



## Trans-Tasman Ticket and Baggage 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

8.30am - 5pm (Monday - Friday)

Email: [jetstarinsurancenz@aig.com](mailto:jetstarinsurancenz@aig.com)

### Claims Enquiries

Phone: 0800 JETCLAIM (538 252 46)

9am - 5pm (Monday - Friday)

Email: [nztravelclaims@aig.com](mailto: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:

1. In the case of a **return trip** between the dates **you** have selected and which are shown on **your** Certificate of Insurance; and
2. 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.

Section	Benefits	Maximum Sum Insured Per insured person
1	Cancellation/Amendment of Jetstar Ticket	\$5,000
2	Checked Baggage	\$5,000
3	Emergency Medical Evacuation	\$50,000
4	Additional Accommodation, Meal and Travelling Expenses	\$750
5	Travel Delay	\$750
6	Special Events Missed Connection	\$750
7	Hijack and Kidnap	\$7,500
8	Home Help	\$750
9	<b>COVID-19</b> Cover	
	Emergency Medical Evacuation	\$50,000
	Cancellation/Amendment of Jetstar Ticket	\$5,000
	Additional Travel Costs	\$750
	Out-of-country <b>COVID-19</b> Diagnosis Quarantine Allowance	\$2,100 (\$150 per day to a maximum of 14 days)

## Geographical Limit

Depending on whether **your Jetstar** fare selection is a **return trip** or a **one way trip** and subject to General Exclusion 23 regarding Destination Exclusions, this Policy provides cover in relation to either:

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



## 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.

### Eligibility

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

- either a New Zealand citizen or permanent resident, and
- intending to return to New Zealand on completion of the travel, unless otherwise agreed in writing by **us**.

### Policy Extension

The Policy cannot be extended beyond the original expiry date, except where the delay is caused because of an unexpected event, that is not excluded by this Policy, resulting in **you** being unable to complete **your** planned itinerary or **your** scheduled flight being delayed or cancelled, in which case the Policy will be extended up to a maximum period of 30 days or until **you** are able depart on the next available flight, whichever occurs first.

## 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**. An **excess** is an agreed amount that is subtracted from a claim.

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

## 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 this policy, to maintain and improve customer service, and to advise **you** of **our** products. AIG will collect, use, disclose, hold and otherwise process **your** personal information in accordance with its privacy policy available at <https://www.aig.co.nz/privacy-policy>. **You** should read that policy as it includes important information such as how AIG will use and disclose **your** personal information, how to contact AIG and **your** rights to request access to and correction of **your** personal information.

### 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](mailto: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](mailto: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](http://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](http://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 expense including emergency personal telephone calls, 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**.

**COVID-19** means a disease which is:

- (a) explicitly recorded by the ICD10 code U07.1, 2019-nCoV acute respiratory disease; or
- (b) described in patient records as Coronavirus disease (**COVID-19**); or
- (c) described in patient records as resulting from Severe acute respiratory syndrome coronavirus 2 (SARSCoV-2).

**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.

**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 results, solely, directly and independently of any **pre-existing medical condition** or other cause.

**Insured Person** means a person specified in the Policy Schedule.

**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.

**Travel Guard®** means our emergency 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.

**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 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. **You** participating in:
  - (a) **extreme sports and sporting activities;**
  - (b) **competition sports;**
  - (c) any professional sports or any sport in which **you** would or could earn or receive remuneration, donation, sponsorship or financial rewards of any kind;
  - (d) racing other than on foot (i.e. human);
  - (e) **expeditions;**

