



Ticket and baggage protection insurance

Policy Wording

This policy is issued/insured by AIG Insurance New Zealand Limited ("AIG"). This document contains your insurance Policy Terms, Provisos, Exclusions and Conditions. It is important that you read and understand it and retain it in a safe place.



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Important Contact Details

AIG Enquiries

Phone: 0800 655 722
9am - 8pm (Monday - Friday)
Email: jetstarinsurancenz@aig.com

Claims Enquiries

Phone: 0800 JETCLAIM (538 252 46)
9am - 5pm (Monday - Friday)
Email: nztravelclaims@aig.com
Or: +64 9 355 3072
Fax: +64 9 355 3088

Schedule of Benefits

This is a summary of cover only and the Policy is subject to terms, condition, limits and exclusions. Values shown below are maximum amounts payable per **insured person** (In New Zealand Dollars). Please note, not all Policy benefits and benefit amounts are shown below. In some cases sub-limits apply or the benefits may not be available to **you**. Please refer to the applicable Policy Wording.

Section	Benefits	Maximum Sum Insured Per insured person
1	Cancellation of Jetstar Tickets	\$5000
2	Checked Baggage	\$5000
3	Additional Accommodation and Meals	\$750
4	Resumption of Trip	\$750
5	Special Events Missed Connection	\$750
6	Hijack and Kidnap	\$7500
7	Home Help	\$750



Policy Wording

Important Policy Matters

Agreement

This Policy is valid only when a current Policy Schedule is issued. When **you** have paid the Premium required, **we** will provide **you** with cover provided the event occurs during the period of cover subject to the terms, conditions and exclusions contained in this Policy.

Age Limits

Cover is available under this Policy to people of all ages.

Please note: No insurance premium will be applicable for any **insured person** travelling as an **infant** and sharing a single airline seat with an adult passenger.

Your Duty of Disclosure

Before **you** enter into this Policy **you** have a duty to disclose to **us** every matter that **you** know, or could reasonably be expected to know, is relevant to **our** decision (or the decision of a prudent **insurer** in the circumstances) of whether to accept the risk of the insurance and if so on what terms. **You** have the same duty to disclose those matters to **us** before **you** renew, extend, vary or reinstate this Policy.

Your duty does not extend to matters;

- that diminish the risk to be undertaken by **us**.
- that are of common knowledge.
- that **we** know or in the ordinary course of **our** business ought to know.
- where compliance of **your** duty is waived by **us**.

If **you** fail to comply with this duty of disclosure, **we** may be entitled to reduce **our** liability under this Policy in respect of a claim, or may cancel this Policy.

If **your** non-disclosure is fraudulent, **we** may also have the option of avoiding this Policy from the inception date.

Privacy Statement

This Policy is issued/insured by AIG Insurance New Zealand Limited.

AIG collects information necessary to underwrite and administer **your** Policy, to maintain and improve customer service, and to advise **you** of **our** products. In the course of administering **your** Policy, AIG may exchange or disclose **your** personal information and that of any other person insured by this Policy to:

- (a) a related AIG company either in New Zealand or overseas;
- (b) contractors or third party providers providing services related to the administration of **your** Policy;

- (c) banks and financial institutions for the purpose of processing **your** application and obtaining payment of premium;
- (d) in the event of a claim - assessors, third party administrators, emergency providers, retailers, medical providers and travel carriers; or
- (e) **our** assistance provider who will record all calls to the assistance service provided under **your** Policy for quality assurance, training and verification purposes.

Your Access to Personal Information

You may gain access to or request correction of **your** personal information and that of any other person insured by this Policy by writing to:

The Privacy Manager
AIG
PO Box 1745
Shortland Street
Auckland 1140
New Zealand
Email: privacy.officernz@aig.com

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

Dispute Resolution Process

We are committed to handling any complaints about **our** products or services efficiently and fairly. If **you** have a complaint about **our** products or services **you** can contact **us** and request that **your** matter be reviewed by management by writing to:

The Complaints Manager
AIG Insurance New Zealand Limited
PO Box 1745
Shortland Street
Auckland 1140
New Zealand

We are also a member of an independent dispute resolution scheme operated by Financial Services Complaints Limited (FSCL) and approved by the Ministry of Consumer Affairs.

