



Jetstar premium travel insurance

Policy Wording

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.



Contents

Policy Wording	5
Important Policy Matters	6
24 Hour Overseas Emergency Assistance	6
Excess	7
Your Duty of Disclosure	7
Privacy Statement	8
Dispute Resolution Process	8
Fair Insurance Code	9
Definitions	9
General Exclusions	13
Pre-Existing Medical Condition(s)	15
General Conditions	16
The Benefits	20
SECTION 1 – Cancellation Fee, Loss of Deposits	21
SECTION 2 – Overseas Medical, Hospital, Dental and Related Expenses	23
SECTION 3 – Emergency Expenses	25
3.1 Accommodation, Meals and Travelling Expenses	25
3.2 Early Return	25
3.3 Resumption of Trip	26
3.4 Travel Delay	26
3.5 Missed Transport Connection for Special Events	27
3.6 Hijack and Kidnap	27
3.7 Home Help in New Zealand	27
SECTION 4 – Luggage	29
SECTION 5 – Accidental Death	31
SECTION 6 – Legal Liability	32
SECTION 7 – Rental vehicle Excess Cover	33
SECTION 8 – Injury Loss of Income	34

Important Contact Details

AIG Enquiries

Phone: 0800 655 722
8.30am - 5pm (Monday - Friday)
Email: jetstarinsurancenz@aig.com

Claims Enquiries

Phone: 0800 JETCLAIM (538 252 46)
9am - 5pm (Monday - Friday)
Email: nztravelclaims@aig.com

Emergency Assistance

In the event of an emergency, a reverse charge call to **Travel Guard®** at anytime from anywhere in the world will put **you** in touch.

Phone: +64 9 359 1645

Important Information

Policy Type

Depending on **your Jetstar** fare selection, **your** cover can be in relation to either a **return trip** or a **one way trip**.

This Policy provides cover for a single **trip** only and the period of cover is:

- In the case of a **return trip** between the dates **you** have selected and which are shown on **your** Certificate of Insurance; and
- In the case of a **one way trip** between the travel commencement date shown on **your** Certificate of Insurance and terminating on either 15 days from the travel commencement date shown on the Certificate of Insurance or on the date **you** depart the sovereign territory of **your Jetstar** ticketed destination, whichever is sooner.

Schedule of Benefits

This is a summary of cover only and the Policy is subject to terms, conditions, 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.

* The accidental death of any **insured person** less than 18 years of age is limited to cover up to \$10,000 each.

** No cover is provided to the first 4 consecutive weeks after you planned to resume your job in New Zealand.

Summary of Benefits	Maximum Sum Insured per insured person (unless otherwise specified in the table below)	Excess per event per insured person
Cancellation Fee, Loss of Deposits (Refer to Section 1 on page 21 for full coverage details)	Unlimited	\$100
Overseas Medical, Hospital, Dental & Related Expenses (Refer to Section 2 on page 23 for full coverage details)	Unlimited	\$100
Cash in Hospital (Refer to Section 2.2 on page 23 for full coverage details)	\$50 per day	Nil
Emergency overseas dental for relief of sudden and acute pain (Refer to Section 2.3 on page 23 for full coverage details)	\$500	\$100
Emergency overseas dental following an injury to sound and natural teeth (Refer to Section 2.4 on page 23 for full coverage details)	\$2,000	\$100
Emergency Expenses 1. Accommodation, Meals & Travelling Expenses 2. Early Return Home 3. Resumption of Trip 4. Travel Delay 5. Alternative Transport Expenses 6. Hijack and Kidnap 7. Home Help in New Zealand (Refer to Section 3 on pages 25-28 for full coverage details)	\$1,000 \$1,000 \$3,000 \$1,000 \$1,000 \$5,000 \$1,500	\$100 \$100 \$100 \$100 \$100 \$100 \$100
Luggage (Refer to Section 4 on pages 29-30 for full coverage details)	\$10,000	\$100 Nil for Section 4.2
Accidental Death (Refer to Section 5 on page 31 for full coverage details)	\$25,000*	Nil
Legal Liability (Refer to Section 6 on page 32 for full coverage details)	\$2,500,000 for all claims under Section 6	\$100
Rental Vehicle Excess Cover (Refer to Section 7 on page 33 for full coverage details)	\$4,000 for all claims under Section 7	Nil
Injury Loss of Income (Refer to Section 8 on page 34 for full coverage details)	\$5,200** (\$400 per week to a maximum of 13 weeks)	Nil

Geographical Limit

Depending on whether **your Jetstar** fare selection is a **return trip** or a **one way trip** and subject to General Exclusion 27 regarding Destination Exclusions, this Policy provides cover in relation to either:

- (i) a **return trip** from New Zealand to and from all destinations; or
- (ii) a **one way trip** to **your Jetstar** ticketed destination.