- (f) hunting **trips** and safaris that are not provided by a licensed commercial operator;
  - (g) off-piste skiing/snowboarding;
  - (h) white water rafting grade 4 or above;
  - (i) sailing outside of territorial waters;
  - (j) scuba diving unless **you** hold a PADI certification (or similar recognised qualification) or **you** are diving with a qualified instructor. In these situations the maximum depth that **we** will cover is as specified under **your** PADI certification (or similar recognised qualification) but no deeper than thirty (30) meters and **you** must not be diving alone; or
  - (k) motor cycling unless:
    - (i) the **motor cycle** is 125cc or less and **you** or the person in control of the **motor cycle** hold a valid **motor cycle** licence for the country/region/territory the **motor cycle** is being operated in; or
    - (ii) the **motor cycle** is 126cc or greater and **you** or the person in control of the **motor cycle**, holds
      - a current and valid licence for the **motor cycle** being used in New Zealand, and
      - a valid **motor cycle** licence for the country/region/territory the **motor cycle** is being operated in; and at all times local road rules are being adhered to and a **motor cycle** helmet and appropriate safety gear is being worn.
4. **You** participating in:
- (a) **mountaineering**;
  - (b) outdoor rock climbing or abseiling; or
  - (c) undertaking (non-air) travel above 5,500 metres or **trekking** above 3,000 meters.
- Exclusions 4(b) and 4(c) above shall not apply to organised harnessed outdoor rock climbing, harnessed abseiling and **trekking** that are:
- (i) available to the general public without restriction, other than general health and fitness warnings; and
  - (ii) provided by a recognised commercial local tour operator or activity provider; and
  - (iii) provided under the guidance and supervision of qualified guides and/or instructors of the tour operator or activity provider and always subject to **you** following their advice and/or instruction; and
  - (iv) such activity takes place below 5,500 meters.
5. piloting or crewing of any aircraft, skydiving/ parachuting (except tandem skydiving/parachuting when undertaken with a commercial company), gliding, hang-gliding, para-gliding and any other like airborne activities.
  5. any **pre-existing medical condition(s)**.
  6. deliberate exposure to exceptional danger unless in an attempt to preserve life, **your** own or others.
  7. **your** suicide, attempted suicide, intentional self-injury.
  8. sexually transmitted disease of any sort, Acquired Immune Deficiency Syndrome (AIDS), or AIDS Relating Complex (ARC) or Human Immunodeficiency Virus (HIV).
  9. **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.
  10. **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.
  11. losses which are recoverable from any other source or party.
  12. **war**, civil **war**, invasion, insurrection, revolution, use of military power or usurpation of government or military power.
  13. **you** acting illegally or breaking any government prohibition or regulation.
  14. any consequential loss, including loss of enjoyment, or any financial loss not specifically covered in the Policy.
  15. 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.
  16. the dispersal or application of pathogenic or poisonous biological or chemical materials; or the release of pathogenic or poisonous biological or chemical materials.
  17. a government authority seizing, withholding or destroying anything of **yours** or any prohibition by or regulation or intervention of any government.
  18. 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.
  19. **you** not acting in a responsible way to protect **yourself** and **your** property or to prevent or reduce **your** loss.

20. 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.
21. **you** failing to make precautions to avoid a claim after a warning have been issued in the mass media.
22. 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.
23. any claim arising from travel restrictions due to government orders, advisories, regulations, directives or border closures.
24. any claim directly or indirectly relating to the below unless otherwise provided under Section 9 - **COVID-19** Cover:
  - (i) an epidemic or pandemic (including, but not limited to, **COVID-19** and any mutation, strain, or variation of **COVID-19**) declared by a governmental body, official health authority or the World Health Organisation; or
  - (ii) any disease (including any mutation, strain or variation of any such disease) or event declared by the World Health Organisation as a public health emergency of international concern (including any mutation, strain or variation of any such disease); or
  - (iii) the threat or fear of any such epidemic, pandemic, disease or event.

#### **In addition to the above**

25. 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.
26. 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, North Korea, Crimea Region or Syria.
27. This Policy will not cover any claim, loss, **injury**, damage or legal liability suffered or sustained by residents of Cuba, Iran, North Korea, Crimea Region or Syria.

### **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.jetstartravelinsurance.co.nz](http://www.jetstartravelinsurance.co.nz)

## General Conditions

The following conditions apply to this insurance:

### 1. Eligibility

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

- either a New Zealand citizen or a New Zealand permanent resident; and
- intending to return to New Zealand upon completion of **your travel**.

### 2. Policy Type

#### Important Note

**This Policy does not provide cover for overseas medical expenses.**

If any part of **your** planned **trip** involves travelling outside the territorial boundaries of Australia, or if **you** require overseas medical expenses cover, then **you** should consider **our** alternative travel insurance products available at [www.jetstartravelinsurance.co.nz](http://www.jetstartravelinsurance.co.nz)

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:

- (a) In case of a **Return Trip**, between the dates **you** have selected and which are shown on **your** Certificate of Insurance; and
- (b) 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.

### 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. New Zealand 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:

- (a) cause loss to any property covered by the 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.

### 7. 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; and
- (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 cover **your** loss, **you** must 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. 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 AIG for assistance on **0800 JETCLAIM (538 252 46)** or download a claim form from **[www.jetstartravelinsurance.co.nz](http://www.jetstartravelinsurance.co.nz)**

## 9. Cancellation

**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 cancel the Policy and give **you** a full refund of premium. 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.



