and clothing or bicycles whilst in use, household effects, furniture and furnishings, or any means of transport or parts and accessories of that transport.
10. Any goods that are intended for sale or trade.
11. Losses due to devaluation or depreciation of currency.
12. Loss or theft of cash.

Section I.3. – Personal Liability

We will pay all damages and compensation, including legal expenses incurred with **our** written consent, but not exceeding the sum insured shown in the Schedule of Benefits, **you** are legally liable to pay as a result of **your** negligence during the **journey** causing:

- (a) Bodily injury including death or illness; or
- (b) Loss of or damage to property.

Conditions Applicable to Section I.3.

In addition to the General Policy Conditions, the following condition also applies:

1. It is a condition of payment under this **section I.3.** that **you** must not admit fault or liability to any other person without **our** prior written consent.

Exclusions Applicable to Section I.3.

In addition to the General Policy Exclusions, **we** will not pay damages, compensation or legal expenses in respect of any liability directly or indirectly arising out of or in connection with:

1. Bodily injury to **you** or any member of **your** family ordinarily residing with **you**.
2. Bodily injury to any of **your** employees arising out of or in the course of employment.
3. Loss of or damage to property owned by, or in the control of, **you** or any member of **your** family ordinarily residing with **you**.
4. Loss of or damage to property owned by, or in the control of, **your** employees arising out of or in the course of employment.
5. Loss of or damage to property or bodily injury, arising out of **your** ownership, use or possession of any mechanically propelled vehicle, aircraft or waterborne craft.
6. Loss of or damage to property, or bodily injury arising out of, **your** business, trade or profession including professional advice given by **you**.
7. Any contract unless such liability would have arisen in the absence of that contract.

8. Judgments which are not established by a court in the country in which the event occurred giving rise to **your** legal liability.
9. Punitive, aggravated or exemplary damages.
10. Any fine or penalty.
11. Loss which would be covered under the Accident Compensation Act 2001, or an industrial award.

Section I.4. – Rental Vehicle Collision Damage and Theft Excess Cover

We will reimburse **you** for any excess or deductible, which **you** become legally liable to pay during the period in respect of theft or damage to a **rental vehicle** during the rental period if:

- (a) The hiring arrangement incorporated comprehensive motor insurance against theft or damage to the **rental vehicle** during the rental period; and
- (b) **You** complied with all requirements of the rental organisation under the hiring agreement and of the insurer under such insurance.

Exclusions Applicable to Section I.4.

In addition to the General Policy Exclusions, **we** will not pay:

1. For damage or theft arising from the operation of the **rental vehicle** in violation of the terms of the rental agreement or damage or theft which occurs beyond the limits of any public roadway.
2. For wear and tear, gradual deterioration, damage from insects or vermin, inherent vice or damage.

Section I.5. – Accidental Death

1. If **you** die within twelve (12) calendar months as a result of an injury caused by an accident occurring during **your journey**, then:
 - (a) If **you** are a **BNZ Advantage Business Cardholder**, **we** will pay \$100,000 to **your** estate; and
 - (b) If **you** are a **spouse**, **we** will pay \$50,000 to **your** estate.

Exclusions Applicable to Section I.5.

In addition to the General Policy Exclusions, **we** will not pay for:

1. Death caused by illness, disease, suicide or self-inflicted injury.
2. Accidental death of **dependent children**.
3. More than one claim per person, if **you** hold duplicate or multiple cards, from any one accident.

Section I.6. – Loss Of Income

We will pay the loss of **your** usual income, up to \$1,000 per week, if **you** are injured overseas during the **journey** as a result of an accident, and within ninety (90) days of being injured **you** lose all **your** income because **you** cannot do **your** normal work when **you** return to New Zealand.

Exclusions Applicable to Section I.6.

