BNZ Advantage Visa Platinum Credit Card International Travel Insurance

Effective 1 October 2026

Contents

Welcome

This document sets out what you are covered for, what you are not covered for, and things you should do if you have unexpected expenses or suffer a loss.

There are three parts in this booklet:

- **Part 1 90 Day Platinum International Leisure Travel Insurance**
- **Part 2 Business Travel Extension for Dual Cardholders**
- **Part 3 Privacy, Complaints and Feedback**

If you hold both a **BNZ Advantage Visa Platinum Card** and a **BNZ Advantage Business card** ("Dual Cardholder") then you will be covered under all parts of this policy.

Part 2 Business Travel Extension for Dual Cardholders does not apply if you are not a Dual Cardholder.

Part 3 details privacy considerations, and what you should do if you have a complaint or other feedback and applies to the cover available under Parts 1 and 2.

We recommend that you read each policy as it applies to you in full.

1. Help reading these Policies:

Understanding benefits

This booklet contains sections called What we cover – policy benefits. These sections show the policy benefits, and the terms and conditions of those benefits, including any sub-limits.

The Schedule of Benefits

Part 1 policy benefits should be read together with The Schedule of Benefits, the ("Schedule"), pages 7 – 8. The Schedule is a summary of the cover showing the maximum amounts we will pay for any one **journey**, by benefit.

The amounts shown in the Schedule apply:

- per person, or
- per **family** (where stated).

Age limits

Ages shown in the Schedule apply to you at the date of your departure for the covered **journey**. The Schedule contains important cover restrictions and exclusions to the automatic cover available if you will be aged 75 years up to and inclusive of 89 years on the date of departure.

If, at the date of your departure you are aged 90 years or over, then no cover is automatically provided under Part 1.

You may, however, be able to buy some of these restricted and excluded covers by purchasing Mature Traveller Medical Cover. If you or your **spouse** will be 75 or over when you start your **journey**, then you should read Part 1 Mature Traveller Medical Cover for over 75's on page 6 for details of what cover Mature Traveller Medical Cover includes and how to apply.

Types of overseas journeys covered

Part 1 90 Day Platinum International Leisure Travel Insurance covers leisure travel only and excludes business or work-related travel. You may however be covered for business or work-related travel if you meet the conditions under Part 2 Business Travel Extension for Dual Cardholders.

Under Part 1. we will cover most normal tourist activities that are provided, guided or supervised by a local licensed commercial operator, such as:

- Treks, hikes and tramps below 3,000 metres altitude;
- Bungy jumping, zip-lining and white water rafting;

always provided such activities are available to the general public without restriction (other than height or general health and fitness warnings).

If you do **hazardous sports or activities** during your **journey**, we won't cover you for any claims that result out of your participation. Refer to General Exclusion 14 together with the definition of **hazardous sports or activities** on page 20.

If you are unsure whether you will be covered for an activity you will undertake you should read the definition of **hazardous sports or activities** and if you are still unsure, you should call us on **0800 269 872**.

Snow sports

We will only cover skiing and/or snowboarding during your **journey** if you apply online at bnztravel.co.nz and pay the additional premium required and we confirm your cover in writing.

Refer to Optional cover purchases, Cover snow sports and benefit M. Snow sports cover.

Cruises

We will only cover your **cruise** itinerary if you apply online at bnztravel.co.nz and pay the additional premium required and we confirm your cover in writing.

Refer to Optional cover purchases, Cover your multi-night cruise and benefit N. Multi-night cruise cover.

Understanding exclusions

Exclusions describe circumstances where you will not have any cover under a benefit. These are stated at the end of each benefit section.

In certain circumstances, no cover is available whatsoever under any part of the policy. These are the policy general exclusions which are listed under sections called What we do not cover – general exclusions, from page 17 for Part 1 and page 23 for Part 2.

Understanding conditions

Conditions describe things you may need to do or be aware of for your cover to be valid, and in the event of a claim.

Your Eligibility for cover under Part 1. relies on certain conditions being met by you for each and every **journey**.

Conditions that are specific to a benefit follow that benefit under the header 'Conditions applicable'.

General conditions from page 18 for Part 1., and page 23 for Part 2., explain the overall obligations you have under each policy to make sure your cover is valid, and your claim may be considered. General conditions also explain some things we might do lawfully, which may affect you.

Important note: General conditions on page 18 details disclosures you must make to us if your health changes after you have met the Eligibility criteria, but prior to your departure on your **journey**. Please refer to Known circumstances and changes in health.

Definitions, and words with special meaning

Words shown in **bold** are defined terms. The meaning of words in **bold** are found under Definitions from page 19 for Part 1., and page 22 for Part 2.

The words 'we', 'our', 'us', 'you' and 'your' whenever they appear also have the meaning described in the Definitions for the applicable policy, but do not appear in bold so that the policy is easier to read.

To some terms we apply a special meaning, ("Special Meaning") as we describe the specific circumstances in which they apply. These terms with Special Meaning are also treated as definitions. Terms with Special Meaning wherever found are applicable to both Part 1. and Part 2.

Words with Special Meaning are also listed under Definitions for Part 1.

Help understanding your cover

To help you understand the covers available under this document you can visit bnztravel.co.nz to review FAQs and other policy information.

If you need further help to understand your cover, please refer to our contact details on this page.

2. About us

The **90 Day Platinum International Leisure Travel Insurance** and the **Business Travel Extension for Dual Cardholders**, the ("Policies") are provided to you by Zurich Australian Insurance Limited under an agreement with BNZ, under which BNZ makes the Policies available to you. Zurich Australian Insurance Limited is a company incorporated in Australia, ACN 000 296 640 trading as Zurich New Zealand, level 9, 29 Customs Street West, Auckland 1010, New Zealand ("Zurich").

BNZ is neither the insurer nor agent of Zurich in relation to the Policies and does not guarantee the obligations of Zurich under the Policies.

The Policies are governed by and construed according to New Zealand law. The Courts of New Zealand have exclusive jurisdiction to settle any dispute arising out of or in connection with the Policies.

You cannot assign cover under the Policies to anyone else.

Financial Strength Rating

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

As at the preparation date of this Policy i.e. (24 August 2026) Zurich has an insurer financial strength rating of AA – from Standard & Poor's (Australia) Pty Ltd. This shows that the company has very strong financial security characteristics. The insurer financial strength rating may change from time to time. However you may confirm the current rating at https://www.zurich.co.nz/about/financial-strength

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), SD (Selective Default), D (Default), NR (Not Rated). Ratings from 'AA' to 'CCC' may be modified by the addition of a plus (+) or minus (-) sign to show relative standing within the major rating categories. Further information on these ratings is available from www.standardandpoors.com

An overseas policyholder preference applies. Under Australian law, if Zurich 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 Zurich's Australian assets to satisfy New Zealand liabilities.

3. How to contact us

If you are in New Zealand

For general enquiries within New Zealand call us on **0800 269 872**.

FAQs and other helpful policy information is available online at bnztravel.co.nz

While you are travelling overseas

For **Travel Guard** Emergency Assistance during your **journey** call **+64 9 359 1687** or email us at **bnzassistance@travelguard.com**

Travel Guard staff are available to assist you 24 hours a day, seven days a week if you have a travel emergency, or should you require any assistance during your **journey**.

How to submit your claim

Visit the 'Claims' page at bnztravel.co.nz to submit your claim online, or to download a claim form for your emailed or postal submission.

If you would like to speak with us about your claim call **0800 269 872** where you are in New Zealand, or if you are **overseas** and need our Emergency Assistance (or simply wish to discuss submitting your claim whilst you are still **overseas**), then refer to the details above While you are travelling overseas.

Important note: You should review General conditions related to Claims on page 19 before you submit your claim.

Part 1: 90 Day Platinum International Leisure Travel Insurance

1. Eligibility

We provide cover under the **90 Day Platinum International Leisure Travel Insurance** policy to **BNZ Advantage Visa Platinum Cardholders**, including their **accompanying spouse** and **dependent child(ren)** under the following conditions:

1. The **BNZ Advantage Visa Platinum Cardholder** makes a payment of any amount towards the **pre-paid travel costs** of the **journey** using their **BNZ Advantage Visa Platinum Card**; and
2. You (including any **accompanying spouse** and/or **dependent child(ren)**) permanently reside in New Zealand and will return to New Zealand at the end of your **journey**^; and
3. You (including any **accompanying spouse** and/or **dependent child(ren)**) hold return ticket(s) for the **journey** when you depart New Zealand; and
4. The **overseas** portion of the **journey** is no more than 90 days; and
5. The **BNZ Advantage Visa Platinum Cardholder** and any **accompanying spouse** are under the age of 90 years* at the date of departure; and
6. You do not take a **cruise** during your **overseas** trip, or, if you have paid deposits toward a **cruise**, you have purchased cover under benefit N. Multi-night cruise cover.

If family members hold joint or additional BNZ Advantage Visa Platinum Cards

Family members who are additional **BNZ Advantage Visa Platinum Cardholders** and who will take **journeys** independently of each other, can be covered in their own right so long as each of the conditions of Eligibility 1 – 6 is satisfied for each traveller, including using their **BNZ Advantage Visa Platinum Card** in respect of condition 1 of Eligibility, and for each and every **journey**.

The next section details how you can apply for optional covers. Some optional covers supplement the automatic cover conditions of Eligibility. For instance, duration and age requirements.

2. Confirming your cover at bnztravel.co.nz, your Certificate of Insurance, and Policy Number

Cover confirmations

Prior to each and every **journey** you can visit bnztravel.co.nz to:

1. 'Check Your Cover' and confirm that you have met all Eligibility conditions for automatic cover.
2. Obtain an insurance certificate showing a unique certificate number for your **journey**, ("Certificate of Insurance"). To do this go to the 'Check Your Cover' page and use the online form to answer our questions about your trip ("Questionnaire").

If you use the Questionnaire to confirm your Eligibility, we will email you confirmation of your cover. We do not require that you complete the Questionnaire to have cover over your **journey**. Your **journey** will be automatically covered as long as you have met all Eligibility conditions 1 – 6. The Certificate of Insurance states a reference unique to your **journey**, which you can quote to us, or third parties as required, however your policy number will always be the first 6 digits of your eligible credit card, ("Policy Number").