## The Benefits

## SECTION 1

### Cancellation/Amendment of Jetstar Ticket

#### We will pay:

- 1.1 The non-refundable unused portion of the **Jetstar** Airways travel ticket following cancellation due to an unforeseeable event or any unforeseeable circumstances outside **your** control; or
- 1.2 The reasonable costs of re-scheduling **your Jetstar** Airways travel ticket with **Jetstar** if **you** are unable to travel on **your** original departure date due to an unforeseeable event or any unforeseeable circumstance outside **your** control. The amount **we** will pay **you** will not be more than the amount **we** would have paid under Section 1.1 above.

**The most we will pay under this section for all cancellation/amendment of Jetstar ticket claims under this Policy is \$5,000 per insured person.**

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

- 1.3 If **you** fail to take precautions to avoid a claim after a warning has been issued in the mass media.
- 1.4 If **you** or **your travelling companion** change **your** mind and decide not to proceed with **your** original trip.
- 1.5 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.
- 1.6 If **you** do not comply with **your** ticket conditions.
- 1.7 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

### Jetstar 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 Policy 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 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

### Emergency Medical Evacuation

#### We will pay:

- 3.1 For the cost of emergency transportation including medical or non-medical escort as necessary to return **you** to New Zealand if **you** are hospitalised in Australia as an in-patient due to **injury** or illness during **your trip**.

#### Conditions:

If **you** require emergency transportation services to return **you** to New Zealand, and **you** want **us** to pay for the cost of such emergency transportation

1. the emergency transportation must be on the written advice of a legally qualified medical practitioner; and
  2. **you** must contact **Travel Guard®** as soon as possible and obtain their approval; and
  3. such emergency transportation must be arranged by **Travel Guard®**.
- The most **we** will pay under this Section for all emergency medical evacuation claims during **your trip** is \$50,000 per **insured person**.
  - The above cover only applies to the cost of the **insured person** who has been hospitalised, Accompanying **insured person(s)** may be entitled to claim under Section 4.
  - At **our** discretion, **we** will decide on which action to take based on strict medical necessity and as agreed by **our** medical adviser. When **we** bring **you** home to New Zealand, **we** will use **your** return ticket towards **our** costs.

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

- 3.2 Any medical, surgical, hospital, dental, ambulance, nursing home expenses and any other related medical expenses incurred outside of New Zealand except for medical transportation as covered in Section 3.1 above.
- 3.3 Any medical, surgical, hospital, dental, ambulance, nursing home expenses and any other related medical expenses incurred within New Zealand.
- 3.4 Expenses incurred for continuing treatment including any medication commenced prior to the date the travel was purchased, and which **you** have been advised to continue during **your trip**.
- 3.5 Any claim for which **you** are entitled to receive reimbursement from workers' compensation and other statutory scheme or private health insurance.
- 3.6 Any pregnancy or related complication after 26 weeks of pregnancy, or childbirth after 26 weeks of pregnancy unless the childbirth was accelerated by accidental **injury**.
- 3.7 Any claims that arise from **your** or any other person's depression, stress, anxiety, mental or nervous disorder.
- 3.8 The cost of a return ticket if **you** have not purchased a return air ticket to New Zealand.

**Note:** **We** will deduct from **your** claim the cost of the fare between **your** last intended place of departure to New Zealand, at the same cabin class as **your** initial departure fare.

## SECTION 4

### Additional Accommodation, Meal and Travelling Expenses

Please note that a Policy **excess** of \$100 per event per **insured person** applies to each and every claim made under this section.

#### We will pay:

- 4.1 **Your** reasonable **additional accommodation, meal and travelling expenses** including emergency personal telephone calls if **your trip** is disrupted and/or **you** have to return to New Zealand because 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** schedule transport caused by riot, strike, civil commotion, but only those expenses **you** cannot claim from someone else.
  - Serious damage to **your** home or business premises in New Zealand.
  - A 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 under this section for all additional accommodation, meal and travelling expenses claims during your trip is \$750 per insured person.**

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

- 4.2 Any expenses which are recoverable from the carrier or any other source.
- 4.3 Any pregnancy or related complication after 26 weeks of pregnancy, or childbirth after 26 weeks of pregnancy unless the childbirth was accelerated by accidental **injury**.
- 4.4 Any expenses incurred from using a hospital for addiction treatment or as a nursing, convalescent or rehabilitation place.
- 4.5 Any claims that arise from **your** or any other person's depression, stress, anxiety, mental or nervous disorder.
- 4.6 The cost of a return ticket if **you** have not purchased a return air ticket to New Zealand. Note: **we** will deduct from **your** claim the cost of the fare between **your** last intended place of departure to New Zealand, at the same cabin class as **your** initial departure fare.
- 4.7 **Additional travelling expenses** where **we** have also paid a claim for the cancellation fees and/or charges on **your** prepaid unused **Jetstar** travel tickets 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**.
- 4.8 Any loss incurred as a result of any **terrorist act**.
- 4.9 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**. This exclusion does not apply to 3.6 in the above.
- 4.10 Any Claims arising from any business commitment, financial or contractual obligation, including those of **your travelling companion** or **relative**.