In addition to the General Policy Exclusions, **we** will not pay for:

1. The first thirty (30) days after **you** planned to resume **your** job.
2. Any further benefit after **we** have paid **you** for three (3) months.
3. Any injury which is covered by any legislation which provides compensation and/or rehabilitation for injury or death caused by accident.
4. Any inability to work as a result of sickness or disease.
5. Loss of income for **BNZ Advantage Business Cardholders** aged 75 years or over.

Section I.7. – Hijack and Detention

If **you** are hijacked or detained illegally against **your** will, **we** will pay \$100 for each consecutive twenty-four (24) hours that **you** are held captive. The most **we** will pay is \$6,000 per person.

Section I.8. – Missed Connection

If **your** trip is for the purpose of attending a wedding, funeral, conference or sporting event which cannot be delayed due to **your** late arrival and the **journey** is delayed because of something

unexpected and outside **your** control, **we** will pay **you** the reasonable additional cost of using alternative public **transport** to arrive at **your** destination on time. The most **we** will pay is \$2,000 per person.

Section I.9. – Kidnap and Ransom

1. **We** will reimburse **you** the **ultimate net loss of ransom** paid by **you** following **your kidnapping** during the **journey**. In addition, **we** will pay **your** reasonable expenses, actually and necessarily incurred following receipt of a **ransom** demand after **your kidnapping** during the **journey**, for:
 - (a) Fees and expenses of any independent security consultants retained by **you** as the result of such a demand provided **we** have given **our** consent to the appointment;
 - (b) Interest paid on monies borrowed from a financial institution for the purpose of paying **ransom**. The amount of interest **we** will pay will be for a term not exceeding from thirty (30) days prior to the payment of the **ransom** until the first business day after **you** receive settlement from **us**, on a principal sum not exceeding \$250,000, and for a rate of interest not exceeding 2% above the current overdraft interest rate charged by BNZ; and/or
 - (c) Any other expenses which are incurred for the purpose of investigating, negotiating, or paying a **ransom** demand or costs in recovering **you**, but excluding any expenses, fees or damages incurred as a result of any proceeding brought against **you** arising out of the **kidnapping** or the way it was handled, expenses, losses or damages caused by interruption to any business.
2. The maximum amount **we** will pay under this **section I.9.** is limited to \$250,000.

Conditions Applicable to Section I.9.

In addition to the General Policy Conditions, the following conditions also apply:

1. **You** must take all reasonable precautions to keep this insurance cover confidential.
2. **We** will not act as an intermediary or negotiator for **you**, nor will **we** offer direct advice to **you** on dealing with the kidnapper.
3. If anyone receives advice that **you** have or may have been **kidnapped**, they must make every reasonable effort to:
 - (a) Determine whether **you** have been **kidnapped**;
 - (b) Notify the appropriate law enforcement agency and comply with their recommendations and instructions;
 - (c) Give **us** immediate notification of the **kidnapping** or suspicion of it; and
 - (d) Record the serial numbers or other identifying characteristics of any currency or goods delivered to secure the release of the **kidnapped** person.
4. If investigation establishes collusion or fraud by **you** or any other person, **you** must reimburse **us** for any payment **we** have made under this section.
5. If following **our** payment to **you**, part or all of the **ransom** is recovered **you** are required to reimburse **us** the value of the amount so recovered.

Exclusions Applicable to Section I.9.

In addition to the General Policy Exclusions, **we** will not pay:

1. If **you** have:
 - (a) Had kidnap insurance declined, cancelled or issued with special conditions in the past;
 - (b) Suffered a **kidnapping** or attempted **kidnapping** in the past; or
 - (c) Had an extortion demand made against **you** in the past; or
2. For **kidnapping** occurring in Mexico or in any country located in Central or South America.

