



The AIG travel insurance policy has been amended to address certain situations pertaining to COVID-19. This means that for some benefits, cover is expanded to include losses occurring after COVID-19 was a known event and could reasonably have been expected to lead to a claim (which otherwise could have been excluded as set out in the General Exclusions section of **your** policy). This Endorsement addresses what **you** are and what **you** are not covered for as it pertains to COVID-19.

Please note:

1. This Endorsement will attach to and form part of **your** policy.
2. This Endorsement is subject to all the provisions, limitations and exclusions of the policy except as they are specifically modified by this Endorsement. If any provision, limitation or exclusion in the policy is inconsistent with this Endorsement, the terms of this Endorsement shall prevail. Please note in particular the “**GENERAL CONDITIONS**” and “**GENERAL EXCLUSIONS**” sections of the policy.
3. All terms defined and references construed in the policy shall have the same meaning and construction in this Endorsement. Terms shown in bold in this Endorsement have defined meanings given to them in the **GENERAL DEFINITIONS** section of this Endorsement or the policy.

GENERAL DEFINITIONS

Quarantine means a restriction on movement or travel placed by a medical or governmental authority, in order to stop the spread of a communicable disease.

COVID-19 COVER

The policy will cover and **we** will pay up to the amount shown in the table below (or where applicable, in the table of benefits in **your** policy) for claims relating directly to COVID-19, subject to the exclusions listed below and the terms and exclusions of **your** policy.

BENEFIT	COVERED CONDITIONS AND EXCLUSIONS
Emergency Medical Evacuation & Repatriation	<p>If you are diagnosed with COVID-19 whilst on a trip, we will pay up to NZ\$370,000 for the necessary and reasonable medical costs incurred during your trip, as a result of you contracting COVID-19 during your trip.</p> <p>Included within the Overseas Medical benefit limit of NZ\$370,000 above, if you contract COVID-19 during your trip, we will cover the cost of emergency evacuation if deemed medically necessary.</p> <p>This benefit includes the cost of returning your body or your ashes to New Zealand up to the limit stated in the policy.</p> <p>We will not cover 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).</p> <p>In all cases, you or someone on your behalf must contact our assistance department immediately.</p>
Cash in Hospital	<p>The Cash in Hospital stated in the policy is not payable for any hospitalisation during your trip which results from COVID-19.</p> <p>For details of Overseas Medical for COVID-19, please see above.</p>



BENEFITS	COVERED CONDITIONS AND EXCLUSIONS
<p>Cancellation Fee, Loss of Deposits</p>	<p>We will pay up to the amount shown in the table of benefits in your policy if the cancellation or of your trip, for which you have paid under a contract and which is not refundable, is necessary and unavoidable as a result of you or your relative being diagnosed with COVID-19 prior to the scheduled trip departure date.</p> <p>We will not cover any trip cancellation solely due to epidemic- or pandemic-related travel advisories issued by governments, health authorities or the World Health Organisation, by or for destination country or origin country.</p> <p>We will not cover any trip cancellation resulting solely from border closures, quarantine or other government orders, advisories, regulations or directives.</p> <p>We will not cover trip cancellations if you cancel your trip because of disinclination to travel, change of mind or fear of travelling.</p> <p>We will not cover trip cancellation if an airline, hotel, travel agent or any other provider of travel and/or accommodation has offered a voucher or credit or re-booking of the trip for cancellation refund or compensation.</p> <p>We will not cover 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).</p>
<p>Emergency Expenses</p>	<p>We will not cover trip interruption due to epidemic/pandemic related travel advisories issued by governments, health authorities or the World Health Organisation, by or for destination country or origin country.</p> <p>We will not cover trip interruption resulting from border closures, quarantine or other government orders, advisories, regulations or directives.</p> <p>We will not cover trip interruption for any costs incurred for quarantine after you return to New Zealand.</p> <p>We will not cover 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).</p>
<p>Curtailment or Incompletion of your trip</p>	<p>We will pay up to the amount listed in the table of benefits in your policy if the disruption of your trip is necessary and unavoidable because you or your relative are diagnosed with COVID-19 while travelling and need to return to New Zealand earlier than planned. In that event, we will cover:</p> <ol style="list-style-type: none"> 1. reasonable and necessary travel and accommodation expenses for which you have paid, and which are not refundable. 2. reasonable and necessary additional travel costs to return back to New Zealand. <p>We will not cover trip curtailment resulting solely from border closures, quarantine or other government orders, advisories, regulations or directives.</p> <p>We will not cover any loss if you are travelling against a medical practitioner's or doctor's advice, or any claim arising from you acting in a</p>