Policy Extension

Providing **you** have purchased this Policy to cover a Return **trip**, the Policy can be extended as many times as **you** need up to a total 12 months from the date of departure for the **trip**. This Policy cannot be extended for One Way **trips**.

Cooling Off Period

You may return the Policy to **us** within 14 days of purchasing, provided that no claim has arisen and **your** travel has not commenced. AIG will then cancel the Policy and give **you** a full refund of premium.



Policy Wording

Important Policy Matters

Agreement

This Policy is valid only when a current Certificate of Insurance is issued. Provided the required premium has been paid, **we** will cover **you** for the event(s) specified in Sections 1,2,3,4,5,6,7 and 8 occurring during **your trip** subject to the terms, conditions and exclusions contained in this Policy.

Eligibility

To be eligible for cover under this Policy **you** must be:

- either a New Zealand citizen or New Zealand permanent resident, and
- aged under 70 years at the date of departure of **your trip**; and
- intending to return to New Zealand on completion of the travel, unless otherwise agreed in writing by **us**.

If **you** are 70 years and over, please refer to **our** alternative travel insurance at www.jetstar.com/nz/en/travelinsurance

24 Hour Overseas Emergency Assistance

The overseas assistance service in this Section is provided by **Travel Guard®** in conjunction with **your** Policy.

1. In the event of an emergency whilst **you** are outside New Zealand, **Travel Guard®** is only a telephone call away anywhere in the world – 24 hours a day.
2. **Travel Guard®** is a worldwide team of highly skilled doctors and medical professionals who are available by telephone – 24 hours a day for advice and assistance in the event of a medical emergency and any associated problems for travellers outside New Zealand.
3. **Travel Guard®** provides the following services in conjunction with the terms and conditions of **your** Policy:
 - Access to a registered medical practitioner for emergency assistance and advice.
 - Emergency transportation to the nearest suitable hospital.
 - Emergency evacuation back home if necessary.
 - The family back home will be advised of **your** medical condition and be kept informed of the situation.
 - Payment guarantees to hospitals and insurance verification.

- Second opinions on surgery.
- Hospital case management.
- Legal referral service.
- Urgent message service and emergency travel planning.
- Assistance in replacing travel documents, passports and credit cards.

In the event of an emergency overseas, simply call (reverse charge) **Travel Guard®** any time from any place in the world:

NEW ZEALAND +64 (9) 359 1645

The number underlined is the country code and the number in brackets is the area code.

Excess

If **you** make a claim **you** may be required to pay an **excess**.

Excess payable: \$100 per event per **insured person**.

Note: Excess applicable to Sections 1, 2 (except 2.2), 3, 4 (except 4.2) and 6 only.

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@fscf.org.nz or telephone **0800 347 257**. Full details of how to access the FSCL scheme can be obtained on their website www.fscf.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 under them.

Additional accommodation, meals and travelling expenses means only those reasonable expenses over and above what **you** expected to pay for accommodation, meal and travelling expenses, including emergency personal telephone calls, had the **trip** gone ahead as planned.

Electronic equipment means personal computers, laptops, mobile phones, portable media players, MP3 players, PDA's, GPS, digital cameras, video cameras or any other device that involves the controlled conduction of electrons.

Excess means the amount which the Policy provides that **you** have to pay in the event of the claim.

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.

Income means:

- (a) as regards to a salaried **insured person**, the average gross weekly income earned from personal exertion before personal deductions and income tax, but excluding bonuses, commissions, overtime payments and other allowances; or
- (b) as regards to a T.E.C. (i.e. total employee cost) or salary package **insured person**, the average gross weekly value of the income package earned from personal exertion (including, but not limited to wages, and/or salary, motor vehicle and/or travelling allowances, club subscriptions and fees, housing loan or rental subsidy, clothing or meal allowances), before personal deductions and income tax, but excluding bonuses, commissions, overtime payments and other allowances; or
- (c) as regards to a self-employed **insured person**, the average gross weekly income earned from personal exertion after the deduction of all business expenses necessarily incurred in earning that income;

all derived during the 12 calendar months period immediately preceding **your** departure from New Zealand.

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

Injury means a physical **injury**, caused by 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, in any of the events specified in the Policy within 12 calendar months of the date of its occurrence.

Insured person means a person specified in the Certificate of Insurance.

Jetstar means Jetstar Airways Pty Ltd ABN 33 069 720 243.