Optional cover purchases

Prior to each and every **journey** you can visit bnztravel.co.nz to apply for the following optional covers:

- Mature Traveller Medical Cover
- Cover for trips over 90 days
- Pre-existing medical conditions cover
- Multi-night cruise cover
- Snow sports cover
- High value items cover (Specified Items)

These covers are described in detail below. If we accept your application for optional cover, a premium may be payable by you. Optional cover purchases must be made before you depart New Zealand at bnztravel.co.nz You must apply for optional cover for each and every trip you wish to have optional cover over. If you purchase any optional cover(s) we will provide you with a Certificate of Insurance showing details of the optional cover purchased including the dates for which cover applies and email you confirmation of your cover.

^ This Policy provides cover for cardholders intending to return to New Zealand at the conclusion of their travel. If you do not hold New Zealand citizenship or Permanent Resident status then **Travel Guard** may not be able to assist with medical evacuation in the event of a medical emergency **overseas**. In the event that you cannot return to New Zealand to continue receiving treatment due to your residency status then cover under the policy may no longer be available. If you are unsure about your residency status, please seek independent advice. **Travel Guard** cannot provide any advice relating to your residency status.

* This Policy is subject to age limits beginning from 75 years. Please refer to Age limits on page 3.

Mature Traveller Medical Cover for over 75's

You can purchase most of the restricted or excluded covers described in the Schedule if you are aged 75 or over at your date of departure, ("Mature Age Traveller"), using the Questionnaire at bnztravel.co.nz to apply for Mature Traveller Medical Cover. If you purchase Mature Traveller Medical Cover you will still need to satisfy any Eligibility conditions not related to age.

If you purchase Mature Traveller Medical Cover, age limits to the following benefit sections are removed and the maximum amounts payable will default to the sum insured shown for persons under 75 years of age:

- A. Travel cancellation before your journey starts
- B. Travel cancellation after your journey starts
- C. Overseas medical expenses
- D. Unexpected travel expenses
- L. Epidemics and pandemics

Age limits will still apply to the benefits listed under benefit section H. Accident lump sum benefits and loss of income. This means that Mature Traveller Medical Cover will not increase the maximum amount payable in respect of H. Accidental death and disablement common carrier cover or add Loss of income cover for Mature Age Travellers aged 75 years to 89 years, or provide any benefit under benefit section H. Accident lump sum benefits and loss of income, for Mature Age Travellers aged 90 years or over.

Important note: Medical treatment outside New Zealand can be extremely expensive. Before deciding to travel without Mature Traveller Medical Cover you may wish to seek independent advice.

Cover for trips over 90 days

If you are taking a trip longer than 90 days duration, there is no cover available under the policy over any part of your trip unless you purchase a trip duration extension before you leave New Zealand. If you are unsure whether your trip is within or over the 90-day limit, you can enter your trip dates into the Questionnaire at bnztravel.co.nz to check. If you purchase cover for a trip over 90 days, you will still need to satisfy any Eligibility conditions not related to duration.

Cover your pre-existing medical conditions

The Questionnaire at bnztravel.co.nz will ask whether you require cover for your **pre-existing medical conditions**. If you do require cover, you will be offered online medical screening, and we will ask you questions about your conditions. You must tell us about all your **pre-existing medical conditions** and not just those you seek to cover. From the answers you provide we will determine whether your conditions can be covered.

Where we accept your application to cover **pre-existing medical conditions**, a premium will be payable by you. Whether we accept your application to cover your conditions may vary from trip-to-trip due to changes in your health, your age, or the destination(s) and/or duration of each **journey**.

If you decide not to take up our offer of cover over your **pre-existing medical conditions**, or if we have declined to cover your declared conditions over your specific trip, then your **pre-existing medical conditions** will not be covered for that particular trip.

If you do not have confirmed cover over your **pre-existing medical conditions**, then as long as you meet all Eligibility conditions, you can still have cover under the policy, including medical cover over medical events that are unrelated to your **pre-existing medical conditions**.

Important note: Medical treatment outside New Zealand can be extremely expensive. Before deciding to travel without cover over your **pre-existing medical conditions** you may wish to seek independent advice.

Cover snow sports

We will only cover skiing and/or snowboarding during your **journey** if you apply online at bnztravel.co.nz and pay the additional premium required and we confirm your cover in writing.

Benefit M. Snow sports cover includes some additional terms, conditions and exclusions applicable to **covered snow sports**. Please read benefit M. Snow sports cover in detail as some skiing and snowboarding such as racing remains excluded, even if you have purchased Snow sports cover.

You can choose not to apply for Snow sports cover, even if you are planning to participate in skiing or snowboarding but if you do not arrange this cover then you will not be covered for any events that occur while you are skiing or snowboarding.

Cover your multi-night cruise

You are not automatically Eligible for cover over a trip that will include a **cruise**. Please refer to Eligibility, 6, on page 5.

A **cruise** is defined as:

"Travelling as a passenger for two or more nights, inclusive of port stops and cruise excursions, aboard a commercially registered cruise ship which during your trip:

a) Visits at least one **overseas** port: and

b) Sails on any of a river, in a harbour, on an ocean or at sea."

A **cruise** does not include any private or chartered yachting or boating.

If, during a trip you will undertake a **cruise** and you meet the Eligibility requirements on page 5 then you can apply to cover your trip under benefit N. Multi-night cruise cover by using the Questionnaire at bnztravel.co.nz

You must apply prior to departure for cover under benefit N. Multi-night cruise cover for each and every trip that will include a **cruise**.

If we confirm we can cover your trip, you will need to pay any additional premium we require. If you pay the premium, we will refer to your trip as a **covered cruise itinerary**.

We will confirm your cover in writing by sending you a Certificate of Insurance showing you have cover under benefit N. Multi-night cruise cover and detailing any other optional covers you have selected.

Benefit N. Multi-night cruise cover includes some additional terms, conditions and exclusions applicable to a **covered cruise itinerary**. Please read benefit N. Multi-night cruise cover in detail found on page 16.

Changes to your trip after departure - Cruise

If you are already **overseas** on a **journey** and you decide to arrange a **cruise** you must call us on **+64 9 359 1687** as soon as possible (and always prior to embarking on the **cruise**) to apply for additional insurance under benefit N. Multi-night cruise cover.

We reserve the right to charge an additional premium, or to decline your application (but only if there are reasons to do so).

If you arrange a **cruise** while **overseas** but you do not secure cover under benefit N. you will not have a **covered cruise itinerary** and you will not be Eligible for any further cover under the Policy from the date and time your **cruise** departs its first port.

Cover your high value items

Using the Questionnaire at bnztravel.co.nz you can increase the sum insured under benefit section F. Luggage, personal belongings and travel documents for your high value items ("Specified Item"), to the Specified Item's value, or $10,000, whichever is the lesser. If you apply for Specified Item cover a premium will be payable by you.

Covering Specified Items does not alter the maximum amount payable under benefit F. shown in the Schedule. This means if you cover an item worth $10,000 (the maximum amount you may cover a Specified Item to) then if you have a claim for that item, this will have exhausted the limit available to you (per person) under benefit F.1. You must be able to provide reasonable proof of the item's value such as receipts or a valuation from a certified valuer dated within 12 months from the date you purchase cover for the high value item.

You must carry any Specified Item with you and not in your checked luggage, unless it is not reasonably possible that the Specified Item can be checked-in as luggage. Bicycles, surfboards and sporting equipment cannot be nominated as Specified Items.

3. The Schedule of Benefits

The maximum amounts payable to you under each benefit section of this Policy for each **journey** are set out below in the Schedule. The following amounts are subject to the terms and conditions of the Policy, including sub-limits, and all limits below should be read together with the relevant benefit section.

Applicable excesses: you must pay the first $300 of each and every claim arising from the same event under benefits A., B., C., D., F., I., J., L. and M. and/or N. as applicable.

The Schedule

The Sum Insured limits below apply for each covered trip. Age limits are applied to your age at the date of departure for your **journey**.

		The maximum amount payable	
Benefit Section	**Policy Benefits**	**Sum insured (For persons under 75 years of age)**	**Sum insured (For persons aged 75-89 years)**
A*	Travel cancellation before your journey starts	Unlimited	$5,000 per person#
	Travel agent's cancellation fees	$500 per **journey**	$500 per **journey**
B*	Travel cancellation after your journey starts	Unlimited	$5,000 per person#
	Travel agent's cancellation fees	$500 per **journey**	$500 per **journey**
C*	Overseas medical expenses	Unlimited**	Not covered#
	Bed care	$5,000 per person	Not covered#
	Sublimit per continuous 24-hour period	$50 per person	
	Accompanying person	Unlimited	Not covered#
	Repatriation of mortal remains or funeral at place of death	$30,000	Not covered#
	Ongoing medical expenses in New Zealand	$1,000 per person	Not covered#
D*	Unexpected travel expenses	Unlimited	$5,000 per person#
E	Travel delay	$750 per person $1,000 per **family**	$750 per person $1,000 per **family**
	Sublimits: per continuous 12 hour period	$250 per person $500 per **family**	$250 per person $500 per **family**
F*	Luggage, personal belongings and travel documents	$10,000 per person $20,000 per **family**	$10,000 per person $20,000 per **family**
	Sublimits: Limit any one item	$3,000	$3,000
	Increased limit any one item – laptops only	$6,000	$6,000
	Specified Item per item limit	$10,000	$10,000
	Emergency replacement of luggage	$300 per person $600 per **family**	$300 per person $600 per **family**
G	Overseas rental vehicle hire	$8,000 per **journey**	$8,000 per **journey**
H~	Accident lump sum benefits and Loss of income		
	Accidental death	$100,000 for the **BNZ Advantage Visa Platinum Cardholder** $50,000 for the **BNZ Advantage Visa Platinum Cardholder's accompanying spouse**	$100,000 for the **BNZ Advantage Visa Platinum Cardholder** $50,000 for the **BNZ Advantage Visa Platinum Cardholder's accompanying spouse**
	Accidental death and Disablement common carrier***	$1,000,000 for the **BNZ Advantage Visa Platinum Cardholder** and/or **accompanying spouse** $50,000 for the **BNZ Advantage Visa Platinum Cardholder's accompanying dependent child**	$100,000 for the **BNZ Advantage Visa Platinum Cardholder** and/or **accompanying spouse**^ $50,000 for the **BNZ Advantage Visa Platinum Cardholder's accompanying dependent child**
	Loss of income (due to an injury)	Up to $1,000 per week to a maximum of 3 months	Not covered^
I*	Special event missed connection	$2,000 per person	$2,000 per person
J*	Personal liability	$2,500,000 per person	$2,500,000 per person
K	Unlawful detention		
	Hijack and illegal detention	$6,000 per person	$6,000 per person
	Sublimit: per continuous 24 hour period	$100 per person	$100 per person
	Kidnap and ransom	$250,000 per person	$250,000 per person
L*	Epidemics and Pandemics		
	Cancellation	$100,000 per person	Not covered#
	Overseas medical expenses	$350,000 per person	Not covered#
M*	Snow sports cover	For the maximum amounts payable per person or per **family** during **covered snow sports** refer to benefit M. and benefits A.– L., as applicable.	
N*	Multi-night cruise cover	For the maximum amounts payable per person or per **family** during a **covered cruise itinerary** refer to benefit N. and benefits A.– L., as applicable.	