J. Administration and Claims Enquiries

- 1. How to contact us**
You can contact the BNZ Travel team at Cigna on **0800 269 872**.
- 2. What to do in the event of a claim:**
 - (a) Advise **us** within thirty (30) days after completion of **journey**.
 - (b) Submit to **us** all information **we** require in support of **your** claim, such as medical or police reports, declarations, receipts, BNZ Account Statement(s), frequent flyer points or Fly Buys points statements, certified translations or other evidence of ownership at **your** own expense, and co-operate with **us** at all times.
 - (c) For liability claims, do not make any admission or offer. Request the claim against **you** to be put in writing.
 - (d) For claims under **section I.2.** (Luggage, Personal Effects and Travel Documents), **you** must report all incidents to the local authority within twenty-four (24) hours and a written acknowledgment obtained. **You** must immediately report any luggage loss or damage to the airline or carrier and submit a claim to them. The airline or carrier may be legally liable for the loss or damage.

K. Emergency and Medical Assistance Service – First Assistance

1. In the event of an emergency overseas, simply call (reverse charge) **First Assistance** any time. From any place in the world ring the operator in **your** current locality and book a reverse charge call to New Zealand **+64 (9) 359 1675**. The number underlined is the country code and the number in brackets is the area code.
2. The overseas assistance service in this section is provided by **First Assistance** in conjunction with **your** policy.

3. If **you** require hospitalisation or emergency transportation services or need to return to New Zealand early for any reason and want **us** to pay, **you** must contact **First Assistance** and obtain approval before arrangements are made. Failure to do so may affect **your** claim. **You** are expected to follow the advice and instruction of **First Assistance** and where required, **our** advice and instructions.
4. In the event of an emergency whilst **you** are outside New Zealand, **First Assistance** is only a telephone call away anywhere in the world – 24 hours a day. The **First Assistance** telephone number is listed above in **clause K.1**.
5. The **First Assistance** service is a worldwide team of highly skilled doctors and medical professionals who are available by telephone 24 hours a day for advice and assistance in the event of a medical emergency and any associated problems for travellers outside New Zealand.
6. **First Assistance** provides the following services free of charge:
 - (a) Access to a Registered Medical Practitioner for emergency assistance and advice;
 - (b) Emergency transportation to the nearest suitable hospital;
 - (c) Emergency evacuation back home if necessary;
 - (d) **Your** family back home will be advised of **your** medical condition and be kept informed of the situation;
 - (e) Payment guarantees to hospitals and insurance verification;
 - (f) Second opinions on surgery;
 - (g) Case management if hospitalised and cost containment and control; and
 - (h) Urgent message service and emergency travel planning.

L. Frequently Asked Questions

If you have any questions or queries, please contact the BNZ Travel team at Cigna on **0800 269 872** or alternatively read the Frequently Asked Questions on the Travel Insurance pages on **bnz.co.nz**

Part 2

90 Day Platinum International Leisure Travel Insurance Business Extension

This Part of **your** policy booklet is only applicable if **you** are a **BNZ Advantage Business Cardholder** AND a **BNZ Advantage Platinum Cardholder**.

BNZ Advantage Business Cardholder

BNZ Advantage Platinum Cardholder

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A. Introduction

This document is a summary of cover providing important information for cardholders of a **BNZ Advantage Platinum Card** who also have a **BNZ Advantage Business Card**.

It outlines the 90 Day Platinum International Leisure Travel Insurance Business Extension insurance benefits that form part of the **BNZ Advantage Business Card** offering. These benefits are provided in addition to, and are to be read in conjunction with, the BNZ 90 Day Platinum International Leisure Travel Insurance Policy wordings.

A copy of the Platinum policy wording incorporating the 90 Day Platinum International Leisure Travel Insurance Business Extension amendments is available at bnz.co.nz

Important: For this Part 2 to apply **you** must be the holder of a current and valid **BNZ Advantage Business Card** and hold a current and valid **BNZ Advantage Platinum Card**.

Additional eligibility criteria apply as detailed in this document.

If at any time **you** only hold a **BNZ Advantage Business Card** (e.g. because **your** **BNZ Advantage Platinum Card** has been cancelled) then Part 2 of this document will no longer be applicable to **you** and **you** should refer to Part 1.

