

Frequently asked questions

BNZ Advantage Visa Platinum credit card travel insurance

A message about your travel insurance provider

BNZ is partnering with AIG Insurance New Zealand Limited to provide travel insurance for its BNZ Advantage Visa Platinum card.

From **1 December 2021**, the travel insurance provider for existing cardholders will change from Cigna Life Insurance New Zealand Limited to AIG Insurance New Zealand Limited.

If you have purchased an upgrade for your upcoming travel, your upgraded policy will remain in effect, even if you travel on or after **1 December 2021**.



Policy change FAQs

I'm an existing BNZ Advantage Visa Platinum cardholder, who is providing my travel insurance coverage and when does the change occur?

From **1 December 2021** travel insurance for existing BNZ Advantage Visa Platinum cardholders will be provided by AIG. Prior to **1 December 2021**, travel insurance will be provided by Cigna Life Insurance New Zealand Limited. Any claims will be handled based on the date the claim event occurs, regardless of whether it's a claim for a trip that hasn't started, or if you're already overseas when the change occurs.

I've purchased an upgrade for my travel insurance policy prior to 1 December 2021, will my upgrade continue to be covered by AIG?

Upgrades purchased prior to **1 December 2021** provided by Cigna Life Insurance New Zealand Limited for cardholders who have yet to travel, or for cardholders who are already overseas on their travel will continue to remain in effect and claims will continue to be serviced by AIG for events after **1 December 2021**.

My policy has changed, what benefits are changing as part of my credit card travel insurance cover?

- Inclusion of Accidental Death and Disablement benefits.
- Inclusion of Domestic Rental Vehicle Excess.
- Inclusion of COVID-19 cancellation cover, in the event you are diagnosed with COVID-19 prior to your trip.
- Inclusion of COVID-19 overseas medical cover, in the event you are diagnosed with COVID-19 during your trip.
- New exclusions relating to Epidemics and Pandemics (including COVID-19).
- Removal of Purchase Protection.
- Removal of Extended Warranty.
- Removal of PriceGuard.

Why have Purchase Protection, Extended Warranty, and PriceGuard benefits been removed from the card insurances provided with the BNZ Advantage Visa Platinum credit card?

BNZ regularly conducts reviews of its products and services to ensure they continually meet customers' expectations, are simple and easy to understand. The review of Purchase Protection, Extended Warranty, and PriceGuard showed that there were very few claims made against these benefits. The benefits had several exclusions in place and in some cases (e.g. Purchase Protection), other commonly purchased insurance policies, such as contents insurance, may already cover the same risk. As a result of this review BNZ made the decision to remove these benefits from the BNZ Advantage Visa Platinum credit card travel insurance policy.

What's the new Accidental Death and Disablement benefit that's been introduced to the BNZ Advantage Visa Platinum credit card travel insurance policy?

We understand the emotionally distressing situation a customer can encounter should the worst happen when travelling. We've introduced a new benefit to support cardholders and their accompanying spouse in the event of an accident (death or disablement) when travelling on a common carrier (such as an Airline or Train), of up to \$1,000,000. This cover only applies when you purchase your common carrier ticket using your BNZ Advantage Visa Platinum credit card.

Coverage is subject to the terms and conditions, including any applicable limitations and exclusions, of the insurance policy.

What's the new Domestic Rental Vehicle Collision Damage and Theft Excess Cover policy that has been added to the BNZ Advantage Visa Platinum credit card travel insurance policy?

With COVID-19 severely restricting international travel, we've noticed an increased uptake and demand for local holidays and renting of vehicles here in New Zealand. With rental excesses sometimes up to \$5,000, and importantly, rental excess waivers from the rental car companies priced at up to \$30 per day, we have introduced this new benefit to provide BNZ Advantage Visa Platinum cardholders with excess cover up to \$5,000 in the event they have an accident, or their rental vehicle is stolen.

What are the new COVID-19 Cancellation, and Overseas Medical benefits that have been added to the BNZ Advantage Visa Platinum credit card travel insurance policy?