Luggage means personal items, including sporting equipment, dentures and or dental prostheses designed to be worn or carried by **you** which **you** take with **you** or buy during **your trip**.

Motor cycle means a motorised cycle.

Policyholder means the person identified in the application for insurance and specified in the Certificate of Insurance as the Policy holder

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

Public place means but is not limited to shops, airports, train stations, bus stations, streets, hotel foyers and grounds, restaurants, beaches, public toilets and any place to which the public has access.

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.

Rental vehicle means the passenger class hatchback, sedan, station wagon, 4WD or minivan rented from a licensed motor vehicle rental agency, for the sole purpose of carrying **you** and/or **your travelling companions** on public roadways and does not include:

- (a) any vehicle designed to be used for the carriage of commercial goods;
- (b) any vehicle which is classed as a campervan, motor home or any other vehicle that is used for both accommodation and transportation purposes;
- (c) motorcycles, watercraft and aircraft of any kind.

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.

Travel Guard® means **our** assistance provider.

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 which is either a **return trip** or a **one way trip**:

Return Trip means where **you** have selected fares which are return **Jetstar** travel tickets departing from and returning to New Zealand under such travel tickets.

One Way Trip means where **you** have selected a one way **Jetstar** travel ticket departing from New Zealand and terminating at the destination specified on such travel ticket.

Unattended means, but is not limited to, when an item is not on **your** person at the time of loss, left with a person other than **your travelling companion**, left in a position where it can be taken without **your** knowledge including on the beach or beside the pool while **you** swim, leaving it at a distance where **you** are unable to prevent it from being unlawfully taken.

Valuables means sunglasses, antiques, works of art, jewellery, watches.

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 Certificate of Insurance and any accompanying **infant**.

General Exclusions

We will not pay a claim under any Section of this Policy if such claim is in connection with:

1. 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.
2. riot or civil commotion unless **you** have already left New Zealand or **you** have paid for **your** travel and accommodation and **your** Policy was in force prior to the riot or civil commotion.
3. any professional sporting activities.
4. 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.
5. 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.
6. diving underwater using an artificial breathing apparatus unless **you** hold an open water diving license or **you** were diving under licensed instruction.
7. **you** operating a **motor cycle** without **you** holding a valid licence for the country/region/territory the **motor cycle** is being operated in.
8. any **pre-existing medical condition(s)**.
9. deliberate exposure to exceptional danger unless in an attempt to preserve life, **your** own or others.
10. **your** suicide, attempted suicide, intentional self-**injury**.
11. sexually transmitted disease of any sort, Acquired Immune Deficiency Syndrome (AIDS), or AIDS Relating Complex (ARC) or Human Immunodeficiency Virus (HIV).

12. **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 drug other than a drug administered by, or in accordance with the advice of a legally qualified medical practitioner.
13. **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.
14. losses which are recoverable from any other source or party.
15. **war**, civil **war**, invasion, insurrection, revolution, use of military power or usurpation of government or military power.
16. **you** acting illegally or breaking any government prohibition or regulation.
17. any consequential loss, including loss of enjoyment, or any financial loss not specifically covered in the Policy.
18. 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.
19. the dispersal or application of pathogenic or poisonous biological or chemical materials; or the release of pathogenic or poisonous biological or chemical materials.
20. a government authority seizing, withholding or destroying anything of **yours** or any prohibition by or regulation or intervention of any government.
21. any interference with **your** travel plans by a government, government regulation or official authority including but not limited to refusal of a visa or permit to **you** or to any **relative** or **travelling companion** or restriction of access to any locality.
22. **you** not acting in a responsible way to protect **yourself** and **your** property or to prevent or reduce **your** loss.
23. 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.
24. **you** failing to make precautions to avoid a claim after a warning have been issued in the mass media.

25. this Policy will also not cover any loss, **injury**, damage or legal liability sustained directly or indirectly by any terrorist or member of a terrorist organization, narcotics trafficker, or purveyor of nuclear, chemical or biological weapons.

In addition to the above

26. The **insurer** shall not be deemed to provide cover and the **insurer** shall not be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose the **insurer**, its parent company or its 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 or the United States of America.
27. This Policy will not cover any loss, **injury**, damage or legal liability arising directly or indirectly from planned or actual travel in, to, or through Cuba, Iran, Syria, Sudan, North Korea, or the Crimea region.
28. This Policy will not cover any claim, loss, **injury**, damage or legal liability suffered or sustained by residents of Cuba, Iran, Syria, Sudan, North Korea, or the Crimea region.

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. Policy Type

Depending on **your Jetstar** fare selection, **your** cover can be in relation to either a **return trip** or a **one way trip**.