Your complaint will be referred to FSCL if **we** have reached a "deadlock" in trying to resolve it. FSCL's contact details are info@fscl.org.nz or telephone **0800 347 257**. Full details of how to access the FSCL scheme can be obtained on their website www.fscl.org.nz. There is no cost to **you** to use the services of FSCL.

The Fair Insurance Code

AIG is a signatory to the Fair Insurance Code. This Code aims to raise the standards of practice and service in the insurance industry, and it includes the following:

- When **you** lodge a claim **we** will tell **you** in plain language what information **we** need and how **you** should go about making a claim.
- **We** will respond promptly to any request **you** make for assistance with a claim and it will be considered and assessed promptly.

You can obtain a copy of the code from www.icnz.org.nz or by contacting **us**.

Definitions

Wherever the following words or phrases appear in **bold** in this Policy they will always have the meanings shown below.

Additional Accommodation and Meal Expenses means only those reasonable expenses over and above what **you** expected to pay for accommodation and meals had the **trip** gone ahead as planned.

Baggage means **your** personal property accompanying **you** on **your trip**.

Baggage Identification Tag means the numbered **baggage** document issued to **you** by **Jetstar** that corresponds to the tag attached to each item of **checked baggage** for the purpose of identifying the **checked baggage**.

Checked Baggage means that part of **your baggage** which **Jetstar** has taken into their custody for carriage in the hold of the aircraft and for which they have issued a **Baggage Identification Tag**.

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

Infant means a child under the age of 2 years and sharing a single airline seat with an adult passenger.

Injury means physical injury, caused by a violent, external and visible means, which occurs fortuitously whilst this insurance is in force and which results, solely, directly and independently of any pre-existing condition or other cause.

Insured Person means a person specified in the Policy Schedule and any accompanying **infants**.

Motor Cycle means a motorised cycle.

Pre-existing medical condition means

- (a) any illness, disease or other condition, including symptoms thereof suffered by **you**, **your relative**, business associates, or **travelling companion**, which in the 1 year period before **you** applied for insurance:
- (i) first manifested itself, worsened, became acute or exhibited symptoms which would have caused an ordinarily prudent person to seek diagnosis, care or treatment; or
 - (ii) required taking prescribed drugs or medicine, or tests or further investigation had been recommended by a legally qualified medical practitioner; or
 - (iii) was treated by a legally qualified medical practitioner or treatment had been recommended by a legally qualified medical practitioner.
- (b) any congenital, hereditary, chronic or ongoing condition of **yours**, **your relative**, business associates, or **travelling companion** which **you** or they are aware of, or could reasonably be expected to be aware of, before **you** applied for insurance.

The medical conditions which follow are not **pre-existing medical conditions** provided there are no planned medical procedures, and there have been no complications or exacerbations of these conditions within the last six (6) months. In all other circumstances, **pre-existing medical condition** will not be covered under this Policy.

Acne	Hayfever
Allergies	Haemorrhoids
Asthma (nil attacks requiring hospitalisation or medical treatment within the last 12 months)	Hiatus Hernia
Broken/Fractured Bones (providing these are completely healed with no ongoing treatment or residual problem)	Hip/Knee Replacements (performed more than 12 months ago and no ongoing treatment or residual problem)
Cataracts	Hypothyroidism
Coeliac Disease	Insomnia
Eczema	Menopause/HRT
Essential Tremor	Restless Leg Syndrome
Gastric Reflux	Tinnitus
Glaucoma	Varicose veins

Policyholder means the person identified in the application for insurance and specified in the Policy Schedule as the policy holder

Relative means **your** spouse, parent, parent-in-law, grandparent, step-parent, sister, sister-in-law, brother, brother-in-law, daughter, step-daughter, daughter-in-law, son, step-son, son-in-law, grandchild, guardian, fiancé, fiancée, half-brother, half-sister, niece or nephew.