Insurance is designed to protect you from a loss following the unexpected. As COVID-19 is a known global issue, most travel insurance policies now contain exclusions for cancellation, delay, travel disruptions, and medical expenses due to epidemics or pandemics including COVID-19. However, we know that the costs of treatment for illnesses like COVID-19 can be expensive. With AIG, we've introduced a new benefit to support cardholders with these expenses, including:

- cancellation cover up to \$100,000 if you're diagnosed with COVID-19 and as result are unable to commence or continue your trip; and
- medical expenses up to \$350,000 should a cardholder contract COVID-19 while travelling overseas.

Coverage is subject to the terms and conditions, including any applicable limitations and exclusions, of the insurance policy.

What are the new COVID-19 exclusions?

You won't be covered for any claims arising from COVID-19, including claims for travel disruption due to border closures or travel advisories, except as described above where you're claiming for cancellation or overseas medical expenses having contracted COVID-19.

What is the BNZ travel portal and how do I access it?

The BNZ travel portal provides you with a quick and easy way to get your travel insurance activities done and enquiries answered online. Visit bnztravel.co.nz for more details.

What can I do on the online portal?

Before you travel you can check if you're eligible for cover and obtain a confirmation letter, undertake a medical risk assessment for a pre-existing condition, purchase a cover extension (either duration extension, specified items or mature aged traveller), or access claim services at bnztravel.co.nz

bnztravel.co.nz • [0800 269 872](tel:0800269872)

What is the AIG travel assistant app?

While you're travelling use the AIG Travel Assistance app to access emergency travel assistance, view security travel alerts, locate healthcare providers and services near you and more.

How do I download and register for the AIG travel assistance app?

Go to bnztravel.co.nz/register and follow the instructions to get set up.

Are there any changes to eligibility or activation as part of my new credit card travel insurance policy?

No, eligibility and activation requirements for the policy aren't changing. We encourage you to review the policy wording and to use the digital portal at bnztravel.co.nz for each trip to verify that you've met these requirements.

General FAQs

What are the activation criteria for my credit card travel insurance?

You can activate your travel insurance cover by simply being a BNZ Advantage Visa Platinum cardholder (including joint and additional cardholders) at the time you make a payment towards any of your pre-paid travel costs such as pre-paid accommodation, pre-paid tours, or return overseas travel tickets. Please refer to your policy document for full eligibility and activation clauses.

How do I check if I am eligible and have activated my cover for an upcoming trip?

From **1 December 2021**, you will be able to confirm eligibility and activation by completing the questionnaire online at bnztravel.co.nz. Prior to **1 December 2021** call us on **0800 269 872** (BNZ Travel) to confirm.

How long per trip am I covered?

The BNZ Advantage Visa Platinum card travel insurance provides cover for overseas round trips up to a maximum 90 days. If you're travelling for longer than 90 days, you're not automatically covered for any part of your trip. You can, however, apply for a duration extension to cover trips of up to 180 days by visiting bnztravel.co.nz and completing an eligibility questionnaire. If your application for cover is accepted, then a premium for the cover is payable.

Can I purchase a duration extension, have a pre-existing condition covered, cover a specified item, or arrange mature traveller cover for travellers aged over 75?

Yes. All optional extensions can be arranged online at bnztravel.co.nz. Please note that your cover extension will incur an additional cost and must be purchased pre-departure for each trip you undertake.

If I'm overseas and need Emergency Assistance who do I call?

If you have an emergency during your trip, contact emergency assistance on **+64 9 359 1687**. **Up until 30 November 2021** emergency assistance calls will be answered by First Assistance on behalf of Cigna. From **1 December 2021**, emergency assistance calls will be answered by AIG Travel on behalf of AIG.

How do I make a claim?

Details of how to access AIG's claim service can be found online at bnztravel.co.nz. If you're claiming for an event that has occurred before **1 December 2021** please call us on **0800 269 872** (BNZ Travel).