BENEFIT	COVERED CONDITIONS AND EXCLUSIONS									
	<p>way that goes against the advice of a medical practitioner or doctor (including, but not limited to, travelling with COVID-19 symptoms).</p>									
<p>Travel Delay</p>	<p>We will not pay for any travel delay if you fail a COVID-19 related test or a medical screening at the airport.</p>									
<p>Out-of-country COVID-19 Diagnosis Quarantine Allowance (New Benefit)</p>	<p>We will pay up to NZ\$220 per day as specified in the table below according to your selected plan, per 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 outside New Zealand.</p> <table border="1" data-bbox="571 544 1417 701"> <thead> <tr> <th data-bbox="571 544 735 577"></th> <th colspan="2" data-bbox="735 544 1417 577">Overseas Quarantine Allowance</th> </tr> <tr> <th data-bbox="571 577 735 622"></th> <th data-bbox="735 577 1074 622">Platinum</th> <th data-bbox="1074 577 1417 622">Gold</th> </tr> </thead> <tbody> <tr> <td data-bbox="571 622 735 701">Allowance per day</td> <td data-bbox="735 622 1074 701">NZ\$220</td> <td data-bbox="1074 622 1417 701">NZ\$100</td> </tr> </tbody> </table> <p>We will pay the amount specified above to cover reasonable and necessary accommodation costs, meals or other expenses directly related to quarantine.</p> <p>This benefit will not apply where quarantine measures are mandatory for all arriving passengers or quarantine mandates exist for all passengers from a particular country/region of origin.</p> <p>We will not cover 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).</p> <p>Any claim for Out-of-country COVID-19 Diagnosis Quarantine Allowance shall be offset against any amount we have paid or are liable to pay under Cancellation Fee, Loss of Deposits, Curtailment or Incompletion of your trip and/or Emergency Expenses in respect of the same event.</p>		Overseas Quarantine Allowance			Platinum	Gold	Allowance per day	NZ\$220	NZ\$100
	Overseas Quarantine Allowance									
	Platinum	Gold								
Allowance per day	NZ\$220	NZ\$100								
<p>ASSISTANCE SERVICES</p>	<p>Please note: Expenses incurred from third-party vendors as well as AIG administrative case fees for assistance services not covered part of this insurance plan are the responsibility of the policyholder (see policy fulfillment for assistance contact details).</p>									
<p>Denied boarding due to fever or other medical concern</p>	<p>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. For contact details, please refer to your policy.</p>									
<p>Denied entry to country due to fever or other medical concern</p>	<p>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. For contact details, please refer to your policy.</p>									
<p>Feel ill while traveling internationally (To access benefits, you must contact our assistance department immediately)</p>	<p>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. For contact details, please refer to your policy.</p>									



Singapore Airlines

International Platinum Travel Insurance

This product is applicable for trips from New Zealand to anywhere in the world excluding Afghanistan, Cuba, Democratic Republic of Congo, Iran, Iraq, Liberia, Sudan, and Syria

AIG Insurance New Zealand Limited

Policy Wording



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Summary of Benefits

This is a summary of cover only and the Policy is subject to conditions and exclusions in the Policy Wording. 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 and/or **excesses** apply or the benefits may not be available to **you**. Please refer to the applicable section of the Policy Wording.

Summary of Benefits if your ticketed flight itinerary is for a return travel booking	Maximum Sum Insured per Insured Person	Excess Applicable Each and Every Event per Insured Person
Section 1 – Cancellation Fee, Loss of Deposits	\$20,000	\$100
Section 2 – Overseas Medical, Hospital, Dental & Related Expenses	Unlimited	\$100
2.2 Cash in Hospital	\$50 per day	Nil
2.3 Emergency Overseas Dental for Relief of Sudden and Acute Pain	\$500	\$100
2.4 Emergency Overseas Dental Following an Injury to Sound and Natural Teeth	\$2,000	\$100
Section 3 – Emergency Expenses		
1. Accommodation, Meals & Travelling Expenses	\$1,000	\$100
2. Additional Expenses for You to Return Home in New Zealand	\$1,000	\$100
3. Resumption of Trip	\$ 3,000	\$100
4. Travel Delay	\$1,000	Nil
5. Alternative Transport Expenses	\$1,000	\$100
6. Hijack and Kidnap	\$5,000	Nil
7. Home Help	\$1,500	\$100
Section 4 – Luggage	\$10,000	\$100 Nil for Section 4.2
Section 5 – Accidental Death	\$25,000*	Nil
Section 6 – Legal Liability	\$2,500,000	\$100
Section 7 – Rental Vehicle Excess Cover	\$4,000	Nil
Section 8 – Injury Loss of Income	\$5,200 (\$400 per week to a maximum of 13 weeks)	Nil