Terrorist Act means any actual or threatened use of force or violence directed at or causing damage, **injury**, harm or disruption, or committing of an act dangerous to human life or property, against any individual, property or government, with the stated or unstated objective of pursuing economic, ethnic, nationalistic, political, racial or religious interests, whether such interests are declared or not. Robberies or other criminal acts, primarily committed for personal gain and acts arising primarily from prior personal relationships between perpetrator(s) and victim(s) shall not be considered **terrorist acts**. **Terrorist act** shall also include any act which is verified or recognised by the (relevant) government as an act of terrorism.

Travelling Companion means the person who is to travel with **you** for at least 50% of the **trip** and who made arrangements to accompany **you** before **you** began the **trip**.

Trip means the travel **you** are undertaking and commences from the time **you** leave **your** home or place of departure to start **your trip** until **you** return home or until the end of the period of insurance shown as the return date on the Policy Schedule, whichever is sooner.

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/Insurer means AIG Insurance New Zealand Limited.

You, Your, Yourself means each of the **insured persons** as shown on the Policy Schedule and any accompanying **infants**.

General Exclusions

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

1. War, civil war, invasion, insurrection, revolution, use of military power or actual or threatened usurpation of government by military power.
2. Nuclear explosion including all effects thereof; or radioactive contamination caused by ionising

radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste caused by the combustion and/or ongoing combustion of nuclear fuel; or the radioactive, toxic, explosive or other hazardous properties of any nuclear equipment or component thereof.

3. Riot or civil commotion unless **you** have already left **your** home or place of departure, or **you** have paid for **your** travel and accommodation and **your** Policy was in force prior to the riot or civil commotion.
4. Any professional sporting activities.
5. Hunting, racing other than on foot, playing polo, mountaineering or rock climbing using ropes or climbing equipment (other than hiking), pot holing, or travelling in international waters in a private sail vessel or privately registered sail vessel.
6. 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. This exclusion does not apply to hot air ballooning or parasailing.
7. Diving underwater using an artificial breathing apparatus unless **you** hold an open water diving license or **you** were diving under licensed instruction.
8. **You** operating a **motor cycle** without **you** holding a valid licence for the country/region/territory the **motor cycle** is being operated in.
9. Any **pre-existing medical condition(s)**.
10. Deliberate exposure to exceptional danger unless in an attempt to preserve life, **your** own or others.
11. **You** or any other person's suicide, attempted suicide, intentional self-**injury**, any psychological, psychiatric, psychosomatic or nervous condition, insanity.
12. Sexually transmitted disease of any sort, Acquired Immune Deficiency Syndrome (AIDS), or AIDS Relating Complex (ARC) or Human Immunodeficiency Virus (HIV).
13. **You** having a blood alcohol content over the prescribed legal limit when driving or operating any motor vehicle, and/or being under the influence of any alcohol and/or drug other than a drug administered by, or in accordance with the advice of a legally qualified medical practitioner.
14. **You** travelling against medical advice or for the purpose of obtaining medical advice or treatment or if a terminal or malignant prognosis was given before **you** purchase this insurance.
15. **You** acting illegally or breaking any government prohibition or regulation.