This Policy provides cover for a single trip only and the period of cover is:

- In case of a **return trip**, between the dates **you** have selected and which are shown on **your** Certificate of Insurance; and
- In case of a **one way trip** between the travel commencement date shown on **your** Certificate of Insurance and terminating on either 15 days from the travel commencement date shown on the Certificate of Insurance or on the date **you** depart the sovereign territory of **your Jetstar** ticketed destination, whichever is sooner.

2. Eligibility

To be eligible for cover under this Policy **you** must be:

- either a New Zealand citizen or New Zealand permanent resident; and
- aged under 70 years at the date of departure for **your trip**; and
- intending to return to New Zealand on completion of the travel, unless otherwise agreed in writing by **us**.

If **you** are 70 years and over, please refer to **our** alternative travel insurance products which are available at www.jetstar.com/nz/en/travelinsurance

3. 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.

4. Currency

All amounts are denominated in New Zealand dollars. All claims will be paid in New Zealand dollars. If expenses are incurred in a foreign currency, then the rate of currency exchange used to calculate the amount payable in New Zealand dollars will be the rate applying at the time the expense is incurred.

5. 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.

6. What You are Required to do

You must not deliberately or recklessly:

- cause loss to any property covered by the Policy; or
- 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.

7. If You Have a Loss

If **you** suffer a loss that may lead to a Claim under the Policy **you** must:

- (a) do what **you** can to prevent any further loss or expense.
- (b) not admit liability for any loss.
- (c) lodge a written claim against the person or organisation that may be legally liable for **your** loss, illness or **injury**.

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

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

8. How to Make a Claim

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** Certificate of Insurance.

For claim forms or any enquiries in relation to entitlement to claim under this Policy, contact **AIG** for assistance on **0800 JETCLAIM (538 252 46)** or download a claim form from **www.jetstar.com/nz/en/travelinsurance**

9. Cancellation

Subject to **your** rights under the Cooling Off Period, **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.

10. Automatic Extension

If **your** return to **your** home in New Zealand is delayed due to a claimable event under any of the sections under this Policy, except Legal Liability, **we** will automatically extend **your** Policy without an additional premium charge:

- up to thirty (30) consecutive days from the date of expiry of the Policy; or
- forty eight (48) consecutive hours after the date of discharge from hospital if the delay was due to **you** being hospitalised overseas,

whichever is earlier, unless **we** have approved an extension beyond the forty eight (48) consecutive hours for reasons such as availability of flights or fitness to fly. In all cases, **you** must take the first available flight confirmed by **us**.



The Benefits

SECTION 1

Cancellation Fee, Loss of Deposits

A Policy **excess** of \$100 applies to each and every event per **insured person**.

We will pay:

- 1.1 the non-refundable unused portion of any amount paid for **your** prepaid travel tickets and bookings following cancellation, alteration, curtailment, or incompleteness of **your trip** due to an unforeseeable event or any unforeseeable circumstances outside **your** control;
- 1.2 if incurred, **your** travel agent's cancellation fees of up to \$1,500 or the loss of the normal remuneration available to the agent had the **trip** gone ahead as planned, whichever is the lesser;
- 1.3 where an airline ticket was purchased using frequent flyer or similar air points, **we** will pay **you** for frequent flyer or similar air points lost following cancellation of **your** air ticket. The amount payable will be calculated as follows:
 - (a) If the airline will not refund **your** points, **we** will refund to **you** the cost of the equivalent class air ticket based on the quoted retail price at the time the ticket was issued, or
 - (b) If the airline will only refund a portion of **your** points, **we** will refund to **you** the cost of the equivalent class air ticket based on the quoted retail price at the time the ticket was issued, less the value of the portion of **your** points refunded back to **you**.

For benefit 1.3 to become payable:

- (i) the reason for cancellation must be covered under this Section of the Policy;
- (ii) the loss of such points cannot be recovered from any other source; and
- (iii) before **you** submit a claim under this Section **you** must first request the airline to refund **your** points.

In addition to the General Exclusions applying to each Section of the Policy, no coverage will be provided in connection with:

- 1.4 the non-refundable unused portion of travel or accommodation arrangements where alternative travel or accommodation is paid for by **us** as part of a claim under this Policy.
- 1.5 **you** or **your travelling companion** changing **your** mind and deciding not to proceed with **your** original **trip**.
- 1.6 (a) any business commitment, financial or contractual obligation, including those of any **travelling companion** or **relative**; or
(b) 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 retrenched from **your** usual full time employment in New Zealand.
- 1.7 the 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**.
- 1.8 any **terrorist act**.
- 1.9 tours being cancelled because there were not enough people to go. This does not apply in relation to pre-paid travel arrangements purchased separately to get to and/or from **your** destination.
- 1.10 cancellation, delays or rescheduling caused by strikes by airline staff, airline contractors or suppliers or any other airline entity.
- 1.11 cancellation, delays or rescheduling caused by carriers.
- 1.12 **you** not complying with **your** ticket conditions.
- 1.13 pregnancy or childbirth except for:
 - (i) related complications before the 26th week of pregnancy, or
 - (ii) childbirth before the 26th week of pregnancy which was accelerated by accidental **injury**.