If **your** **BNZ Advantage Business Card** is cancelled then **you** will no longer be eligible for cover where one of the reasons for **your** overseas travel is to engage in business and/or work-related activities. In this case **you** should no longer refer to this policy booklet as it will no longer apply to **you**.

This part of the policy booklet includes:

1. Description of Platinum cover provided: Summarises some of the key features of the BNZ 90 Day Platinum International Leisure Travel Insurance Policy available to **you** under the Platinum International Leisure Travel Insurance Business Extension.
2. Summary of business benefits: Summarises some of the key features of the business benefits available to **you** under the Platinum International Leisure Travel Insurance Business Extension.
3. Amendments to the BNZ 90 Day Platinum International Leisure Travel Insurance Policy: Are the actual changes made by the Platinum International Leisure Travel Insurance Business Extension to the BNZ 90 Day Platinum International Leisure Travel Insurance Policy.

B. Description of Platinum Cover Provided

The 90 Day Platinum International Leisure Travel Insurance Business Extension has all the same benefits, terms, conditions, exclusions and limitations as the BNZ 90 Day Platinum International Leisure Travel Insurance. In order to understand the insurance, **you** must ensure **you** have read the relevant 90 Day Platinum International Leisure Travel Insurance Policy booklet.

Some of the key features include:

1. A 90 day maximum trip duration
See the BNZ 90 Day Platinum International Leisure Travel Insurance policy booklet.
2. No cover for **pre-existing medical conditions**
See the BNZ 90 Day Platinum International Leisure Travel Insurance policy booklet.
3. Minimum eligibility criteria
See the BNZ 90 Day Platinum International Leisure Travel Insurance policy booklet.
4. Applicable age limits
See the BNZ 90 Day Platinum International Leisure Travel Insurance policy booklet.
5. Claims arising from certain business commitments or financial or contractual obligations will not receive any benefits under the Cancellation, Overseas Medical and Additional Expenses section of the policy. See the BNZ 90 Day Platinum International Leisure Travel Insurance policy booklet.

C. BNZ Platinum International Travel Insurance Business Extension

Provided this Part 2 is applicable then, in addition to the benefits provided under the BNZ 90 Day Platinum International Leisure Travel Insurance, the Platinum International Leisure Travel Insurance Business Extension extends limited cover to business travel undertaken by **you** (i.e. the **BNZ Advantage Business Cardholder**) as outlined below.

D. Summary of Business Benefits

As a **BNZ Advantage Business Cardholder** **you** can travel under the BNZ 90 Day Platinum International Leisure Travel Insurance Policy for certain business reasons. To be eligible to receive this benefit **you** must be both a **BNZ Advantage Platinum Cardholder** and a **BNZ Advantage Business Cardholder** at the time **you** purchase **your** travel and throughout **your** journey. **You** must also fulfill all other eligibility criteria as noted in the BNZ 90 Day Platinum International Leisure Travel Insurance Policy.

Your spouse and dependent children accompanying you on a business trip will also be eligible for cover. It is important to note however, that the business extension applies to **you** (i.e. the **BNZ Advantage Business Cardholder**) only and does not apply to business activities undertaken by **your accompanying spouse or dependent children** unless those activities relate directly to the business or work-related activities that **you** (i.e. the **BNZ Advantage Business Cardholder**) are travelling to undertake. Cover does not extend to **your spouse or dependent children** where a reason for their travel is for them to engage in their own business and/or work-related activities.

In all cases, if **you** are unsure about whether or not **your spouse or dependent children** are eligible for cover then **You** must seek clarification by calling the BNZ travel team at Cigna on **0800 269 872**.

Covered Work-Related Activities

This extension is intended to cover **you** (i.e. the **BNZ Advantage Business Cardholder**) while on business trips to locations around the world where the worksite is within a major centre that is regularly serviced by scheduled commercial airline services, or is readily accessible from that major centre by scheduled public transportation or sealed road. Please note that **clause H.25. General Policy Exclusions**, which excludes travel to “extreme risk” locations, will also apply.