16. Any consequential loss including loss of enjoyment or any financial loss not specifically covered in this Policy.
17. The refusal, failure or inability of any person, company or organisation, including but not limited to any airline, other transportation provider, hotel, car rental agency, tour or cruise operator, travel wholesaler, booking agent or other provider of travel or tourism related services, facilities or accommodation, to provide services, facilities or accommodation, by reason of their own **financial default** or the **financial default** of any person, company or organisation with whom or with which they deal.
18. The dispersal or application of pathogenic or poisonous biological or chemical materials; or the release of pathogenic or poisonous biological or chemical materials.
19. A government authority seizing, withholding or destroying anything of **yours** or any prohibition by or regulation or intervention of any government.
20. Any interference with **your** travel plans by a government, government regulation or official authority including but not limited to refusal of a visa or permit to **you** or to any **relative** or **travelling companion** or restriction of access to any locality.
21. **You** not acting in a responsible way to protect **yourself** and **your** property or to prevent or reduce **your** loss.
22. Something that at the time of taking out this Policy **you** were aware of or could be expected to be aware of, which could bring about **your** making a claim under this Policy.
23. Any business commitment, financial or contractual obligation, including those of any **travelling companion** or **relative**, except for **you** being retrenched from **your** usual full time employment in New Zealand.
24. Any loss incurred as a result of any intentional use of military force or other intervention by a government or official authority to intercept, prevent, or mitigate any known or suspected **terrorist act**.
25. Any loss incurred as a result of any **terrorist act**.
26. Losses which are recoverable from any other source. (other than **Jetstar**).
27. Any claims that arise from pregnancy or related complication after 26 weeks of pregnancy, or childbirth after 26 weeks of pregnancy unless the childbirth was accelerated by accidental **injury**.
28. Any medical, pharmaceutical, dental or ancillary benefit expense.

Nor will **we** provide cover or service for:

29. Any loss, injury, damage, or legal liability suffered or sustained directly or indirectly by an **insured person** if that **insured person** is:
 - (i) a terrorist;
 - (ii) a member of a terrorist organisation;
 - (iii) a narcotics trafficker; or
 - (iv) a purveyor of nuclear, chemical or biological weapons.
30. Any claim arising from travel restrictions due to government orders, advisories, regulations, directives or border closures.

Pre-Existing Medical Condition(s)

This Policy **DOES NOT** provide cover for travellers with **pre-existing medical condition(s)**, except where detailed below.

A **pre-existing medical condition** means:

- (a) any illness, disease or other condition, including symptoms thereof suffered by **you**, **your relative**, business associates, or **travelling companion**, which in the one (1) year period before **you** applied for insurance:
 - (i) first manifested itself, worsened, became acute or exhibited symptoms which would have caused an ordinarily prudent person to seek diagnosis, care or treatment; or
 - (ii) required taking prescribed drugs or medicine, or tests or further investigation had been recommended by a legally qualified medical practitioner; or
 - (iii) was treated by a legally qualified medical practitioner or treatment had been recommended by a legally qualified medical practitioner.
- (b) any congenital, hereditary, chronic or ongoing condition of **yours**, **your relative**, business associates, or **travelling companion** which **you** or they are aware of, or could reasonably be expected to be aware of, before **you** applied for insurance.

The medical conditions which follow are not **pre-existing medical conditions**, provided there are no planned medical procedures, and there have been no complications or exacerbations of these conditions within the last six (6) months. In all other circumstances, **pre-existing medical condition** will not be covered under this Policy.

Acne	Hayfever
Allergies	Haemorrhoids
Asthma (nil attacks requiring hospitalisation or medical treatment within the last 12 months)	Hiatus Hernia
Broken/Fractured Bones (providing these are completely healed with no ongoing treatment or residual problem)	Hip/Knee Replacements (performed more than 12 months ago and no ongoing treatment or residual problem)
Cataracts	Hypothyroidism
Coeliac Disease	Insomnia
Eczema	Menopause/HRT
Essential Tremor	Restless Leg Syndrome
Gastric Reflux	Tinnitus
Glaucoma	Varicose veins

Should **you** require cover for any **pre-existing medical condition**, please refer to **our** alternative travel insurance products available at www.jetstar.com/nz/en/travelinsurance

General Conditions

The following conditions apply to this insurance:

1. Eligibility

This insurance is only for travel within the territorial limits of New Zealand.

2. Other Cover

We will not cover **you** for loss or an event or liability to the extent that it is covered by any other insurance policy, medical or health scheme or Act of Parliament or any benefit which **we** are legally prohibited to pay by law. **We** will however pay the difference between what is payable under that other insurance policy, medical or health scheme or the relevant Act of Parliament and what **you** would have been entitled to recover under this Policy to the extent permitted by law.

3. New Zealand Currency

All amounts are denominated in New Zealand dollars. All claims will be paid in New Zealand dollars.

4. New Zealand Law

This Policy is governed by the laws of New Zealand and any dispute or action in connection with this Policy shall be conducted and determined in New Zealand.