* There is a $300 excess for each and every claim arising from the same event under this section.
** Limited to 24 months after the accidental injury or illness occurred.
*** Terms and conditions apply please refer to H. Accident lump sum benefits and loss of income. Accidental death and disablement common carrier, 3.
# Persons aged 75 – 89 years may apply to remove the age limit to these benefits online at bnztravel.co.nz with Mature Traveller Medical Cover purchases for each and every trip. If cover is accepted the maximum amount payable will default to the limit shown for persons under 75 years of age.
^ Purchase of Mature Traveller Medical Cover does not remove the age limit for any Mature Age Traveller for this benefit.
~ Purchase of Mature Traveller Medical Cover does not remove the age limit for Mature Age Travellers 90 years and over (if we accept your Mature Traveller Medical Cover application when you are 90 years or over, benefit section H. will be the only excluded section and all other benefits will default to the limit shown for persons under 75 years of age).

4. What we cover – policy benefits

These are the benefits of the Policy. We provide you with the following cover for your **journey** up to the maximum amounts payable stated in the Schedule, and subject to the terms and conditions of the policy, and payment of any applicable excess.

A. Travel cancellation before your journey starts

Cancellation cover under this section will start from the time you pay deposits toward your **pre-paid travel costs**. We will reimburse the non-refundable portion of your **prepaid travel costs**, and up to $500 of non-refundable travel agent fees, if you must cancel your planned **journey** due to:

1. Your unforeseeable death, accidental injury or illness; or
2. The unforeseeable death, accidental injury or illness of your travelling companion or your business partner; or
3. You having to respond to the unforeseeable death, accidental injury or illness of your **relative** who was under the age of 80 years at the date of the event, and a resident of New Zealand or Australia and the event occurred in New Zealand or Australia; or
4. Any other unforeseeable circumstances that are outside your control other than death, accidental injury or illness.

Important note: If you redeem frequent flyer or equivalent loyalty points in paying for your **pre-paid travel costs**, then we will assess any claim based on the equivalent cash price for the same transport or accommodation arrangements.

Conditions applicable to benefit A:

1. You must take steps to minimise your losses. As soon as possible after the cancellation you must:
   a) Recover any refund you are entitled to; and
   b) Cancel any other travel or accommodation arrangements that depend on your cancelled arrangements, and that you are now unable to use.

What you are not covered for under benefit A:

You are not covered for loss, or costs, in connection with any of the following:

1. Your transport being delayed where your transport provider (including tour or **cruise**) caused the delay and is liable for the costs incurred by you.
2. Costs arising from your transport provider (including tour or **cruise**) making changes to your original ticket(s) due to changes in scheduling.
3. The unforeseeable death, accidental injury or illness of your **relative**, who:
   a) was aged 80 years or over at the date of the event; or
   b) was not a resident of, and living in, New Zealand or Australia at the date of the event.

B. Travel cancellation after your journey starts

Cancellation cover under this section will start from the time you depart New Zealand on your **journey**.

We will reimburse the non-refundable portion of your **pre-paid travel costs**, and up to $500 of non-refundable travel agent fees, if you have to change your **journey** arrangements, including where you will return to New Zealand early, due to:

1. Your unforeseeable death, accidental injury or illness; or
2. The unforeseeable death, accidental injury or illness of your travelling companion or your business partner; or
3. You having to respond to the unforeseeable death, accidental injury or illness of your **relative** who was under the age of 80 years at the date of the event, and a resident of New Zealand or Australia and the event occurred in New Zealand or Australia; or
4. Any other unforeseeable circumstances that are outside your control other than death, accidental injury or illness.

Important note: If you redeem frequent flyer or equivalent loyalty points in paying for your **pre-paid travel costs**, then we will assess any claim based on the equivalent cash price for the same transport or accommodation arrangements.

Conditions applicable to benefit B:

1. You must take steps to minimise your losses. As soon as possible after the cancellation you must:
   a) Recover any refund you are entitled to; and
   b) Cancel any other travel or accommodation arrangements that depend on your cancelled arrangements and that you are now unable to use.

What you are not covered for under benefit B:

You are not covered for loss, or costs, in connection with any of the following:

1. Your transport being delayed where your transport provider (including tour or **cruise**) caused the delay and is liable for costs incurred by you.
2. Costs arising from your transport provider (including tour or **cruise**) making changes to your original ticket(s) due to changes in scheduling.
3. The non-refundable unused portion of your **pre-paid travel costs** where alternative travel or accommodation is paid for by us as part of a claim under benefit D. Unexpected travel expenses, or, in the case **Travel Guard** arrange your medical evacuation or repatriation, under benefit C. Overseas medical expenses.
4. The unforeseeable death, accidental injury or illness of your **relative**, who:
   a) was aged 80 years or over at the date of the event; or
   b) was not a resident of, and living in, New Zealand or Australia at the date of the event.
5. Any costs incurred due to your injury or sickness sustained while participating in skiing or snowboarding unless you have **covered snow sports** (refer to page 16 Snow sports cover)
6. Any claim in association with skiing or snowboarding that does not relate to an injury or sickness during **covered snow sports**.

C. Overseas medical expenses

Important note: Refer to Optional cover purchases on page 5 for how to apply for cover over your **pre-existing medical conditions**.

1. If, while you are **overseas** on your **journey** you suffer an accidental injury or an illness, we will pay your medical expenses reasonably and necessarily incurred outside New Zealand, as directed by a **medical practitioner**:

   a) for your treatment as a hospital in-patient or out-patient, ambulance transfers, medical aids such as wheelchair hire and like aids or devices; and

   b) if required, and at the sole determination of **Travel Guard**, for your medical evacuation and repatriation.

Important note: If you are hospitalised, then you or someone on your behalf must call **Travel Guard** as soon as possible on **+64 9 359 1687** and tell us about your circumstances so that we can assist you.

2. If, while you are **overseas** on your **journey** you suffer acute dental pain and require emergency pain relief, or, you suffer an injury to your teeth in an accident requiring medical (but not cosmetic) treatment, we will pay dental expenses for:

   a) the administering of pain relief as prescribed by a **medical practitioner** and/or a **dentist**; and

   b) treatment of the injury to those teeth impacted by the accident, as necessarily administered by a **medical practitioner** and/or a **dentist**.

Bed care patient

3. We will pay you $50 for each continuous 24-hour period you are a hospital bed care patient if you suffer an accidental injury or illness during your **journey** for which you have a valid claim under benefit C.1.(a) of this section.

Accompanying person

4. Where you have a valid claim under benefit C.1.(a) of this section, we will also pay the cost of one person to travel to you, remain with you, and accompany you back to your place of residence in New Zealand where:

   a) the cost is incurred on the advice of a **medical practitioner**, and

   b) **Travel Guard** have agreed to pay the cost.

Repatriation of mortal remains or funeral at place of death

5. If you die during your **journey**, then we will pay the costs of:

   a) Your funeral at the place of your death, and

   b) Burying or cremating you at the place of your death; or

   c) Repatriating your mortal remains to New Zealand.

Ongoing medical expenses in New Zealand

6. We will pay for your ongoing medical expenses up to $1,000 which relate to your accidental injury or illness and which are:

   a) incurred within the first three months after you return to New Zealand; and

   b) for the treatment of your illness or injury for which you have a valid claim under benefit C.1.(a) of this section.

Important note: benefit C.6. does not apply to any ongoing costs in New Zealand for dental injury or illness.

Conditions applicable to benefit C:

1. For medical benefits under this section to extend to cover your **pre-existing medical conditions** you must have applied for, we must have accepted to cover, and you must have paid the applicable premium to cover your **pre-existing medical conditions**.

2. For your cover to be valid under C.5. Repatriation of mortal remains or funeral at place of death you must have been medically fit to travel at your departure and not suffering any terminal illness.

What you are not covered for under benefit C:

You are not covered for loss, or costs, in connection with any of the following:

1. Costs arising out of your failure to return to New Zealand after our medical advisor considers that you may have been repatriated to New Zealand at our expense.

2. Medical care costs as a result of your failure to take medication you were prescribed in New Zealand prior to the commencement of your **journey**, unless your medication was lost or stolen.

3. Elective medical treatment.

4. Continuation of any treatment that had commenced before your **journey**. Treatment includes any care related to diagnostics you sought before departing on your **journey**.

5. 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. Any medical expenses incurred more than twenty-four (24) months after the accidental injury or illness which is the subject of the claim, first occurred.

7. Dental treatment for cosmetic purposes, or where the purpose of treatment is to remediate a lack of day-to-day dental maintenance, and/or any injury to teeth that did not occur during the **journey**.

8. Dental treatment if the injury to teeth arose out of normal biting and chewing whilst eating (which includes using utensils to eat with). This exclusion does not apply where the dental injury arises from biting or chewing food contaminated with a hard non-food substance, such as a piece of metal or plastic.

9. Dental treatment to remediate dental bridges, crowns and dental prosthesis.

10. Costs to treat a sickness or injury sustained while you are participating in skiing or snow boarding unless you have purchased Snow sports cover. Refer benefit M. for details including conditions and exclusions.

D. Unexpected travel expenses

We will pay your reasonable extra and unexpected travel, meal and accommodation expenses that you necessarily incur to cut your **journey** short and come home, or to change your planned itinerary, due to:

1. Your accidental injury or illness for which you have a valid claim under benefit C.1.(a) Overseas medical expenses; or
2. The unforeseeable death, accidental injury or illness of your travelling companion or your business partner; or
3. You having to respond to the unforeseeable death, accidental injury or illness of your **relative** who was under the age of 80 years at the date of the event, and a resident of New Zealand or Australia; or
4. Any other unforeseeable circumstances that are outside your control other than death, accidental injury or illness.

Important note: If you are hospitalised or are likely to incur substantial unexpected expenses, then you or someone on your behalf must call **Travel Guard** as soon as possible on **+64 9 359 1687** or email us at **bnzassistance@travelguard.com** and tell us about your circumstances so that we can assist you.