In order to be covered, work-related activities must be of the following nature; professional services, managerial, consultative, negotiation, site inspection, marketing and sales, low risk technical and advisory activities. Trade services carried out by qualified tradespersons are also covered provided they are not otherwise excluded in the policy, they are conducted in accordance with New Zealand safety requirements and workmanship standards, and that any construction work undertaken is at ground level only.

Work-Related Activities that are Not Covered

There are certain work-related activities that are not eligible for cover under the policy. These include work involving heavy machinery, non-scheduled or chartered flights, travel for missionary or humanitarian purposes, and **hazardous work**.

If **you** are travelling to engage in any work-related activities that are not covered then **you** and **your accompanying spouse** and **dependent children** are not eligible for cover under this policy.

Some of the work-related activities that **we** consider to be **hazardous work** include, but are not limited to work:

1. Underground or underwater including mining or scuba diving;
2. At sea including onboard fishing vessels or oil rigs;
3. In the air including piloting or crewing aircraft;
4. At elevation including construction above ground level, roofing or window cleaning; and
5. Involving the use of toxic substances or explosives.

The above list is only an indication of some of the types of work activities that **we** consider to be **hazardous work**. It is not a comprehensive or exhaustive guide. In all cases, if **you** are unsure about whether or not the policy provides cover for **your** business or work-related activities, **You** must seek clarification by calling **the BNZ Travel team at Cigna on 0800 269 872**.

E. Amendments to the BNZ 90 Day Platinum International Travel Insurance Policy

While **you** continue to hold both a **BNZ Advantage Platinum Card** and a **BNZ Advantage Business Card** the following amendments are made to the BNZ 90 Day Platinum International Travel Insurance Policy.

Definitions

1. In the definition of **BNZ Advantage Platinum Card** in clause G.3., the sentence “For the avoidance of doubt, business/corporate Platinum cards are not included” is deleted.
2. The following Definitions are added to G. Definitions:
 - “**24. BNZ** - means Bank of New Zealand.
 - 25. BNZ Advantage Business Card** - means a current and valid BNZ issued BNZ Advantage Visa Business Card account (including, to avoid doubt, that same account when it was branded under a different name prior to 1 May 2015) and includes any card and joint or additional card of that BNZ Advantage Visa Business Card account.
 - 26. BNZ Advantage Business Cardholder** - means the holder of a current and valid **BNZ Advantage Business Card**.
 - 27. Hazardous work** - means work conducted in high risk locations or that involves dangerous activities. This includes but is not limited to work:

- (a) Underground or underwater including mining or scuba diving;
- (b) At sea including onboard fishing vessels or oil rigs;
- (c) In the air including piloting or crewing aircraft;
- (d) At elevation including construction above ground level, roofing or window cleaning; and
- (e) Involving the use of toxic substances or explosives.”

General

3. Any reference to ‘Bank of New Zealand’ is deleted and replaced with ‘BNZ’ except where ‘Bank of New Zealand’ is referred to in the definition of ‘BNZ’.

Eligibility

4. C. Insurance Eligibility Clause; 2. Insurance Eligibility Rules and Conditions (applying to the entire policy); 4. Business/work overseas’ is deleted and replaced with the following:

“4. Business/work overseas

- (a) Subject to **clause C.2.4.(b)**, **you** (and/or **your accompanying spouse** and/ or **dependent children**) are eligible for cover under this policy if one of the reasons for the overseas travel is to engage in business and/or work-related activities, provided that:
 - (i) The worksite is within a major centre that is regularly serviced by scheduled commercial airline services, or is readily accessible from that major centre by scheduled public transportation or sealed road (please note: **clause H.25. General Policy Exclusions**, which excludes travel to “extreme risk” locations, will also apply);
 - (ii) The business and/or work-related activities:
 - (a) Are of the following nature: professional services, managerial, consultative, negotiation, site inspection, marketing and sales, low risk technical and advisory activities. Trade services carried out by qualified tradespersons are also covered provided they are not otherwise excluded in this policy, they are conducted in accordance with New Zealand safety requirements and workmanship standards, and that any construction work undertaken is at ground level only; and
 - (b) Do not involve heavy machinery, non-scheduled or chartered flights, missionary or humanitarian work or **hazardous work**.