5. What You are Required to do

You must not deliberately or recklessly:

- (a) cause loss to any property covered by this Policy; or

- (b) cause loss for which **you** could be held legally liable - either by doing something **you** should not do or failing to do something **you** should do.

If **you** think **you** are covered under this Policy for a claim made against **you**, **you** must immediately give **us** full details of that claim and all legal documents served on **you**. If **you** are covered, **we** have the right to negotiate or defend the claim in **your** name and **We** will require **your** co-operation.

6. If You Have a Loss

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

- (a) do what **you** can to prevent any further loss or expense.

- (b) not admit liability for the loss.

If **we** agree to cover **your** loss, **you** are expected to let **us** take over and pursue any legal right of recovery **you** may have and **you** are expected to co-operate with **us** in any recovery action.

If **you** need to return home early for any reason and want **us** to pay for the resumption of **your trip**, **you** must contact **us** and obtain approval before arrangements are made. Failure to do so may affect **your** claim. **you** are expected to follow **our** advice and instruction.

7. Making a Claim

You must register any claim to AIG within 30 days after completion of **your trip**. If **you** need to make a claim, **we** will require **you** to:

- (a) provide **us** with original invoices, receipts and other vouchers relating to **your** loss or expenses. It is the responsibility of the **insured person** to provide proof of ownership of any lost, stolen or damaged items and **we** are under no obligation to make payment without this proof of ownership.

- (b) produce this Policy and **your** Policy Schedule.

- (c) provide **us** with all information **we** require.

For Claim Forms or any enquiries in relation to entitlement to claim under this Policy, contact **us** on **0800 JETCLAIM (538 252)** or download a claim form from www.jetstar.com/nz/en/travelinsurance

8. Cancellation/Cooling Off Period

You may return the Policy to us within 14 days of purchasing, provided that no claim has arisen and **your trip** has not commenced. AIG will cancel this Policy and give **you** a full refund of premium. **We** will not refund any part of the premium if **you** cancel **your** cover after any part of this Policy has commenced or a claim has arisen.



The Benefits

SECTION 1

Cancellation of Jetstar tickets

We will pay:

- 1.1 The non-refundable cancellation fees and/or charges on **your** prepaid unused domestic **Jetstar** travel tickets following cancellation, alteration, curtailment, or incompleteness of **your trip** due to an unforeseeable event or any unforeseeable circumstances outside **your** control.

In addition to the General Exclusions applying to all Sections of the Policy, we will not pay:

- 1.2 If **you** fail to take precautions to avoid a claim after a warning has been issued in the mass media.
- 1.3 If **you** or **your travelling companion** change **your** mind and decide not to proceed with **your** original **trip**.
- 1.4 For claims arising from the inability of any tour operator or wholesaler to complete arrangements for **your** tour due to insufficient number of people required to commence the tour.
- 1.5 If **you** do not comply with **your** ticket conditions.
- 1.6 For cancellation or disruption to travel which relates to **your** or **your travelling companion's** business or employment, including but not limited to, not being able to take leave from that employment. This exclusion will not apply to **you** being made redundant from **your** usual full time employment in New Zealand.

SECTION 2

Checked baggage

We will pay:

- 2.1 For the accidental loss of, theft or damage to **your checked baggage**. **We** may choose to replace, repair or pay for the loss in cash, after making allowance for depreciation, and wear and tear.
- 2.2 Up to \$750 for each item. A pair or set of items is treated as one item (eg. A set of golf clubs). **Our** payment will not exceed the original price **you** paid.
- 2.3 For costs of any reasonable essential items including emergency clothing or other personal items up to maximum of \$350 if **your checked baggage** is delayed, misdirected or misplaced for more than 12 hours.

We require **you** to provide confirmation that **Jetstar** were responsible for **your checked baggage** and that it was delayed, misdirected or misplaced. We will deduct any amount we pay **you** under this benefit for any subsequent claim for lost **checked baggage**.

The most we will pay under this Section for all Checked Baggage claims during Your Trip is \$5,000 per Insured Person.