What you are not covered for under benefit D:

You are not covered for loss, or costs, in connection with any of the following:

1. Your transport being delayed where your transport provider (including tour or **cruise**) caused the delay and is liable for costs incurred by you.
2. Costs arising from your transport provider (including tour or **cruise**) making changes to your original ticket(s) due to changes in scheduling.
3. 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 been repatriated to New Zealand at our expense, or after the time when you failed to follow our instructions.
4. Costs arising out of an illness or injury that is not covered under benefit section C. Overseas medical expenses.
5. Costs payable under benefit C. Overseas medical expenses.
6. The unforeseeable death, accidental injury or illness of your **relative**; who:
   a) was aged 80 years or over at the date of the event, or
   b) was not a resident of, and living in, New Zealand or Australia at the date of the event.
7. Costs arising from you changing your planned itinerary to include new destinations other than where:
   a) the new destination is Australia, and you have a valid claim under benefit D.3 in respect of your **relative**.
   b) The new destination is a necessary stopover to enable you to cut your **journey** short and return home by the most direct route available.
8. If you have a valid claim under benefit D.3. of this section in respect of the unforeseeable death, accidental injury or illness of your **relative**, we will not cover costs incurred after the earliest of:
   a) the date your **journey** would have ended if it had gone as planned; or
   b) the date you have returned to New Zealand or Australia, as applicable, where the **relative** was resident.
9. If you have a valid claim under benefit A. Travel cancellation before your journey starts or benefit B. Travel cancellation after your journey starts, then you are not covered for any amount of your extra and unexpected travel, meal and accommodation expenses equal to any amount we have paid, or will pay, under sections A. or B. for the same expenses.
10. Expenses you would have paid anyway had your **journey** gone to plan.
11. Expenses you incur after you have returned to New Zealand.
12. Any costs incurred due to your injury or sickness sustained while participating in skiing or snowboarding unless you have **covered snow sports** (refer to page 16 Snow sports cover).
13. Any claim in association with skiing or snowboarding that does not relate to an injury or sickness during **covered snow sports**.

E. Travel delay

1. If your scheduled transport is delayed for six (6) hours or more for reasons outside your control, then we will pay for your reasonably incurred accommodation, meal or other travelling expenses due to that delay if:
   a) you cannot claim these expenses from anyone else including your transport provider or tour provider; and
   b) you have not claimed for these expenses under benefit section D. Unexpected travel expenses.
2. For the first six (6) hours of delay we will pay $250 per person or $500 for **families**. For each additional twelve (12) hour period we will pay up to $250 per person or $500 for **families**. The maximum we will pay for any one continuous delay period is $750 per person and $1,000 for **families**.

What you are not covered for under benefit E:

You are not covered for loss, or costs, in connection with any of the following:

1. Any event that occurs while you are onboard a **cruise** ship during a **covered cruise itinerary**.

F. Luggage, personal belongings and travel documents

1. We will pay for your luggage and personal belongings if they are accidentally lost, damaged, or stolen during your **journey**.

   The maximum amount we will pay for all claims during each **journey** under this benefit is $10,000 per person, or $20,000 per **family**.

   The maximum amount we will pay for any one item, set or pair of items is $3,000, except for laptop computers (inclusive of all accessories), for which we will pay $6,000 per item, set or pair of items.

For the purpose of this section, a 'set or pair of items' means items that are designed to be used together, for example, a pair of shoes, a pair of earrings or a set of golf clubs.

If you have a high value item and:

a) You have applied for cover for that high value item as a Specified Item (refer to 'Cover your high value items' on page 6), and

b) we have confirmed in writing that the Specified Item is covered for your **journey** then the per item limits stated above and shown in the Schedule of Benefits will not apply to the Specified Item(s) for that particular **journey**.

Cover for your Specified Item will be the value of the item or $10,000 whichever is the lesser. The maximum amount payable any one **journey** under this section for all insured items, including any Specified Items will remain $10,000 per person or $20,000 per **family**.

Important note: 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.

Emergency replacement of luggage

2. If your checked luggage is delayed, misdirected, or temporarily misplaced by any airline or other transport provider for more than twelve (12) hours:

   a) and you need to replace essential items such as weather-appropriate clothing and/or underwear, and/or products for your general maintenance of hygiene and health (and which you are likely to use during the period you may be without your luggage), ("Necessities"), then:

   b) We will pay up to $300 for a single person and up to $600 per **family** to reimburse your actual and reasonable expenses for your Necessities.

Important note: some items may not be considered as a reasonable expense in the circumstances, for instance if you are without your toiletries and buy an expensive bottle of perfume when standard deodorant would suffice, or you are without underwear and buy many pairs of luxury brand items when less expensive items were available and fewer would do, then we may consider these as not forming reasonable expenses in the circumstances and may only reimburse such expenses to the extent that a reasonable person in the circumstances would have incurred.

Lost or damaged travel documents

3. We will pay for the non-recoverable cost of replacing your personal travel documents and credit cards if they are lost, damaged or stolen on your **journey**.

Unauthorised use of travel documents

4. We will pay for your legal liability arising out of the unauthorised use of your travel documents or credit cards that were stolen during your **journey**.

Conditions applicable to benefit F:

1. If you have an event for which you may claim under this section, then you must report the incident to the police or a relevant authority (which may include the airline or other transport provider, your accommodation provider, and your bank). You should report your loss to such authority within twenty-four (24) hours of discovering it, or as soon as reasonably possible, and obtain written acknowledgement of your report.
2. If your claim is for luggage delayed by an airline or other transport provider, you must support your claim with written confirmation from the airline or other transport provider that your luggage was delayed and provide us with the receipts for any Necessities you needed to purchase.
3. If you have taken optional cover for a Specified Item then, where reasonably practicable (and within the relevant airline's rules of carriage), you must carry that item on or with you and not transport it in your checked luggage.
4. If you have taken optional cover for a Specified Item you must be able to provide reasonable proof of the item's value. We may apply depreciation to a Specified Item but we won't depreciate any item where you can support the value with a purchase receipt or official valuation from a certified valuer that is dated within the 12 months prior to the date you purchased Specified Item cover. Our current depreciation tables can be found at bnztravel.co.nz
5. We will only accept a claim from one insured person for any one piece of delayed luggage, even if the luggage contains personal effects belonging to more than one person covered by this policy. This means we will only pay one person if only one bag is delayed and will not accept claims from other insured persons in respect of the same luggage item.
6. We will pay you the covered item's current value up to the amount of any sub-limit, at the time of the loss, damage or theft. We will calculate current value using the price you paid for it, and deducting according to age of the item, an amount reflecting normal wear and tear (depreciation), and any applicable excess. We will not pay you more than the purchase price of a covered item. At our option, we may alternatively choose to replace or repair the item. Our current depreciation tables can be found at bnztravel.co.nz

What you are not covered for under benefit F:

You are not covered for loss, or costs, in connection with any of the following:

1. Luggage, personal belongings or travel documents left:
   a) Unattended in any **public place**;
   b) Unattended in an unlocked hostel or hotel room or left behind in any paid accommodation after you have checked out;
   c) In an unlocked and unattended building;
   d) In an unlocked vehicle;
   e) In an unattended vehicle overnight;
   f) In any public transport, taxi or rideshare after you have disembarked.
2. Damage or loss arising from electrical or mechanical breakdown of any item, or loss of data, or replacement or fulfilment of mobile phone contracts.

3. Scratching or breakage of fragile or brittle items. This exclusion does not apply to photographic or video equipment, binoculars, spectacles or contact lenses so long as the item is broken or the scratching renders the item unusable.
4. 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.
5. Items of value that have been checked in as luggage where the item could reasonably have been carried with you. 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.
6. Unaccompanied luggage, personal belongings, or travel documents, such as where such items have travelled with a person who is not in your travel party, or where the items were shipped by freight or postal or courier services.
7. 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.
8. Loss or damage to goods that are intended for sale or trade.
9. Losses due to devaluation or depreciation of currency, or loss or theft of cash.

G. Overseas rental vehicle hire

Important note: This benefit provides cover for any excess or deductible you become liable to pay following damage to, and/or theft of the vehicle. It does not provide cover for the vehicle itself, or any third-party cover for any damage to other vehicles or persons.

1. If you hire a **rental vehicle overseas** for which:
   a) a limit to your liability for damage to and/or theft of the **rental vehicle** ("Excess or Deductible"), is defined in the agreement; and
   b) the rental vehicle agency is primarily responsible for costs for damage to and/or theft of the **rental vehicle**, either under an insurance policy or by itself ("Vehicle Protection"); and
2. you become liable for an Excess or Deductible payable to the hiring agency for:
   a) damage to; and/or
   b) theft of the **rental vehicle**; then
3. we will pay your costs to settle any Excess or Deductible over the **rental vehicle** up to the maximum amount payable in the Schedule.

Conditions applicable to benefit G:

1. To be covered under this benefit you must ensure that the Vehicle Protection Excess or Deductible amount is less than the full value of the vehicle.
2. To be covered under this benefit for any particular event, you must ensure that the Vehicle Protection includes cover for that type of event – such as windscreen cover – even if such protection requires an additional payment to the rental company.
3. You must comply with all requirements of the rental agency and must not breach any conditions of hire.
4. You must be a named driver or co-driver on the hire agreement.
5. The agency you hired the vehicle from must be locally licensed.

What you are not covered for under benefit G:

You are not covered for loss, or costs, in connection with any of the following:

1. Theft of and/or damage to the **rental vehicle** that occurs in violation of the terms of the rental agreement.
2. Theft of and/or damage to the **rental vehicle** which occurs beyond the limits of any public roadway.
3. For wear and tear, gradual deterioration, damage from insects or vermin, inherent vice or damage.
4. For any amount the Vehicle Protection covers. This means we will cover the Excess or Deductible you are liable to pay, but not reimburse any costs the hiring agency or you recover from another insurer.
5. Any third-party cover for any damage to other vehicles or persons.

H. Accident lump sum benefits and loss of income

Accidental death

1. If the **BNZ Advantage Visa Platinum Cardholde**r dies within twelve (12) calendar months directly from an injury caused by an accident that occurred during your **journey**, then we will pay their estate a total of $100,000.
2. If the **BNZ Advantage Visa Platinum Cardholder's spouse** dies within twelve (12) calendar months directly from an injury caused by an accident that occurred during your **journey**, then we will pay their estate a total of $50,000.