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



Summary of Benefits if your ticketed flight itinerary is for a one way travel booking	Maximum Sum Insured per Insured Person	Excess Applicable Each and Every Event per Insured Person
Section 1 – Cancellation Fee, Loss of Deposits	\$20,000	\$100
Section 2 – Overseas Medical, Hospital, Dental & Related Expenses	\$250,000 Cover limited to In-patient Hospitalisation and Emergency Medical Repatriation only	\$100
2.2 Cash in Hospital	\$50 per day	Nil
2.3 Emergency Overseas Dental for Relief of Sudden and Acute Pain	No Cover	n/a
2.4 Emergency Overseas Dental Following an Injury to Sound and Natural Teeth	No Cover	n/a
Section 3 – Emergency Expenses		
1. Accommodation, Meals & Travelling Expenses	\$1,000	\$100
2. Additional Expenses for You to Return Home in New Zealand	No Cover	n/a
3. Resumption of Trip	No Cover	n/a
4. Travel Delay	\$1,000	Nil
5. Alternative Transport Expenses	No Cover	n/a
6. Hijack and Kidnap	\$5,000	Nil
7. Home Help	No Cover	n/a
Section 4 – Luggage	\$10,000	\$100 Nil for Section 4.2
Section 5 – Accidental Death	\$25,000*	Nil
Section 6 – Legal Liability	\$2,500,000	\$100
Section 7 – Rental Vehicle Excess Cover	No Cover	n/a
Section 8 – Injury Loss of Income	No Cover	n/a

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



Policy Wording

Important Policy Matters

Agreement

This Policy is valid only when a current Certificate of Insurance is issued. When **you** have paid the premium required, **we** will provide **you** with cover provided:

- the event occurs during the period of cover; and
- **you** cannot recover **your** costs from any other source;

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
- be aged under 70 years at the date of departure of **your trip**; and
- if **your** ticketed flight itinerary is for a return travel booking, hold a ticket to return **you** to New Zealand that is within 180 days of the date of departure for **your trip**; or
- if **your** ticketed flight itinerary is for a one way travel booking, intend to return to New Zealand on completion of the travel, unless otherwise agreed in writing by **us**.

This Policy is available to eligible persons who have a Singapore Airlines air ticket for trips from New Zealand to anywhere in the world excluding Afghanistan, Cuba, Democratic Republic of Congo, Iran, Iraq, Liberia, Sudan, and Syria.

Your Duty of Disclosure

What You Must Tell Us

When answering **our** questions, **you** must be honest and answer any questions correctly. **You** have a duty under law to tell **us** anything known to **you**, and which a reasonable person in the circumstances, would include in answer to the question, having regard to the nature and extent of the insurance cover to be provided under this travel insurance policy, and the class of persons who would ordinarily be expected to apply for insurance cover of this kind. **We** will use the answers in deciding whether to insure **you** and anyone else to be insured under the Policy, and on what terms.

Who Needs to Tell Us

It is important that **you** understand **you** are answering **our** questions in this way for **yourself** and anyone else whom **you** want to be covered by this Policy.

If You Do Not Tell Us

If **you** do not answer **our** questions in this way, **we** may reduce or refuse to pay a claim, or cancel the Policy. If **you** answer **our** questions fraudulently, **we** may refuse to pay a claim and treat the Policy as never having been in force.

Privacy Statement

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



AIG collects information necessary to underwrite and administer **your** insurance cover, to maintain and to improve customer service and to advise **you** of **our** products. In the course of administering **your** Policy, AIG may 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 or premium;
- (d) in the event of a claim – assessors, third party administrators, emergency providers, retailers, medical providers and travel carriers;
- (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 Insurance New Zealand Limited
PO Box 1745
Shortland Street
Auckland 1140
New Zealand.

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.

Consent Acknowledgement

By completing the application form (including any associated form) and paying the premium, **you** consent to the use of **your** personal information and that of any other person to be insured by this Policy stated in the Privacy Statement above.