In addition to the General Exclusions applying to all Sections of the Policy, we will not pay:

- 2.4 For loss, damage or theft of any **baggage** that is not **checked baggage**.
- 2.5 For loss, damage or theft of any **checked baggage** not in the custody of **Jetstar**.
- 2.6 For loss, liability or expenses that are for or related to any furniture, furnishings and fittings.
- 2.7 For damage or loss arising from electrical or mechanical breakdown of any item.
- 2.8 For scratching or breakage of fragile or brittle items. This exclusion does not apply to the lens of spectacles and binoculars.
- 2.9 For damage or loss arising from wear, 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.
- 2.10 Any goods that are intended for sale, trade, tools of trade or trade samples.
- 2.11 Losses due to devaluation or depreciation of currency.
- 2.12 Loss, destruction or damage recoverable from any other source (other than **Jetstar**).
- 2.13 Cash and negotiable items, gold or precious metals, precious unset or uncut gemstones.
- 2.14 Loss of **checked baggage** not reported to **Jetstar** or an appropriate authority within 24 hours of **you** becoming aware of the loss and where no written report is obtained.
- 2.15 For jewellery, watches, cameras and camera equipment, laptops or computers.

SECTION 3

Additional Accommodation and Meals

We will pay:

- 3.1 **Your** reasonable **additional accommodation and meal expenses** if **your trip** is disrupted because of:
 - **Your** passport or travel documents being lost or stolen.
 - Natural disaster or severe weather conditions.
 - Cancellation, delay or diversion for **your** scheduled transport caused by riot, strike, civil commotion.
 - Serious damage to **your** home or business premises in New Zealand.
 - **Your** treating doctor certifying that **you** or **your travelling companion** are unfit to continue with **your** original itinerary.
 - An accident involving **your** means of transport.

SECTION 4

Resumption of trip

We will pay:

- 4.1 **Your** reasonable transportation costs to resume **your** original **trip** if it was interrupted unexpectedly due to the sudden **injury** or illness involving **you** or **your travelling companion** resulting in **your** early return home.

We will only pay for your resumption of trip if:

- The remaining duration of **your** original **trip** is more than 10 days; and
- **You** recommenced **your trip** within 60 days of **your** early return home; and
- **You** contact **us** first and get **our** agreement before **you** decide to return home early. **You** must also provide **us** with a letter from the treating doctor to support **your** claim that it was medically necessary or the condition of **your travelling companion** was serious enough to warrant **your** early return home.

SECTION 5

Special Events Missed Connection

We will pay:

- 5.1 If **you** have to attend a prearranged wedding, funeral, conference or sporting event, which cannot be delayed because of **your** late arrival but due to any unforeseeable circumstances outside **your** control, **you** miss **your** transport connection and are unable to arrive at **your** destination by the time originally intended, **we** will pay for **your** reasonable **additional expenses** incurred to enable **you** to use alternative scheduled public transport services to arrive at **your** destination on time.

In addition to the General Exclusions applying to all Sections of the Policy, we will not pay:

- 5.2 **Additional travelling expenses** where **we** have also paid a claim under Section 1 in respect of the same period.
- 5.3 The cost of a return ticket if **you** have not purchased a return air ticket. Note: **we** will deduct from **your** claim the cost of the fare between **your** last intended place of departure, at the same cabin class as **your** initial departure fare.

SECTION 6

Hijack and kidnap

We will pay:

- 6.1 If **your trip** is disrupted either as a result of the public transport on which **you** are travelling being hijacked or **you** being kidnapped, **we** will pay **you** a distress allowance of \$750 for each 24 hours that **you** are held captive. The maximum period for which **we** will pay is 10 days.

SECTION 7

Home help

We will pay:

Following hospitalisation for a period of not less than 10 days in New Zealand during **your trip**, **we** will pay up to \$750 towards home help (not nursing) provided by a company providing housekeeping or similar services registered for GST in New Zealand, and certified as necessary by a legally qualified medical practitioner who is not a family member.



AIG Insurance New Zealand Limited

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