Accidental death and disablement common carrier

3. We will pay up to the maximum amounts payable under 4 a) – c) below if you suffer an injury caused by an accident during your **journey**, occurring while you were travelling on, or in, a **common carrier** (including whilst you were boarding or disembarking) and:
   a) the **BNZ Advantage Visa Platinum Cardholder** had pre-paid the **common carrier** ticket in full, with their **BNZ Advantage Visa Platinum Card**, including for any **accompanying spouse** and/or **dependent children** who are to be covered; and
   b) you die within twelve (12) calendar months directly from the injury caused by the accident; or
   c) you suffer disablement described under this benefit H.6. below, directly from the injury caused by the accident, which after twelve (12) calendar months is beyond any hope of improvement in the opinion of your treating **medical practitioner** and us ("Disablement").

4. The maximum amount payable to you or your estate for an event under benefit, H.3. is as follows:
    a) $1,000,000 for the **BNZ Advantage Visa Platinum Cardholder** or their **accompanying spouse**, aged under 75 years at the time you departed on your **journey**, or
    b) $50,000 for an **accompanying dependent child**, or
    c) $100,000 for the **BNZ Advantage Visa Platinum Cardholder** or their **accompanying spouse**, aged between 75 and 89 years at the time you departed on your **journey**. But this amount will only be payable for accidents that occurred under benefit, H.3. where the **common carrier** was also a passenger aircraft.
5. On your death under this benefit H.3.b), we will pay 100% of the applicable amount set out under benefit H.4.a) – c) above.
6. On you suffering Disablement, we will pay the below stated percentages of the applicable amount set out under this benefit H.4.a) – c) above, for:
    a) the **total loss** of either both hands or both feet, or the loss of the entire sight of both eyes, 100%; or
    b) the **total loss** of one hand and one foot, or the **total loss** of one hand and the entire loss of sight of one eye, or the **total loss** of one foot and the entire loss of sight of one eye, 50%; or
    c) On the **total loss** of one hand, or one foot, or the entire loss of sight of one eye, 25%.
7. If more than one **BNZ Advantage Visa Platinum Cardholder** or **spouse** or **dependent child** of a **BNZ Advantage Visa Platinum Cardholder**, suffer an injury in the same accident, then the most we will pay in total for all claims under this benefit H.3. is $4,000,000.

    We will also reduce our payment to each person who has a valid claim proportionately up to a maximum total of $4,000,000.

Loss of income

Important note: we will assess any compensation you are eligible for from all other sources for the same injury which may include ACC, and limit the weekly amount paid to you from all sources to no more than net $1,000.

8. We will pay you your usual income, which will be your average net weekly income based on your earnings over the previous twelve (12) months, ("Usual Income"), to no more than $1,000 per week received by you from all sources in total if:
    a) you are injured **overseas** during your **journey** and as a direct result of the injury from the accident:
    b) you lose all your Usual Income because you cannot do your normal work; and
    c) you lose all your Usual Income within 90 days of returning to New Zealand.

What you are not covered for under benefit H:

You are not covered for loss, or costs, in connection with any of the following:

1. Injury, death or loss of income caused by illness, disease or suicide or injury which was self-inflicted.
2. The accidental death of **dependent children**, except for death involving a **common carrier** under Accidental death and disablement common carrier H.3.
3. More than one claim per person if duplicate or multiple cards are held, including if you are a Dual Cardholder.
4. Claims under benefit H. Accidental death, H.1. and H.2., if there is a payable claim for the accidental death under benefit H.3. Accidental death and disablement common carrier.
5. For claims under benefit H.3.c) if there is a claim payable under H.3.b).
6. For more than one Disablement listed H.6. a) – c).
7. Loss of income for the first thirty (30) days after you planned to resume your job.
8. Loss of income after we have paid you for three (3) months.
9. Any portion of your Usual Income that is paid to you under any legislation, including ACC, which provides compensation and/or rehabilitation for injury.

I. Special event missed connection

1. We will pay your reasonable extra costs of using alternative public transport to arrive at your destination on time if:
    a) The purpose of your **journey** is for attending a wedding, funeral, **convention** or ticketed sporting event; and
    b) Your **journey** is delayed because of something unexpected and outside your control; and
    c) The event cannot be delayed due to your late arrival.
2. The most we will pay for this benefit is $2,000 per person.

J. Personal liability

1. 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, that 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 benefit J:

1. It is a condition of payment under benefit J. that you must not admit fault or liability to any other person without our prior written consent.
2. For a Dual Cardholder who has travelled for business or work-related purposes cover is only valid under this benefit section if the legal liability arises from a leisure activity not in connection with the business or work that is being undertaken **overseas**.

What you are not covered for under benefit J.

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.

K. Unlawful detention

Hijack and illegal detention

1. If during your **journey** 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.

Kidnap and ransom

2. 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 persons acting on your behalf 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, and expenses, losses or damages caused by interruption to any business.
3. The maximum amount we will pay under benefit K.2. is limited to $250,000 per person and per **family**.

Conditions applicable to benefit K

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 any travelling companion you have (which may include your **spouse** and/or **dependent child(ren))** receives advice that you have or may have been **kidnapped**, they should:
    a) notify the appropriate law enforcement agency and comply with their recommendations and instructions; and
    b) notify **Travel Guard** as soon as practicable.
4. 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 received.

What you are not covered for under benefit K.

You are not covered for loss, or costs, in connection with any of the following:

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.
2. For **kidnapping** occurring in Mexico or in any country located in Central or South America.
3. Any event that occurs while you are onboard a **cruise** ship during a **covered cruise itinerary**.

L. Epidemics and pandemics

Important note: claims under benefit L. will only be payable in the event of you or your **relative** being medically diagnosed with an **epidemic or pandemic** disease.

In such cases General Exclusion 34 will not apply, but for the purpose of clarity, the other general exclusions including General Exclusion 35 will continue to apply with full effect.

1. General Exclusion 34 on page 18 of this Policy does not apply to claims made under this benefit, section L.2. below.
2. If you, or your **relative**, is medically diagnosed with a disease that is declared by a governmental body, official health authority or the World Health Organisation to be a current **epidemic or pandemic** disease, or a public health emergency of international concern, we will pay for covered claims under the following benefit sections:
    a) A. Travel Cancellation before your journey starts or B. Travel Cancellation after your journey starts to a maximum amount of $100,000; and/or

b) C. Overseas medical expenses and D. Unexpected travel expenses to a maximum amount of $350,000.

What you are not covered for under benefit L

You are not covered for loss, or costs, in connection with any of the following:

1. Any loss if you are travelling against a **medical practitioner's** advice or acting in a way that goes against the advice of a **medical practitioner** (including travelling with **epidemic or pandemic** disease symptoms).

M. Snow sports cover

1. To have cover for skiing or snowboarding during your **journey** you will need to apply for Snow sports cover online at bnztravel.co.nz. If you apply for cover online and pay the additional premium, we will send you written confirmation of your cover by email and you will have **covered snow sports** during that particular **journey**.

   If you have purchased Snow sports cover then benefits B. Travel cancellation after your journey starts, C. Overseas medical expenses, and D. Unexpected travel expenses will extend to events that occur during **covered snow sports**.

Definitions applicable to benefit M:

Covered snow sports means skiing or snowboarding inside the marked boundaries of a commercially operated ski field, undertaken while you are on a **journey**, and where you have applied to cover skiing and snowboarding and paid the applicable premium. Covered snow sports does not include professional sports, racing, race training, tricks, stunts, or skiing or snowboarding outside marked ski field boundaries including terrain accessed by helicopter or snowcat.

Conditions applicable to benefit M:

1. If you have **covered snow sports** the normal terms, conditions and exclusions and the maximum sums insured, and sub-limits of benefits B. – D. will apply.

What you are not covered for under benefit M:

You are not covered for loss, or costs, in connection with any of the following:

1. Racing, race training, tricks, stunts, or any skiing or snowboarding outside marked ski field boundaries including terrain accessed by helicopter or snowcat.

N. Multi-night cruise cover

1. You are not automatically Eligible for cover over a trip that includes a **cruise**.

   Cover over a trip that includes a **cruise** is optional and requires the purchase of additional cover under this benefit for a **covered cruise itinerary**.

   You can apply for cover online at bnztravel.co.nz

   If you apply online for cover under this benefit and pay the additional premium we require we will send you your Certificate of Insurance confirming you have a **covered cruise itinerary** and detailing any other optional cover(s) you have selected.

2. Cover when you are not on board the **cruise** ship.

   If you have a **covered cruise itinerary**, all benefits of the Policy will be available to you during the time you are not on board the **cruise** during your **journey** (the time you are either disembarked at port or on a non-**cruise** leg of your itinerary), subject to the terms, conditions and exclusions of the benefits of this Policy including those set out in N.4.

3. Cover when you are aboard the **cruise** ship.

   If you have a **covered cruise itinerary**, all benefits of the Policy will be available to you during the time you are aboard the **cruise** ship during your **journey** subject to the terms, conditions and exclusions of the benefits of this Policy, except for the below benefits which are excluded while you are aboard the ship (whether the ship is docked or undocked):

   - C4. Accompanying person page 10
   - E. Travel delay page 11
   - K. Unlawful detention page 15

4. Important information if your **cruise** includes domestic ports.

   This is an **overseas** travel insurance policy and you can only apply online to cover your **cruise** if it includes at least one stop in an **overseas** port.

   If you apply for cover over your **cruise** and:

   a) The **cruise** includes domestic port stops: and

   b) We have confirmed in writing on your Certificate of Insurance that you have a **covered cruise itinerary**: then

   The entire cost of your **cruise** will be covered for claims under benefit A. Travel cancellation before your journey starts. You will not be covered under any benefit of the Policy while your **cruise** is docked at a New Zealand port and you are disembarked.

Definitions applicable to benefit N:

Cruise means travelling as a passenger for two or more nights inclusive of port stops and cruise excursions, aboard a commercially registered cruise ship which during your **journey**:

a) Visits at least one **overseas** port; and

b) Sails on any of a river, in a harbour, on an ocean or at sea.

A **cruise** does not include any private or chartered yachting or boating.

Covered cruise itinerary means an itinerary for which you have applied for and paid the additional premium for all **cruises** you will undertake during your **journey**.

Conditions applicable to benefit N:

1. If you have a **covered cruise itinerary** the terms, conditions and exclusions and the maximum sums insured, and sub-limits of benefits A. – L. will apply.

2. When applying for **cruise** cover you must tell us the full cost of the **cruise** including any applicable taxes and not intentionally under-insure the **cruise** as we use this information to determine the cost of premium to cover your **cruise**.

What you are not covered for under benefit N:

You are not covered for loss, or costs, in connection with any of the following:

1. Refer to General exclusions, exclusion 1.
2. Any claim that occurs while you are disembarked at a port in New Zealand.