SECTION 2 Overseas Medical, Hospital, Dental and Related Expenses

A Policy **excess** of \$100 applies to each and every event per **insured person**.

We will pay:

- 2.1 **Your** reasonable medical, surgical and hospital expenses necessarily incurred outside New Zealand, as a result of **you** suffering an accidental **injury** or illness which first occurs or becomes apparent during **your trip**. All medical treatment must be provided by a legally qualified medical practitioner.

If you are hospitalised you must contact Travel Guard® as soon as possible.

- 2.2 \$50 for each 24 hour period **you** are in hospital from the first day of hospitalisation, if **you** are hospitalised overseas for more than 48 hours.
- 2.3 **Your** reasonable emergency overseas dental costs up to \$500 for the relief of sudden and acute pain, given or prescribed by a legally qualified dental practitioner and necessarily incurred outside New Zealand.
- 2.4 Up to \$2,000 for reasonable emergency overseas dental expenses necessarily incurred following an **injury** to sound and natural teeth caused solely and directly by external and visible means as a result of an accident and which does not result from an illness or disease, but not treatment that can be delayed until **you** return to New Zealand.

If **you** claim this benefit **we** will not pay for any emergency overseas dental expenses under Section 2.3.
- 2.5 The reasonable cost of repatriating **you** to another country/region/territory or to bring **you** home to New Zealand as a result of **injury** or illness and on the written advice of a legally qualified medical practitioner. If **you** want to move and want **us** to pay for it, **you** must contact **us** first and get **our** agreement. At **our** discretion, **we** will decide on which action to take based on strict medical necessity and as agreed by **our** medical adviser. If **we** bring **you** home to New Zealand, **we** will use **your** return ticket towards **our** costs.
- 2.6 In the event of **your** death, the reasonable cost of returning **your** remains to **your** residence in New Zealand, or the reasonable cost of a funeral or cremation if **your** body is buried or cremated at the place of **your** death. The maximum **we** will pay under this benefit is \$20,000 per **insured person**.

- 2.7 The reasonable extra travel and accommodation expenses (less any refund received for the unused prepaid travel and accommodation arrangements) actually and necessarily incurred on the written advice of a legally qualified medical practitioner and with **our** written agreement, for one person to travel to, remain with, or accompany **you** back to **your** residence in New Zealand, as a result of **you** suffering an accidental **injury**, or illness during **your trip**.

In addition to the General Exclusions applying to each Section of the Policy, no coverage will be provided in connection with:

- 2.8 medical, surgical, hospital, dental, ambulance, and nursing home expenses and any other related expenses incurred in New Zealand.
- 2.9 medical, surgical, hospital, dental ambulance, and nursing home expenses and any other related expenses incurred more than 12 consecutive months after the accidental **injury**, or illness which is the subject of the claim, first occurred.
- 2.10 expenses incurred for continuing treatment including any medication commenced prior to the date the travel was purchased, and which **you** have been advised to continue during **your trip**.
- 2.11 expenses incurred for dental treatment due to normal wear and tear, or the normal maintenance of dental health, or lack thereof.
- 2.12 any claim for which **you** are entitled to receive reimbursement from workers' compensation and other statutory scheme or private health insurance.
- 2.13 pregnancy, or childbirth except for:
- (i) related complications before the 26th week of pregnancy, or
 - (ii) childbirth before the 26th week of pregnancy which was accelerated by accidental **injury**.
- 2.14 any expenses incurred from using a hospital for addiction treatment or as a nursing, convalescent or rehabilitation place.
- 2.15 the cost of a return ticket if **you** have not purchased a return air ticket to New Zealand. **We** will deduct from **your** claim the cost of the fare between **your** last intended place of departure and New Zealand, at the same cabin class as **your** initial departure fare.

SECTION 3 Emergency Expenses

A Policy **excess** of \$100 applies to each and every event per **insured person**.