For clarity, if provisos (i) and (ii) above are not satisfied, this means that **you** (and **your accompanying spouse** and **dependent children**) are not eligible for cover under this policy.

- (b) **Your accompanying spouse** and/or **dependent children** are not eligible for cover under this policy if a reason for their overseas travel is to engage in their own business and/or work-related activities, unless such business and/or work-related activities satisfy **clause 2.4.(a)(i)** and **(ii)** above and are directly related to the business and/or work-related activities that **you** (i.e. the **BNZ Advantage Business Cardholder**) are travelling to undertake.
- (c) If **you** are still unsure about whether or not this policy provides cover for **your** business and/or work-related activities or travel destination, then in all cases **you** must seek clarification by calling the BNZ travel team at Cigna on **0800 269 872**.”

General Policy Exclusions

5. The following exclusion is added to H. General Policy Exclusions;
 - “**26. Overseas travel** that to any extent involves **you** (and/or **your accompanying spouse** and/or **dependent children**) engaging in business or work-related activities involving heavy machinery, non-scheduled or chartered flights, travel for missionary or humanitarian purposes, or **hazardous work**.”

FAQ’s

If you have any questions or queries, please contact the BNZ Travel team at Cigna on **0800 269 872** or alternatively read the Frequently Asked Questions on the Travel Insurance pages on **bnz.co.nz**

Before You head off overseas, make sure Your BNZ Advantage Business Assistance Card is the first thing you pack.

Your BNZ Advantage Business International Assistance Card from BNZ replaces all previous (if any) BNZ Advantage Business International Assistance Cards, so make sure **you** press it out and put this new card in **your** wallet or travel file now.

BNZ 35 Day Business International Travel Insurance is provided to **you** by Cigna Life Insurance New Zealand Limited ('Insurer') pursuant to an agreement with BNZ, under which BNZ makes this policy available to **you**.

BNZ is neither the insurer nor agent of Cigna in relation to BNZ 35 Day Business International Travel Insurance and BNZ 35 Day Business International Travel Insurance does not guarantee the obligations of Cigna under the policy.

Important Document – please retain for reference

Cigna Life Insurance New Zealand Limited. Phone: **0800 BNZ TRAVEL (0800 269 872)**, if calling from overseas, please call **+64 (9) 359 1675** and reverse the charges.

BNZ Advantage Business Travel Insurance

Emergency and Medical Assistance Service – provided by First Assistance

Subject to the terms, conditions, provisions and exclusions of the policy, the bearer of this card is covered under BNZ 35 Day Business International Travel Insurance. In the event of an emergency overseas simply call (reverse charge) anytime from any place in the world:

1. Ring the operator in **your** current locality.
2. Book a reverse charge call to New Zealand **+64 9 359 1675**.

BNZ Business credit cards

For BNZ Business Card enquiries

Call **0800 275 269**, call **+64 4 470 9201** from overseas.

For lost or stolen BNZ Business Cards

Call **0800 735 901**, call **+64 4 473 5901** collect from overseas or report it to any bank displaying Visa or MasterCard, or any American Express Travel Service Office (as applicable).

Emergency Travel Assistance

Visa **+1 303 967 1090** collect



Need more information?

- Enquiries in New Zealand: 0800 BNZ TRAVEL (**0800 269 872**)
- Visit **bnz.co.nz**
- Visit any BNZ Branch