## SECTION 5

### Travel Delay

**We will pay:**

- 5.1 **Your** reasonable extra expenses, actually and necessary incurred, if, due to any unforeseeable circumstances outside **your** control, the departure of the scheduled transport on which **you** are booked to travel is delayed for at least 10 hours.
- 5.2 **We** will pay up to \$250 for each day the delay continues but if **you** claim this benefit, **we** will not pay for any accommodation, meal and travelling expenses under Section 4.1.

**The most we will pay under this section for all travel delays claims during your trip is \$750 per insured person.**

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

- 5.3 Any expenses which are recoverable from the carrier or any other source.
- 5.4 **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**.
- 5.5 Any loss incurred as a result of any **terrorist act**.
- 5.6 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**.
- 5.7 Any Claims arising from any business commitment, financial or contractual obligation, including those of **your travelling companion** or **relative**.

## SECTION 6

### Special Events Missed Connection

#### We will pay:

- 6.1 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.

**The most we will pay under this section for all special events missed connection claims during your trip is \$750 per insured person.**

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

- 6.2 **Additional travelling expenses** where **we** have also paid a claim under Section 1 in respect of the same period.
- 6.3 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 7

### Hijack And Kidnap

#### We will pay:

- 7.1 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.

**The most we will pay under this section for all hijack and kidnap claims during your trip is \$7,500 per insured person.**

## SECTION 8

### Home Help

#### We will pay:

Following hospitalisation for a period of not less than 10 days in Australia 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.

**The most we will pay under this section for all home helps claims during your trip is \$750 per insured person.**

## SECTION 9

### COVID-19 Cover

Please note that a policy **excess** of \$100 applies to each and every claim per **insured person** made under this Section.

For the purposes of cover under Section 9, the term **quarantine** shall mean a restriction on movement or travel placed by a medical or governmental authority, in order to stop the spread of a communicable disease.

### Emergency Medical Evacuation

#### We will pay:

- 9.1 For the cost of emergency transportation including medical or non-medical escort as necessary to return **you** to New Zealand if **you** are hospitalised in Australia as an in-patient due to **you** being diagnosed with **COVID-19** during **your trip**.

**Conditions:**

If **you** require emergency transportation, services to return **you** to New Zealand, and **you** want **us** to pay for the cost of such emergency transportation:

- the emergency transportation must be on the written advice of a legally qualified medical practitioner; and
- **you** must contact **Travel Guard®** as soon as reasonably practicable and obtain their approval; and
- such emergency transportation must be arranged by **Travel Guard®**.

Please note:

The most **we** will pay under this Section for all emergency medical evacuation claims during **your trip** is \$50,000 per **insured person**.

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

- 9.2 any cost or expense if **you** are travelling against a medical practitioner's or doctor's advice, or any claim arising from **you** acting in a way that goes against the advice of a medical practitioner or doctor (including, but not limited to, travelling with **COVID-19** symptoms).
- 9.3 any medical, surgical, hospital, dental, ambulance, nursing home expenses and any other related medical expenses incurred outside of New Zealand.
- 9.4 any medical, surgical, hospital, dental, ambulance, nursing home expenses and any other related medical expenses incurred within New Zealand.
- 9.5 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**.
- 9.6 any claim for which **you** are entitled to receive reimbursement from any workers' compensation or other statutory scheme or private health insurance.
- 9.7 the cost of a return ticket if **you** have not purchased a return air ticket to New Zealand.

Note: **we** will deduct from **your** claim the cost of the fare between **your** last intended place of departure to New Zealand, at the same cabin class as **your** initial departure fare.

**Cancellation/Amendment of Jetstar Ticket**

**We will pay:**

- 9.8 The non-refundable unused portion of the Jetstar Airways travel ticket following cancellation due to **you** or **your relative** being diagnosed with **COVID-19** prior to the scheduled **trip** departure date; or
- 9.9 The reasonable costs of re-scheduling **your** Jetstar Airways travel ticket with Jetstar if **you** are unable to travel on **your** original departure date due to **you** or **your** relative being diagnosed with **COVID-19** prior to the scheduled **trip** departure date. The amount **we** will pay **you** will not be more than the amount **we** would have paid under Section 9.8 above.