3.1 Accommodation, Meals and Travelling Expenses We will pay:

Your reasonable **additional accommodation, meals and travelling expenses**, including emergency personal telephone calls, if **your trip** is disrupted as a result of:

- **your** passport or travel documents being lost or stolen.
- natural disaster or severe weather conditions.
- **you** innocently breaking any quarantine regulation.
- cancellation, delay or diversion of **your** scheduled public transport services 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 or an amended itinerary.
- an accident involving **your** means of transport.

The most we will pay for all claims under this Section 3.1 is \$1,000 per insured person.

3.2 Early Return Home

We will pay:

Your additional expenses to return to **your** home in New Zealand if there is an unexpected death or sudden **injury** or illness involving

- **your travelling companion;**
- **your relative** residing in New Zealand or Australia;
- **your travelling companion's relative** residing in New Zealand or Australia; or
- **your** close business associate in New Zealand.

For coverage under 3.2, **you** must contact **us** first and get **our** agreement on the expenses incurred. **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 the other person was serious enough, to warrant **your** early return home.

The most we will pay for all claims under this Section 3.2 is \$1,000 per insured person.

3.3 Resumption of trip

We will pay:

Your reasonable transport costs to return overseas to complete **your** original planned itinerary after **we** have returned **you** to New Zealand as a result of an unexpected death or sudden **injury** or illness involving:

- **you**
- **your travelling companion;**
- **your relative** residing in New Zealand or New Zealand;
- **your traveling companion's relative**, residing in New Zealand or New Zealand; or
- **your** close business associate in New Zealand, provided that:
 - (a) **you** must resume **your trip** within 60 days of **us** returning **you** to New Zealand,
 - (b) there was at least a quarter of **your trip** or 14 days, whichever is the greater, remaining when **we** returned **you** to New Zealand,
 - (c) the death, **injury** or illness occurred after **you** booked **your** travel arrangements in New Zealand, and
 - (d) **you** must contact **us** before **you** resume **your trip** as transport costs under this Section may only be incurred with **our** approval.

If **your** original return ticket to New Zealand is still available to **you**, **we** will provide **you** with a one way ticket to resume **your** itinerary. If **your** original return ticket to New Zealand is not available to **you**, **we** will provide **you** with return tickets that correspond with **your** original itinerary.

The most we will pay for all claims under this Section 3.3 is \$3,000 per insured person.

3.4 Travel Delay

We will pay:

Your reasonable extra expenses, actually and necessary incurred, if due to any unforeseeable circumstances outside **your** control the departure of the scheduled public transport services on which **you** are booked to travel is delayed for at least 10 consecutive hours.

We will pay up to \$500 for each complete 24 hour period that the delay continues but if **you** claim this benefit, **we** will not pay for any accommodation, meal and **travelling expenses** under Section 3.1.

The most we will pay for all claims under this Section 3.4 is \$1,000 per insured person.

3.5 Missed Transport Connection for Special Events

We will pay:

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.

The most we will pay for all claims under this Section 3.5 is \$1,000 per insured person.

In addition to the General Exclusions applying to each Section of this Policy, no coverage will be provided in connection with **additional travelling expenses** where **we** have also paid a claim under Section 1 in respect of the same period.

3.6 Hijack and Kidnap

We will pay:

If whilst on **your trip**, the schedule public transport services on which **you** are travelling is hijacked or **you** are kidnapped, **we** will pay **you** an amount of \$500 for each complete 24 hour period that **you** are held captive. The maximum period for which **we** will pay is 10 days.

The most we will pay under this Section 3.6 is \$5,000 per insured person.

3.7 Home Help in New Zealand

We will pay:

Up to \$500 per week towards the cost of home help services **you** necessarily incur immediately upon **your** return to New Zealand, provided that such home help:

- (a) is required as a result of **injury** or illness that necessitate **your** hospitalisation for at least 10 consecutive days during **your trip**;
- (b) does not include nursing or medical services;
- (c) is supplied by a company providing housekeeping or similar services who is registered for GST in New Zealand and it is not supplied by a family member or business associate;

- (d) is certified by a legally qualified medical practitioner, who is not a family member, as necessary and directly relating to the **injury** or illness which necessitated the hospitalisation.

The most we will pay for all claims under this Section 3.7 is \$1,500 per insured person.