5. What we do not cover – general exclusions

The below general exclusions apply to all benefit sections under Part 1. This includes cover available both before you travel, and whilst on your trip.

In addition to these general exclusions, section-specific exclusions may apply to each of the benefits of the policy. Please refer to exclusions under the applicable section for more details.

General exclusions

We will not cover you for loss, expense or liability arising out of or in connection with:

1. Any event that occurs after the date and time you have embarked on a **cruise**, (which is when it leaves its first port), unless you have a **covered cruise itinerary**.
2. **War**, civil war, invasion, insurrection, revolution, use of military power or usurpation of government or military power.
3. The intentional use of military force to intercept, prevent, or mitigate any known or suspected **terrorist incident**.
4. Any **terrorist incident**.
5. A **C.B.R.N. (Chemical, Biological, Radioactive, or Nuclear) Incident**.
6. A **cyber event**.
7. An **electromagnetic event**.
8. An **impact event**.
9. Riot or civil commotion unless you have already:
   a) Commenced your **journey**; or
   b) Paid for **pre-paid travel costs** prior to the riot or civil commotion and you are claiming for cancellation costs under benefit A. or B. for cancellation.
10. Circumstances where you can recover your loss or costs from any other source.
11. Consequential loss, or loss of enjoyment.
12. Any business commitment, financial or contractual obligation, including those of any travelling companion or person on whom the travel depends.
13. Any professional sporting activities.
14. **Hazardous sports or activities**.
15. Deliberate exposure to exceptional danger unless it is an attempt to preserve human life.
16. Suicide, attempted suicide, intentional self-injury of you, or any person on who your travel depends.
17. You being under the influence of alcohol or any drug other than a drug administered or prescribed by a legally qualified **medical practitioner**.
18. Your **pre-existing medical condition** (including any complication arising from your **pre-existing medical condition**), unless:
    a) We have agreed in writing to cover the **pre-existing medical condition**; and
    b) the additional premium required for cover has been paid.
19. Any **pre-existing medical condition** of any **relative**, travelling companion or any other person whose state of health will affect your **journey**.
20. 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).
21. You travelling against medical advice or when you ought reasonably to know that you are unfit to do so.
22. Any potentially fatal condition that you have been diagnosed with, or any condition that you are travelling to seek medical or other treatment for.
23. You or your **family** engaging in any illegal conduct or criminal act.
24. Confiscation or destruction by customs or any other authorities.
25. 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 **family** or travelling companion, or restriction of access to any locality.
26. The **financial default** of a tour operator, transport or accommodation provider, or the **financial default** of any other relevant firm or person.
27. A tour operator, airline or any other company, firm or person being unable or unwilling to fulfil any part of their legal or contractual obligation to you.
28. 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**.
29. You or any person with whom you are travelling choosing to change your dates of travel or travel itinerary, or choosing not to travel. This applies except for your being retrenched from your usual full-time employment in New Zealand.
30. You being a crew member or pilot of any transport or private aircraft.
31. You not taking precaution to avoid a claim after there was warning in the mass media.
32. An event that occurs in a location listed as 'Do not travel' by the New Zealand Ministry of Foreign Affairs and Trade on their website www.safetravel.govt.nz, unless the location was upgraded or added to the list after the start of your **journey**.
33. Any claim that is fraudulent or contains any fraudulent components.

34. Any claim arising from:

    a) an **epidemic or pandemic** as declared;

    b) any disease (including any mutation, strain, or variation of any such disease) or event declared by the World Health Organization as a public health emergency of international concern (including any mutation, strain, or variation of any such disease); or

    c) Quarantine.

35. Any claim arising from:

    a) travel restrictions due to government orders, warnings, advisories, regulations, directives, prohibitions, or border closures relating to any current or previous **epidemic or pandemic** as declared.

    b) the threat or fear of any such epidemic, pandemic, disease or event.

36. Except as provided for under Part 2. in relation to a Dual Cardholder, we will not cover you for any part of a **journey** you undertake if one of the reasons for **overseas** travel is to engage in business or work-related activities.

Important note: for claims permitted under benefit L. Epidemics and pandemics, General Exclusion 34. will not apply.

Sanctions general exclusions

In addition to the general exclusions listed above:

37. We will not be deemed to provide cover and we will not be liable to pay any claim or provide any benefit under this Policy to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose us, our parent company or our ultimate controlling entity to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, the United Kingdom, Switzerland, the United States of America, the Commonwealth of Australia or New Zealand.

6. General conditions

Your duty not to make a misrepresentation

You have a duty not to make a misrepresentation to us. When completing an online application, making a query with our call centre, or in submission of your claim, we may ask you specific questions about your application, query or claim. You must provide us with accurate and complete information in response to our questions or when making a claim. If you don't tell us information that is material to us, or if any information you provide is substantially incorrect, we might decline your claim, and may cancel your policy. If you are unsure about the requirements of our questions, please tell us. If you need to check your records or other information before answering, please make sure you do so.

Known circumstances and changes in health

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

2. If you purchase **pre-existing medical conditions** cover and suffer a change in health in respect of your covered **pre-existing medical conditions:**

    a) after such cover became effective; and

    b) before you depart on your **journey**, then:

    you must tell us of the change in health as soon a reasonably possible. Things that we consider to be a change in health include any new sicknesses, illnesses, injuries or symptoms, or any change to the management of a **pre-existing medical condition** such as a new medication or change to dosage.

    If you did not have any **pre-existing medical conditions** at the time your cover became effective, but you suffer a change in health prior to your departure, you must tell us about your change in health as soon as reasonably possible and before you depart. Things that we consider to be a change in health include any new and ongoing sicknesses, illnesses, injuries or symptoms.

3. Once you have notified us of any change in your health, we will assess your **pre-existing medical conditions**. If we consider the change in your health significantly increases the risk of loss, damage, sickness, illness, injury or liability under the policy, then we may decline to cover you **overseas** for your **pre-existing medical conditions**. You may in this circumstance have a valid claim under benefit A. Travel cancellation before your journey starts.

Policy cancellation

This policy may be cancelled by us at any time, provided that BNZ shall give you at least fourteen (14) days' written notice of any cancellation to your last known address and/or by email. If you are travelling on a **journey** at the time of the notification, you will be covered on the same basis as you were at departure until your covered **journey** terminates in New Zealand.

If you or BNZ cancel your **BNZ Advantage Visa Platinum Card** then any cover you have under this policy will automatically end at the same time as cancellation. This will not apply to circumstances where your card has been cancelled but re-issued due to normal handling processes for instance, you have reported your lost physical card to the bank.

Changes to this policy

BNZ may change, add to, delete or replace the terms and conditions of this policy at any time by giving you at least fourteen (14) days' written notice in one or more of the following ways, by:

a) Writing to you at the address you have provided BNZ (which may include by email if you have provided BNZ with an email address);

b) Notice in BNZ Internet Banking or the BNZ App;

c) Display in BNZ branches and partner centres;

d) Notice in the media (including public notices); or

e) Display on the BNZ website bnz.co.nz

Excess

You must pay the first $300 of each and every claim arising from the same event under benefits A., B., C., D., F., I., J., L. and M. and/or N. as applicable.

When you suffer a loss

When you suffer a loss (if you suffer a loss), you must:

1. Do what you can to prevent any further loss or expense; and
2. Not admit liability for the loss.

Claims

Refer to page 4. for contact details for submitting a claim to us including online, by email, by post or phone. You or someone on your behalf must submit all information to us that we require in support of your claim, which may include (but is not limited to):

1. Your BNZ Account Statement(s) specifically showing you as the account holder and the **pre-paid travel cost** where you met Eligibility,1., and your bank account number to which payable claim is to be settled. For clarity, we do not require to see any information on your statement that is not part of you showing us that you are the **BNZ Advantage Visa Platinum Cardholder** current at the time of your loss and that have met the condition of Eligibility, 1., for **pre-paid travel costs**.
2. A copy of your **journey** itinerary including your **overseas** return travel ticket.
3. A Police Report or a property irregularity report from the relevant provider.
4. All original medical accounts, receipts and report(s) from a **medical practitioner** that are relevant to claim. This may include medical reports showing your medical history, showing new diagnosis or the reason for your claim.
5. A letter from the applicable carrier or travel agent confirming the cancellation and any refund of your travel arrangements and receipts to support the claim.
6. Proof of ownership.
7. If your claim is for luggage delayed by an airline or other transport provider, you must support your claim with written confirmation from the airline or other transport provider that your luggage was delayed and provide us with the receipts for any Necessities you needed to purchase.
8. A copy of the **rental vehicle** agreement, accident report, and original receipts for the repair cost.

Continuation of cover

If your return to New Zealand is delayed due to an event covered under this policy then you will continue to be covered up to a further ninety (90) consecutive days provided that you contact us as soon as reasonably possible and follow our advice. This provision will not cover you however if you do not return to New Zealand as soon as the reason for your delay has been removed.

Subrogation (our right to recovery)

1. You must as soon as reasonably possible provide us with full particulars of any claim made against you by any other person, and all legal documents served on you.
2. If we agree to pay your claim under this policy, then you authorise us to exercise our discretion to do any of the following in your name:
   a) Negotiate settlement of any claim;
   b) Defend the claim;
   c) Issue proceedings against any other party to seek to recover any amounts paid to you under this policy.

Other insurance

There is no cover under this policy for any loss, damage, costs or liability that are covered by 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 any 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.

7. Definitions

Words that are in **bold** have a special meaning that applies to them. The definitions of those special meanings are below. The words 'we', 'our', 'us', 'you', and 'your' whenever they appear also have specific meanings but are not in bold to make the policy easier to read.

Terms that are capitalised but not shown in bold carry special meaning as applied on the page referenced where stated below.

Accompanying means departing and returning on the same **journey** with, and following the same itinerary as the **BNZ Advantage Visa Platinum Cardholder**, but will allow for overnight excursions that are different from the **BNZ Advantage Visa Platinum Cardholder** so long as these do not exceed a total maximum of five (5) nights or 20% of the **journey** (whichever is the lesser).

Bed care means where you are confined to a bed **overseas** for a period of more than 24 hours, during which time you are continuously under the care of a registered nurse (who is not your **relative**), and the confinement is certified as necessary by a registered **medical practitioner**. Bed care does not include where you are a patient in any home, hospital or residence used primarily as a nursing or convalescent home, a place of rest, a geriatric ward, a mental health facility, a rehabilitation or external care facility or a place for the care or treatment of alcoholism and drug addiction.

BNZ Advantage Visa Platinum Card means a current and valid BNZ Advantage Visa Platinum Card account and includes joint and/or additional cards of that BNZ Advantage Visa Platinum Card account. For the avoidance of doubt, business/corporate Platinum cards are not included within this definition.