Please note:

- No cover is provided for any expenses incurred for rescheduling with an airline or transport provider other than Jetstar.
- The most **we** will pay under this Section for all cancellation/amendment fees and/or charges 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 for:**

- 9.10 any **trip** cancellation resulting solely from any border closures, **quarantine** or other government orders, advisories, regulations or directives.
- 9.11 any **trip** cancellation if **you** or **your travelling companion** cancel your **trip** because of disinclination to travel, change of mind or fear of travelling.
- 9.12 any travel costs for which an airline has offered a voucher or credit or re-booking of the **trip** for cancellation refund or compensation. However, in the case of the airline providing a voucher or credit, this exclusion will only operate if such voucher or credit is of a fair and reasonable value.
- 9.13 any loss if **you** are travelling against a medical practitioner or doctor's advice, or any claim arising from **you** acting in a way that goes against the advice of a medical practitioner or doctor (including, but not limited to, travelling with **COVID-19** symptoms).
- 9.14 **You** not complying with **your** ticket conditions.
- 9.15 Any expenses incurred for rescheduling with an airline or transport provider other than **Jetstar**.

## Additional Travel Costs

### We will pay:

- 9.16 **Your** reasonable and necessary additional travel costs to return to New Zealand if the cutting short of **your trip** is necessary and unavoidable because **you** or **your relative** are diagnosed with **COVID-19** whilst on **your trip** and need to return to New Zealand earlier than planned.

The most **we** will pay under this Section 9.16 for all emergency expenses claims during **your trip** is \$750 per **insured person**.

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

- 9.17 any loss resulting solely from border closures, quarantine or other government orders, advisories, regulations or directives.
- 9.18 any loss if **you** are travelling against a medical practitioner or doctor's advice, or any claim arising from **you** acting in a way that goes against the advice of a medical practitioner or doctor (including, but not limited to, travelling with **COVID-19** symptoms).
- 9.19 the cost of a return ticket if **you** have not purchased a return air ticket to New Zealand. Note: **we** will deduct from **your** claim the cost of the fare between **your** last intended place of departure to New Zealand, at the same cabin class as **your** initial departure fare.
- 9.20 additional travel costs 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.

## Out-of-country COVID-19 Diagnosis Quarantine Allowance

### We will pay:

- 9.21 Up to \$150 per day per **insured person** for up to 14 consecutive days, if while on a **trip**, **you** test positive for **COVID-19**, and as a result are unexpectedly placed into mandatory **quarantine** in Australia.

Please note:

- **We** will pay the amount specified above to cover reasonable and necessary accommodation, meal or other expenses actually incurred and directly related to **quarantine**.
- Any claim for an Out-of-country **COVID-19** Diagnosis Quarantine Allowance will be offset against any amount **we** have paid or are liable to pay for additional accommodation, meal and travelling expenses under Section 9.16 above for the period during which **you** are in **quarantine** during **your trip**.

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

- 9.22 any loss where **quarantine** measures are mandatory for all arriving passengers or **quarantine** mandates exist for all passengers from a particular country/region of origin.
- 9.23 any loss if **you** are travelling against a medical practitioner's or doctor's advice, or any claim arising from **you** acting in a way that goes against the advice of a medical practitioner or doctor (including, but not limited to, travelling with **COVID-19** symptoms).

## ASSISTANCE SERVICES

For Assistance Services, simply call (reverse charge) Travel Guard® any time from any place in the world:

**+ 60 (3) 2772 5594**

**Please note – the following services can be provided in additional to COVID-19 coverage set out above.** This section provides for assistance services only and does not provide cover for emergency medical expenses or any other expenses unless they are covered elsewhere in this section.

### Denied boarding due to fever or other medical concern

An AIG staff member will be available to discuss next steps and options. If necessary, **we** will provide assistance with making a medical appointment, booking hotel accommodation and/or return flight to New Zealand when **you** are medically cleared to fly.

### Denied entry to country due to fever or other medical concern

**We** will provide assistance with making a medical appointment, booking hotel accommodation and/or a return flight to New Zealand when **you** are medically cleared to fly.

### Feel ill while Traveling internationally (To access benefits, **you** must contact **our** assistance department immediately)

An AIG staff member will be available to discuss **your** options. **We** will provide assistance with making a medical appointment, booking hotel accommodation and/or return flight to New Zealand when **you** are medically cleared to fly.



**AIG Insurance New Zealand Limited**

The AIG Building  
PO Box 1745, Shortland Street  
Auckland 1140  
New Zealand

Telephone +64 9 355 3100  
Facsimile +64 9 355 3135

**[www.aig.co.nz](http://www.aig.co.nz)**