Fair Insurance Code

We are 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:

- (a) when **you** lodge a claim **we** will tell **you** in plain language what information **we** need and how **you** should go about making the claim.
- (b) **we** will respond promptly to any request **you** make for assistance with the claim and **your** claim will be considered and assessed promptly.

You can obtain a copy of the Code from the Insurance Council of New Zealand at www.icnz.org.nz or by contacting **us**.

Dispute Resolution Process

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

The Complaints Manager
AIG Insurance New Zealand Limited
PO Box 1745



Shortland Street
Auckland 1140
New Zealand

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

Your complaint will be referred to FSCL if **we** have reached a “deadlock” in trying to resolve it. FSCL’s contact details are info@fscl.org.nz or telephone 0800 347 257.

Full details of how to access the FSCL scheme can be obtained on their website www.fscl.org.nz. There is no cost to **you** to use the services of FSCL.

24 Hour Overseas Emergency Assistance

The overseas assistance service in this Policy is provided by **Travel Guard™**.

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.



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.

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.

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 any medical or dental condition of **yours** or any person on whose state of health **your trip** depends, which in the 30 days before **you** applied for insurance:

- (a) required treatment, investigation (whether or not a diagnosis has been made), medication or advice from a doctor, chiropractor, physiotherapist, naturopath, psychiatrist, psychologist; or
- (b) which **you** are aware of, or could be expected to be aware of, that may lead to a claim under this Policy.

It also means a chronic or on-going medical or dental condition.

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. It shall not include any other type of vehicle or vehicle use.

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 commences from the time **you** leave **your** home or place of departure to start **your** trip until:

- (a) if **your** ticketed flight itinerary is for a return travel booking, **you** return home or the Travel End date shown on the Certificate of Insurance, whichever is sooner; or
- (b) if **your** ticketed flight itinerary is for a one way travel booking, **you** pass through immigration control at the airport of **your** ticketed destination or the Travel End date shown on the Certificate of Insurance, whichever is sooner.

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.

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 under any Section of this Policy for claims arising directly or indirectly out of:

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 licenced 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 licence or **you** were diving under licenced instruction.
7. **you** operating a **motor cycle** without **you** holding a valid licence for the country the **motor cycle** is being operated in.
8. **your** or any other person's **pre-existing medical condition(s)**.
9. Any psychological or psychiatric disorder, anxiety, depression, nervous or stress related disorder of **you**, or any other person whose condition may give rise to a claim.
10. (a) **your** suicide or attempted suicide; or
(b) **you** injuring **yourself** deliberately or putting **yourself** in danger (unless **you** are trying to save a human life).
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** purchased this insurance.
14. **War**, civil war, invasion, insurrection, revolution, use of military power or usurpation of government or military power.
15. **you** acting illegally or breaking any government prohibition or regulation.
16. any consequential loss, including loss of enjoyment, or any financial loss not specifically covered in the Policy.
17. the refusal, failure or inability of any person, company or organisation, including but not limited to any airline, other transportation provider, hotel, car rental agency, tour or cruise operator, travel wholesaler, booking agent or other provider of travel or tourism related services, facilities or accommodation, to provide services, facilities or accommodation, by reason of their own **financial default** or the **financial default** of any person, company or organisation with whom or with which they deal.
18. the dispersal or application of pathogenic or poisonous biological or chemical materials; or the release of pathogenic or poisonous biological or chemical materials.
19. a government authority seizing, withholding or destroying anything of **yours** or any prohibition by or regulation or intervention of any government.



20. any interference with **your** travel plans by a government, government regulation or official authority including but not limited to refusal of a visa or permit to **you** or to any **relative** or **travelling companion** or restriction of access to any locality.
21. **you** not acting in a responsible way to protect **yourself** and **your** property or to prevent or reduce **your** loss.
22. something that at the time of taking out this Policy **you** were aware of or could be expected to be aware of, which could bring about **your** making a claim under this Policy.
23. **you** failing to make precautions to avoid a claim after a warning has been issued in the mass media.
24. any loss, injury, damage or legal liability sustained directly or indirectly by **you** if **you** are:
 - (a) a terrorist;
 - (b) a member of a terrorist organisation;
 - (c) a narcotics trafficker; or
 - (d) a purveyor of nuclear, chemical or biological weapons.
25. any loss, injury, damage or legal liability arising directly or indirectly from travel in, to or through Afghanistan, Cuba, Democratic Republic of Congo, Iran, Iraq, Liberia, Sudan or Syria.