In addition to the General Exclusions applying to each Section of this Policy, no coverage will be provided in connection with:

- 3.8 pregnancy, or childbirth except for:
- (i) related complications before the 26th week of pregnancy, or
 - (ii) childbirth before the 26th week of pregnancy which was accelerated by accidental **injury**.
- 3.9 any expenses incurred from using a hospital for addiction treatment or as a nursing, convalescent or rehabilitation place.
- 3.10 the cost of a return ticket if **you** have not purchased a return air ticket to New Zealand. **We** will deduct from **your** claim the cost of the fare between **your** last intended place of departure and New Zealand, at the same cabin class as **your** initial departure fare.
- 3.11 **additional travelling expenses** where **we** have also paid a claim for the cost of cancellation fees or loss of deposits on bookings in respect of the same period. This exclusion will not apply where the **additional expenses** are incurred directly as a result of the hospitalisation or death of **you** or **your travelling companion**, and are agreed by **us**.
- 3.12 any **terrorist act**. This exclusion does not apply to Section 3.6 above.
- 3.13 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**. This exclusion does not apply to Section 3.6 above.
- 3.14 (a) any business commitment, financial or contractual obligation, including those of any **travelling companion** or **relative**; or
- (b) 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 retrenched from **your** usual full time employment in New Zealand.

SECTION 4 Luggage

A Policy **excess** applies to each and every event per **insured person** made under this Section except for Section 4.2.

We will pay:

- 4.1 For accidental loss of or damage to **your luggage** and personal effects. At **our** discretion, **we** may choose to replace, repair, or pay for the loss or damage in cash, after making allowance for depreciation, and wear and tear. Payment will not exceed the original price **you** paid for **your luggage** and personal effects.

The Maximum **we** will pay for each item* is:

	Maximum Sum Insured
Electronic equipment and/or set of Golf Clubs	\$3,000
Dental prostheses (including dentures)	\$1,000
Each other item	\$600

* A pair or set of items is treated as one item (e.g. a set of golf clubs, and a pair of earrings)

- 4.2 For emergency replacement of **luggage** up to \$300 per **trip** if **your** total **luggage** is delayed, misdirected or temporarily misplaced by any carrier for more than 10 hours. Claims must be supported by written confirmation from the carrier responsible and receipts for the replacement items **you** needed to purchase. (No **excess** is applicable). The amount paid by **us** will be deducted from any **luggage** claim payable under Section 4.1.
- 4.3 For the non-recoverable cost of replacing personal travel documents, credit cards and travellers cheques taken with **you** on the **trip**.
- 4.4 For **your** legally liability for payment arising out of unauthorised use of **your** travel documents, credit cards and travellers' cheques, following theft during the **trip** by any person not **your relative**.

The most we will pay for all claims combined under this Section 4 is \$10,000 per insured person.

In addition to the General Exclusions applying to each Section of the Policy, no coverage will be provided in connection with:

- 4.5 losses, liability or expenses that are for or relate to any furniture, furnishings and fittings.

- 4.6 damage or loss arising from electrical or mechanical breakdown of any item.
- 4.7 scratching or breakage of fragile or brittle items. This exclusion does not apply to the lens of spectacles, laptop computers, binoculars, photographic or video equipment. It also does not apply to any breakage or scratch caused by an accident involving any vehicle **you** were travelling in.
- 4.8 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.
- 4.9 **luggage** or travel documents left **unattended** in any **public place**.
- 4.10 **luggage** or travel documents left **unattended** in a motor vehicle unless it is locked in the boot or locked **luggage** compartment.
- 4.11 any **luggage** left overnight in a motor vehicle even if it is in the locked boot or locked **luggage** compartment.
- 4.12 **electronic equipment** or **valuables** left **unattended** in a motor vehicle at any time.
- 4.13 any **luggage** shipped under any freight agreement or sent by postal or courier services.
- 4.14 any **luggage** that **you** leave somewhere else and which will not be travelling with **you**.
- 4.15 loss of or damage to any sporting equipment, including surfboards, snowboards, sailboards and boogie boards, whilst in use.
- 4.16 any goods that are intended for sale, trade, tools of trade or trade samples.
- 4.17 losses due to devaluation or depreciation of currency.
- 4.18 loss, destruction or damage recoverable from any other sources.
- 4.19 loss of cash and negotiable items, gold or precious metals, precious unset or uncut gemstones.
- 4.20 any **electronic equipment** and **valuables** not carried as hand-**luggage**.
- 4.21 loss of **luggage** not reported to the transport provider, police, hotel or appropriate authority within 24 hours of **you** becoming aware of the loss and where no written report is obtained.

SECTION 5 Accidental Death

We will pay a lump sum of \$25,000 (or \$10,000 if Condition iii below applies):

- 5.1 if **you** die within 12 consecutive months as a result of an **injury** caused by an accident or **terrorist act** during **your trip**.

Conditions

- i) If **you** suffer an **injury** as a direct result of exposure to the elements, the **injury** shall be covered under the terms of this section.
- ii) If **you** disappear and after 12 consecutive months it is reasonable for **us** to believe **you** have died due to an **injury**, **we** will pay the sum insured subject to receipt of a signed undertaking by **your** estate that any such payments shall be refunded if it is later demonstrated that **you** did not die as a result of an **injury**.
- iii) The accidental death of any **insured person** aged less than 18 years of age is limited to cover of \$10,000 each.