BNZ Advantage Visa Platinum Cardholder means the legal holder of a current and valid **BNZ Advantage Visa Platinum Card**.

C.B.R.N. (Chemical, Biological, Radioactive, or Nuclear) Incident means the actual, alleged or threatened discharge, seepage, migration, release, escape, exposure, explosion or dispersal of any hazardous chemical, biological, radioactive, or nuclear material, gas, matter, fuel, waste or contamination. This includes both intentional or accidental incidents.

Certificate of Insurance has the meaning given on page 5.

Common carrier means a commercial aircraft, bus,or train which carries passengers on regular routes at set rates. Common carrier does not mean or include taxis or rideshare services, any sea-going vessel or **cruise** or any air charter.

Convention means an event for which you have accepted a formal invitation to, or registered to attend and where the venue, time and agenda are known in advance of the event and where specific topics of discussion are planned. Convention does not mean or include any on-site work or physical labour or any activity better described as a concert, festival or theatrical performance.

Covered cruise itinerary means you have applied for and paid the additional premium for all **cruises** you will undertake during your **journey**.

Covered snow sports means skiing or snowboarding inside the marked boundaries of a commercially operated ski field, undertaken while you are on a **journey**, and where you have applied to cover skiing and snowboarding and paid the applicable premium. Covered snow sports does not include professional sports, racing, race training, tricks, stunts, or skiing or snowboarding outside marked ski field boundaries including terrain accessed by helicopter or snowcat.

Cruise means travelling as a passenger for two or more nights, inclusive of port stops and cruise excursions, aboard a commercially registered cruise ship which during your **journey**;

a) Visits at least one **overseas** port; and

b) Sails on any of a river, in a harbour, on an ocean or at sea.

A **cruise** does not include any private or chartered yachting or boating.

Cyber Event means any activities, whether authorized, unauthorized, intended or unintended, that target or affect the devices, equipment, files, data, systems, websites, networks or databases of one or more people or companies:

a) performed using internet or network access via computers or other electronic devices; and/or

b) via physical means including, but not limited to: damaging or altering network connections; physically destroying data center or network center equipment; or electromagnetic pulse detonation.

Dependent children means your children (including your step children and any legally adopted or fostered children) who are:

a) unmarried; and

b) under 19 years of age and living with you; or

c) under 25 years of age and are registered as a full-time student at an accredited tertiary education provider.

Dentist means a locally registered and legally practicing dentist who is not also your **relative**.

Disablement has the meaning given on page 12.

Dual Cardholder has the meaning given on page 3.

Electromagnetic event means a disruption of electronic devices, electrical grids, or electricity transmission, caused by an electromagnetic pulse (E.M.P.). This includes both naturally occurring events (including, but not limited to solar flares and geomagnetic storms) and man-made events (including, but not limited to nuclear E.M.P. and Electromagnetic Interference Devices).

Eligible Card has the meaning given on page 22.

Epidemic or Pandemic means an outbreak of an infectious disease declared as an epidemic or pandemic by the World Health Organization or by any official governmental body or health authority of either your country of residence or your destination country.

Excess or Deductible has the meaning given on page 13.

Family(ies) means the **BNZ Advantage Visa Platinum Cardholder** and any **accompanying spouse** and/or **dependent children**.

Financial Default means the stop or partial suspension of operations due to insolvency, provisional insolvency, bankruptcy, administration, appointment of a liquidator or provisional liquidator, liquidation, restructuring, or composition with creditors.

Hazardous sports or activities means and includes (but is not limited to):

- Racing (other than on foot);
- **Winter sports** that are not **covered snow sports**;
- Mountaineering involving the use of specified equipment including, but not limited to, crampons, pickaxes, anchors, bolts, carabiners and lead-rope or top-rope anchoring equipment;
- Treks, hikes and tramps above 3,000 metres;
- Expeditions to high risk, remote, inaccessible and/or inhospitable locations including, but not limited to, kayaking trips beyond one kilometre from the coast, or trips to generally inaccessible interiors of a country or areas previously unexplored or unchartered;
- Rock-climbing;
- Big wave surfing;
- Cliff-jumping;
- Horse jumping or horse polo;
- Bicycle, motor, air or sea craft speed trials or stunts;
- Sailing outside of territorial waters, parachuting, BASE jumping, sky diving or travel in any other air supported device (other than as a passenger in a licensed passenger aircraft operated by an airline or charter company);
- Hunting trips;
- Competition sports (including training for competition sports) where such sporting activity is for an organized event or a contest that is of a physically demanding, acrobatic and/or combative nature. These include but are not limited to: cycling, triathlons, biathlons, ultramarathons, equestrian, sailing and other water sports, football, rugby, hockey, gymnastics, pole jumping, fencing, weightlifting, archery, shooting, martial arts, and boxing.

  However, we will not consider as part of this definition the below allowable activity:

  a) Organised sanctioned competitions for primary or secondary school age students.

- Scuba diving. However, we will not consider as part of this definition the below allowable activity where it is:
  a) Scuba diving for recreational purposes (for the purpose of clarity, recreational diving does not include technical diving or diving as a professional diver); and
  b) You are diving with a qualified dive instructor or dive master, or you hold a PADI certification or similar recognised certification and are diving within the level of your certification (including maximum dive depths and bottom time) and to the standards and procedures set up by your certifying agency; and
  c) Subject to (b) above your planned dive depth does not exceed 40 metres; and
  d) You are not diving alone;
- Motorcycling as a rider or a passenger. However, we will not consider as part of this definition the below allowable activity where it is:
  a) A two-wheeled motorcycle of 125cc or less and you or the person in control of the motorcycle holds a current and valid motorcycle license for the country the motorcycle is being operated in; or
  b) A two-wheeled motorcycle that is 126cc or greater and you or the person in control of the motorcycle holds a current and valid license for the motorcycle in their home country and the country the motorcycle is being operated in; and
  c) At all times, local road rules are being adhered to and a motorcycle helmet and appropriate safety gear is being worn.

Impact Event means the impact of an object (for example a meteorite, comet, asteroid, or man-made space debris) entering from outside the earth's atmosphere and reaching the earth or property on the earth (for example a hotel).

Journey means your **overseas** travel that meets the Eligibility conditions for cover. Your journey begins when you leave your home in New Zealand to travel directly and within twenty-four (24) hours to your place of departure **overseas** and ends at the earliest of twenty-four (24) hours after passing customs in New Zealand or when you return to your home in New Zealand.

Kidnap/kidnapping/kidnapped means seizing, detaining or carrying you away without your consent by force, threatened force or fraud, for the purpose of demanding ransom.

Kidnapper means the person who **kidnaps** you.

Mature Age Traveller has the meaning given on page 6.

Medical practitioner means a qualified practitioner of medicine registered and legally practicing in their jurisdiction and who is not also your **relative**.

Necessities has the meaning given on page 12.

Policy/Policies has the meaning given on page 4.

Policy Number has the meaning given on page 5.

Overseas means beyond the territorial limits of New Zealand.

Pre-existing medical condition(s) means:

1. Any sickness including mental health condition, injury or disability which in the one-year period before you first paid **pre-paid travel costs** toward your **journey**:
   a) You were aware of or a reasonable person in the circumstances could be expected to be aware of; and
   b) Such condition:
      i. Manifested itself, worsened, became acute or exhibited symptoms which would have caused an ordinarily prudent person to seek diagnosis, care or treatment;
      ii. Required taking prescribed drugs or medicine, or tests or further investigation had been recommended by a **medical practitioner**; or
      iii. Was treated by a **medical practitioner** or treatment had been recommended by a **medical practitioner**.
2. Any congenital, chronic or ongoing condition which you are aware of, or a reasonable person in the circumstances could be expected to be aware of, before you first paid **pre-paid travel costs** toward your **journey**.

Pre-paid travel costs means the following expenses paid by you prior to the start of your **journey**:

a) Return **overseas** travel tickets; and/or

b) Airport, departure and transportation taxes and/or surcharges; and/or

c) Pre-paid **overseas** accommodation; and/or

d) Pre-paid international tour and/or transport costs.

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.

Questionnaire has the meaning given on page 5.

Ransom means any monetary loss, which you incur in the provision and delivery of cash, marketable goods, services or property to secure your release.

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.

Rental vehicle means a motor vehicle rented or hired by you during your **journey** from a recognised motor vehicle rental company for the private carriage of passengers. It does not include any vehicle designed to be used for the carriage of commercial goods.

Schedule has the meaning given on page 3.

Specified Item has the meaning given on page 7.

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**.

Terrorist incident means any actual or threatened use of force or violence directed at or causing damage, injury, harm or disruption, or commission 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, which is verified or recognised by the New Zealand government and/or your destination country's government as an act of terrorism.

Robberies or other criminal acts, primarily committed for personal gain and acts arising primarily from prior personal relationships between perpetrator(s) and victim(s) will not be considered terrorist incidents.

Total loss means with reference to a hand or foot the complete severance through or above the wrist or ankle joint.

Travel Guard means our 24/7 Emergency Assistance service, operated by Travel Guard Asia Pacific Pte. Limited. Travel Guard's contact details are:

Phone number **+ 64 9 359 1687**

Email address: **bnzassistance@travelguard.com**

Ultimate net loss means the final amount of **ransom** cost less any recoveries.

Unattended means when an item is not on your person at the time of loss, left with a person other than your travelling companion or left in a position where you are unable to prevent it from being taken.

Usual Income has the meaning given on page 14.

Vehicle Protection has the meaning given on page 13.

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.

We, our, us – means Zurich Australian Insurance Limited ACN 000 296 640, trading as Zurich New Zealand, the underwriter of this Policy.

Winter sports means sporting activities that are solely or predominantly undertaken outdoors on snow or ice, and that requires specialized gear, including, but not limited to: skiing, snowboarding, ice skating, ice hockey, ice fishing, bobsledding, skeleton, sledding, luge, ice climbing, curling and snow shoeing.

You, your – means the **BNZ Advantage Visa Platinum Cardholder** and includes **family** members.

Part 2: Business Travel Extension for Dual Cardholders

This Part 2 only applies to a dual cardholder as set out below and any **accompanying spouse** and **dependent children** as set out in General condition 4. A dual cardholder for purposes of this Policy is both a **BNZ Advantage Visa Platinum Cardholder** and a **BNZ Advantage Visa Business Cardholder** ("Dual Cardholder"). If a **BNZ Advantage Visa Platinum Cardholder** is not also a Dual Cardholder, then this Policy Part 2 does not apply to you and no cover will be provided for any business or work related travel. If a **BNZ Advantage Visa Business Cardholder** is not also a Dual Cardholder, then refer instead to the BNZ Advantage 35 Day Business International Travel Insurance booklet found at bnztravel.co.nz In all cases, if you are unsure if the policy provides cover for your business or work-related activities, you must seek clarification by calling us on **0800 269 872**.