General Conditions

The following conditions apply to this insurance:

1. Eligibility

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

- (a) be either a New Zealand citizen or New Zealand permanent resident; and
- (b) be aged under 70 years at the date of departure for **your trip**; and
- (c) if **your** ticketed flight itinerary is for a return travel booking, hold a ticket to return **you** to New Zealand that is within 180 days of the date of departure for **your trip**; or
- (d) if **your** ticketed flight itinerary is for a one way travel booking, intend to return to New Zealand on completion of the travel, unless otherwise agreed in writing by **us**.

This Policy is available to eligible persons who have a Singapore Airlines air ticket for trips from New Zealand to anywhere in the world excluding Afghanistan, Cuba, Democratic Republic of Congo, Iran, Iraq, Liberia, Sudan, and Syria.

2. Other Cover

We will not cover **you** any loss, 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 from paying. **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 otherwise be entitled to recover under this Policy (to the extent permitted by law).

3. 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.

4. New Zealand Law

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

5. What You are Required to do

You must not deliberately or recklessly:

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

6. If You Have a Loss

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

- (a) do what **you** can to prevent any further loss or expense.
- (b) not admit liability for the loss.
- (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.

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

To lodge a claim or download a claim form, please visit www.aig.co.nz/claims.

Alternatively, should **you** have any enquiries in relation to entitlement to claim under this Policy, contact AIG for assistance on 0800 466 319.

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

9. Cancellation

Subject to **your** rights under the Cooling Off Period, **we** will not refund any part of the premium.



The Benefits

SECTION 1– CANCELLATION FEE, LOSS OF DEPOSITS

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

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 incompletion of **your trip** due to an unforeseeable event or any unforeseeable circumstances outside **your** control.
- 1.2 **We** will also pay, 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:

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.

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 this benefit to become payable:

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

The most we will pay for all claims under this Section 1 is \$20,000 per insured person.

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

- 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 if the change of plans is because **you** or **your travelling companion** change **your** mind and decide not to proceed with **your** original **trip**.
- 1.6 claims arising from any business commitment, financial or contractual obligation, including those of any **travelling companion** or **relative**, except for **you** being retrenched from **your** usual full time employment in New Zealand.
- 1.7 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 retrenched from **your** usual full time employment in New Zealand.
- 1.8 cancellation directly or indirectly incurred as a result of 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**.
- 1.9 cancellation directly or indirectly incurred as a result of any **terrorist act**.
- 1.10 claims arising from inability of any tour operator or wholesaler to complete arrangements for **your** tour due to insufficient number of people required to commence the tour.
- 1.11 claims arising from cancellation, delays or rescheduling caused by strikes by airline staff, airline contractors or suppliers or any other airline entity.
- 1.12 claims arising from cancellation, delays or rescheduling caused by carriers.



- 1.13 **you** not complying with **your** ticket conditions.
- 1.14. claims arising from 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**.

SECTION 2– OVERSEAS MEDICAL, HOSPITAL, DENTAL AND RELATED EXPENSES

Please note that a Policy **excess** of \$100 applies to each and every claim per **insured person** made under this Section except for Section 2.2.

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 after the issue date of **your** Certificate of Insurance. All medical treatment must be provided by a legally qualified medical practitioner.
- 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.
NOTE: If you are hospitalised you must contact Travel Guard™ as soon as possible.
- 2.3 **Your** 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 emergency overseas dental expenses 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 cost of repatriating **you** to another country 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, and **you** have a return ticket, **we** will use it towards **our** costs.
- 2.6 In the event of **your** death, the cost of returning **your** remains to **your** residence in New Zealand, or for the funeral or cremation costs if **your** body is buried 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 all Sections of the Policy, we will not pay for:

- 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 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.



- 2.12 any claim for which **you** are entitled to receive reimbursement from any workers' compensation or other statutory scheme or private health insurance.
- 2.13 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**.
- 2.14 any expenses incurred from using a hospital for addiction treatment or as a nursing, convalescent or rehabilitation place.
- 2.15 any claims that arise from **your** or any other person's depression, stress, anxiety, mental or nervous disorder.
- 2.16 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 3 – EMERGENCY EXPENSES

Please note that a Policy **excess** of \$100 applies to each and every claim per **insured person** made under this Section except for Section 3.4 and 3.6.

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 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 for **your** scheduled 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.
- **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 during your trip is \$1,000 per insured person.