In addition to the General Exclusions applying to each Section of the Policy, no coverage will be provided in connection with:

- 5.2 death caused by illness, disease, suicide or self-inflicted **injury**.

SECTION 6 Legal Liability

A Policy **excess** of \$100 applies to each and every event per **insured person** made under this Section.

We will pay:

- 6.1 All damages and compensation, including legal expenses, incurred with **our** written consent which **you** become legally liable to pay as a result of **your** negligence during the **trip** causing:
- (a) bodily **injury** including death or illness, or
 - (b) loss of or damage to property.

The most we will pay for all claims under this Section 6 is \$2,500,000.

In addition to the General Exclusions applying to each Sections of the Policy, no coverage will be provided in connection with:

- 6.2 **injury to your travelling companion** or to a **relative**.
- 6.3 **injury** to any of **your** employees arising out of or in the course of employment.
- 6.4 loss of or damage to property owned by, or in the control of, **you, your relative, or your travelling companion**, or an employee of any of the aforementioned persons.
- 6.5 loss of or damage to property, or **injury** arising out of, **your** business, trade or profession including professional advice given by **you**.
- 6.6 any contract unless such liability would have arisen in the absence of that contract.
- 6.7 punitive, aggravated or exemplary damages.
- 6.8 any fine or penalty.
- 6.9 loss which would be covered under workers' compensation legislation, an industrial award or agreement, or accident compensation legislation.
- 6.10 any loss arising from any **terrorist act**.
- 6.11 any loss arising from 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**.
- 6.12 any claim against **you** arising out of ownership, custody, or use of any motor vehicle or mechanically propelled vehicle, any aircraft, watercraft or firearms.

SECTION 7 Rental Vehicle Excess Cover

We will pay:

- 7.1 for any **excess** or deductible, which **you** become legally liable to pay under **your rental vehicle** comprehensive motor insurance incorporated in the hiring agreement, for the loss or damage to **your rental vehicle** during the rental period, subject to the conditions listed below.
- 7.2 up to \$250 to return **your** hired car to the owner's nearest depot, if **your** doctor or dentist certifies that **you** are unfit to drive.

The most we will pay for all claims under this Section 7 is \$4,000.

Conditions:

- The **rental vehicle** must be rented from a licensed rental agency.
- The hiring agreement must incorporate comprehensive motor insurance against loss or damage to the **rental vehicle**.
- **You** must comply with all requirements of the rental organisation under the hiring agreement and of the **insurer** under such insurance.

In addition to the General Exclusions applying to each Section of the Policy, no coverage will be provided in connection with:

- 7.3 loss or damage arising from operation of the **rental vehicle** in violation of the terms of the rental agreement or loss or damage which occurs beyond the limits of any public roadway.
- 7.4 wear and tear, gradual deterioration, damage from insects or vermin, inherent vice of damage.
- 7.5 **your rental vehicle** if it is:
 - (a) designed to be used for the carriage of commercial goods;
 - (b) classed as a campervan, motor home or any other vehicle that is used for both accommodation and transportation purposes; or
 - (c) motorcycles, watercraft and aircraft of any kind.

SECTION 8

Injury Loss of Income

We will pay:

- 8.1 **You** the loss of **your** usual **income** up to \$400 per week if:
- (a) **you** suffer an **injury** during **your trip** as a result of an accident, which results in **you** being unable to resume **your** usual occupation upon **your** return to New Zealand; and
 - (b) **you** have been assessed by a registered medical professional to be unable to return to the normal duties required for **your** position following **your** return to New Zealand.

The amount **we** pay is the difference between **your** normal weekly **income** and any amount **you** can recover from any other source, including any other **income** earned by **you**.

The most we will pay for all claims under this Section 8 is 13 consecutive weeks benefit to a maximum of \$5,200 per insured person.

In addition to the General Exclusions applying to each Section of this Policy, no coverage will be provided for in connection with:

- 8.2 the first 4 consecutive weeks after **you** planned to resume **your** job in New Zealand.
- 8.3 any further benefit after **we** have paid **you** for 13 consecutive weeks.
- 8.4 any **injury** which is covered by workers' compensation or other statutory scheme.
- 8.5 any disease or illness unless this is the direct result of an accidental **injury**.
- 8.6 claims that are not notified to **us** within 60 days of **your** return to New Zealand.
- 8.7 any **terrorist act**.
- 8.8 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**.



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