1. Definitions

The below definitions are added:

BNZ Advantage Visa Business Card – means a current and valid BNZ Advantage Visa Business Card account and includes additional cards of that BNZ Advantage Visa Business Card account.

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

The below definitions used here under Part 2 have the same meaning as under Part 1:

You, your, spouse, dependent child, accompanying.

2. Amendments to Part 1 for Dual Cardholders travelling for business or work

1. All terms, provisions, conditions, definitions and exclusions of Part 2 apply to Part 1.
2. For the purpose of cover read together under Parts 1 and 2 available to Dual Cardholders, Part 1 What we do not cover – general exclusions, General Exclusion 36 on page 18 is removed.
3. A Dual Cardholder who meets the conditions of Eligibility under Part 1, will be provided with cover under the benefits of Part 1 for business or work-related activities during the **journey**. Cover under benefit section J Personal liability however will continue to exclude events arising from business or work-related activities.
4. An eligible card for purposes of amendment 5 below will be either the Dual Cardholder's **BNZ Advantage Visa Business Card** or **BNZ Advantage Visa Platinum Card** so long as both cards were current and valid at the time one was used, ("Eligible Card").
5. Eligibility condition 1. of Part 1 on page 5 is amended to read as below: "**The BNZ Advantage Visa Platinum Cardholder** makes a payment of any amount towards the **pre-paid travel costs** of the **journey** using their Eligible Card".
6. Part 1 benefit H. Accident lump sum benefits and loss of income, section 3. a) (activation clause) is amended to read 'Eligible Card' in place of '**BNZ Advantage Visa Platinum Card**.' This means a Dual Cardholder can use either their **BNZ Advantage Visa Business Card** or their **BNZ Advantage Visa Platinum Card** to activate **common carrier** cover under Part 1 H. 3. a).
7. Where a **BNZ Advantage Visa Platinum Cardholder** is referenced under Part 1 benefit H. Accidental death and disablement common carrier section 4.a) and 4.c), these references are replaced with 'holder of the Eligible Card.'
8. For the purposes of clarity where the definitions BNZ Advantage Visa Platinum Cardholder or BNZ Advantage Visa Platinum Card are referenced in Part 1 under any clause or definition, then these terms can be read interchangeably with 'holder of the Eligible Card' or 'Eligible Card' where the Eligibility conditions of Part 1 have been met by this Part 2.

Important note: Cover for business or work-related activities expressly excluded under J. Personal liability will remain excluded for Dual Cardholders under this extension and there will be no payable claims under benefit section J. where the claim arises in connection with any business or work-related activity.

3. General conditions

1. Any worksite that the business or work-related activity is performed at must be within or near a major centre that is:
   a) regularly serviced by scheduled commercial airline services; and
   b) readily accessible from that major centre by scheduled public transportation or sealed road.
2. Cover for business or work-related activities is limited to the following;
   a) professional services;
   b) managerial, consultative or negotiation services;
   c) site inspection;
   d) marketing and sales;
   e) low risk technical and advisory activities.
3. If the business or work-related activities involve trade services and the Dual Cardholder (and any **accompanying spouse** and **dependent children** as set out in General condition 4 below) are qualified tradespersons we will also provide cover provided that:
   a) the work is conducted in accordance with New Zealand safety requirements and workmanship standards; and,
   b) any construction work undertaken is at ground level only.
4. A Dual Cardholder's **spouse** and **dependent children accompanying** them on a business trip will also be eligible for cover under this Policy provided that:
   a) if they are undertaking any business or work-related activities, the activity relates directly to the **BNZ Advantage Visa Business Cardholder's** business or work-related activities; or
   b) they are a Dual Cardholder in their own right.

In all cases, if you are unsure if your **spouse** or **dependent** children are eligible for cover then you must seek clarification by calling us on **0800 269 872**.

For all terms and conditions applicable to your business or work-related cover you must read all of Part 1 together with Part 2.

4. What we do not cover – general exclusions

We will not cover you for loss, expense or liability arising out of or in connection with:

1. Activity that involves any of:
   a) heavy machinery;
   b) non-scheduled or chartered flights;
   c) travel for missionary or humanitarian purposes;
   d) hazardous work.
2. Hazardous work which includes but is not limited to the following activities:
   a) underground or underwater work including mining or scuba diving;
   b) work at sea including onboard fishing vessels or oil rigs;
   c) work in the air including piloting or crewing aircraft;
   d) work at elevation including construction above ground level, roofing or window cleaning;
   e) work involving the use of toxic substances or explosives.

Part 3: Privacy, Complaints and Dispute Resolution

1. Privacy Statement

We, Zurich (Zurich Australian Insurance Limited) are bound by the Privacy Act 2020 ("Privacy Act"). Laws authorising or requiring us to collect information include the Privacy Act, United Nations Act 1946 (NZ), Terrorism Suppression Act 2002 (NZ) and Goods and Services Tax Act 1985 (NZ) as those laws are amended and include any associated regulations, and other financial services, crime prevention, sanctions and tax laws.

We collect, hold, use, disclose and handle information, including personal or sensitive information (e.g. health records), about you ("your details") to assess your application and the terms on which we may enter into the Policy with you, administer your policy, contact you, manage claims, investigate and share information on fraud, manage emergency assistance services including travel, accommodation, liaison and medical services, and enhance our products, offerings and services including research and data analytics functions ("Purposes"). If you do not provide, or provide us with access to, your details, we may not be able to do those things.

Your consent

By entering into this Policy, and providing us, our representatives or your agents with your details, you consent to us, our representatives or your agents collecting your details from you and from third parties, holding using and disclosing your details to third parties, for the Purposes, in the manner described below.

Collection of your details

We usually obtain your details from you or your agents, but may also collect from relevant third parties, including BNZ, people involved in a claim or assisting us to investigate or progress a claim (including third parties claiming under your policy, witnesses and medical practitioners), emergency assistance service providers, transport providers, accommodation service providers, your travelling companions or family or contact person, parties affected by claims, our business partners, other insurers and reinsurers, third parties who may be arranging insurance cover for a group you are a part of and publicly available sources.

We may take into account the information we gather from these third parties for the relevant Purposes, in addition to your answers to any questions we have asked of you.

Information about another person

Before giving us information about another person, please give them a copy of this document. By giving us information about another person, you confirm that you have obtained their consent to do so and have provided them with a copy of this privacy notice. Zurich may also take steps to verify with that person that appropriate consent has been obtained where required.

How we disclose your details

We may disclose your details, including your sensitive information, for the relevant Purposes, to relevant third parties, including your agents, BNZ, affiliates of Zurich Insurance Group Ltd, other insurers and reinsurers, our banking gateway providers and credit card transactions processors, our service providers, our business partners, health practitioners, travel providers, accommodation service providers, your travelling companions or Family or contact person, parties affected by claims, government bodies, regulators, law enforcement bodies and as required by law, within New Zealand and overseas.

Depending on the relevant Purpose, your details may be disclosed to our service providers in relation to the Policy services such as policy management, medical and travel assistance, claims and complaints handling. These providers may operate locally or overseas: Australia, Singapore, Malaysia, Philippines, United Kingdom or United States of America. The identity of our service providers and where they are located may change from time to time (You may contact us for details). Where we disclose your details to these recipients, we may not always be able to ensure these recipients comply with requirements comparable to the Privacy Act. By acquiring this Policy from us, you acknowledge that where your details are disclosed to recipients internationally, your details may not be protected by safeguards comparable to the Privacy Act and you consent to such disclosures.

We may also disclose your details to individuals or entities located in countries where an event occurs giving rise to a claim or as otherwise notified in the Zurich Privacy Policy available at www.zurich.co.nz However, some countries where these recipients are located may not provide the same level of protection or obligations as those under the Privacy Act. We may not always be able to ensure these recipients comply with the requirements comparable to the Privacy Act. By acquiring this Policy from us, you acknowledge that where your details are disclosed to recipients internationally, your details may not be protected by safeguards comparable to the Privacy Act and you consent to such disclosures.

See Zurich's Privacy Policy for more information about how Zurich collects, uses, discloses and otherwise handles your personal information.

Further information

You have the right to access and correct your personal information held by us. For more information on how to exercise these rights or how to make a complaint, please refer to Zurich's Privacy Policy at www.zurich.co.nz or contact our Privacy Officer on 0508 987 424.

You can also contact Zurich Australian Insurance Limited at the following address:

PO Box 497, Shortland Street,
Auckland 1140,
New Zealand.

2. Fair Insurance Code

We are a member of the Insurance Council of NZ and adhere to the Fair Insurance Code, which provides you with assurance that we have high standards of service for our customers. Please visit
https://www.icnz.org.nz/individuals/about-the-code/
for more information.

3. Complaints and dispute resolution

We are committed to providing a high level of service and we have arrangements in place for resolving complaints our customers may have.

If you wish to make a complaint about the Policy we have issued or service you have received, you can contact us in the following ways:

Call: 0508 987 424 (New Zealand only) or **+64 9 928 8000** (Overseas).

Email: nz.claims@zurich.co.nz

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

If you need help lodging your complaint, for example due to illness, disability or English as a second language, please contact us so we can provide the necessary support to help you manage your complaint.

We will acknowledge receipt of your complaint within 5 business days of receiving your complaint. We will respond to your complaint within 10 business days of the date we have all the information we need to determine your complaint. If we have to do more work or ask for more information, we may agree a reasonable timeframe with you. We will update you at least once every 20 business days, or another time interval we may agree with you, until your complaint is resolved.

You may ask to have the matter considered under our internal dispute resolution process – contact us for more information. We may use a service provider to manage some complaints and/or internal dispute resolution process.

We expect that our internal dispute resolution process will deal fairly and promptly with your complaint. However, if you disagree with our final decision as part of our dispute resolution process and in accordance with the Fair Insurance Code, you may be able to refer the dispute to the Insurance & Financial Services Ombudsman ("IFSO"). We are a member of this free, independent dispute resolution scheme.

IFSO's contact details are:

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

Email: info@ifso.nz

In writing:
Insurance & Financial Services Ombudsman Scheme
PO Box 10-845, Wellington 6143, New Zealand.

Website: https://www.ifso.nz/

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