3.2 Additional Expenses for You to Return Home in New Zealand

We will pay:

Your additional expenses of returning to **your** home in New Zealand if unexpectedly there is a death or sudden **injury** or illness involving **you**, **your relative**, **travelling companion** or their **relative** in New Zealand or **your** close business associate in New Zealand. **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 during your trip is \$1,000 per insured person.

3.3 Resumption of Trip

We will pay:



Your transport costs to resume **your** original overseas **trip** if **you** re-commenced it within 60 days of returning to New Zealand. **We** will only pay for **your** resumption of **trip** if **you** contact **us** first and get **our** agreement before **you** decided to return home early. **You** must also provide **us** with a letter from the treating doctor to support **your** claim that it was medically necessary, or the condition of the other person was serious enough, to warrant **your** early return home.

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

3.4 Travel Delay

We will pay:

Your reasonable extra expenses, actually and necessarily 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.

We will pay up to \$500 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 3.1.

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

3.5 Alternative Transport Expenses

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 during your trip is \$1,000 per insured person.

3.6 Hijack and Kidnap

We will pay:

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 \$500 for each 24 hours that **you** are held captive.

The most we will pay for all claims under this Section 3.6 during your trip is \$5,000 per insured person.

3.7 Home Help

We will pay:

Following hospitalisation overseas for a period of not less than 10 days for which a claim is admissible under **your** Policy **we** will provide, if required, a cash benefit towards home help (not nursing) provided by a company providing housekeeping or similar services registered for GST in New Zealand.

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

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

- 3.8 any expenses which are recoverable from the carrier or any other source.
- 3.9 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**.
- 3.10 any expenses incurred from using a hospital for addiction treatment or as a nursing, convalescent or rehabilitation place.



- 3.11 any claims that arise from **your** or any other person's depression, stress, anxiety, mental or nervous disorder.
- 3.12 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.
- 3.13 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**.
- 3.14 any loss incurred as a result of any **terrorist act**. This exclusion does not apply to Section 3.6 above.
- 3.15 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 Section 3.6 above.
- 3.16 any claims arising from any business commitment, financial or contractual obligation, including those of **your travelling companion** or **relative**.

SECTION 4 – LUGGAGE

Please note that a Policy **excess** applies to each and every claim 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** accompanied **luggage** and personal effects. At **our** discretion, **we** may choose to replace, repair, or pay for the loss in cash, after making allowance for depreciation, and wear and tear. Payment will not exceed the original price **you** paid.

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

	Maximum Sum Insured
Camera, video camera, laptop computer equipment and 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** legal liability to make 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 during your trip is \$10,000 per insured person.



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

- 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 mobile phones, computer equipment, or jewellery left **unattended** in a motor vehicle at any time.
- 4.13 unaccompanied **luggage** or unaccompanied travel documents.
- 4.14 loss of or damage to any sporting equipment, including surfboards, snowboards, sailboards and boogie boards, whilst in use.
- 4.15 any goods that are intended for sale, trade, tools of trade or trade samples.
- 4.16 losses due to devaluation or depreciation of currency.
- 4.17 loss, destruction or damage recoverable from any other sources.
- 4.18 cash and negotiable items, gold or precious metals, precious unset or uncut gemstones.
- 4.19 claims involving any laptop or portable computer equipment not carried as hand-luggage.
- 4.20 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 per insured person (or \$10,000 if Note 3 below applies):

- 5.1 If an **insured person** dies within 12 months as a result of an **injury** caused by an accident or **terrorist act** during **your trip**.

Please note:

1. When, by reason of an accident or **terrorist act**, an **insured person** is unavoidably exposed to the elements and, as a result of such exposure, suffers an **injury** for which indemnity is otherwise payable hereunder, the loss shall be covered under the terms of this Policy.
2. If the body of an **insured person** has not been found within one year of the date of his/her disappearance arising out of an accident or **terrorist act** which would give rise to a loss as specified in Section 5.1 above, it will be presumed that such **insured person** has suffered loss of life as a result of **injury** caused by the accident or **terrorist act** at the time of his/her disappearance.
3. 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 all Sections of the Policy, we will not pay for:**

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

SECTION 6 – LEGAL LIABILITY

Please note that a Policy **excess** of \$100 applies to each and every claim 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,
- (b) loss of or damage to property.

The most we will pay for all claims under this Section during your trip is \$2,500,000 per insured person.

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

- 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 in respect of loss or damage to a **rental vehicle** during the rental period, not exceeding \$4,000 but 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 during your trip is \$4,000 per insured person.

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 all Sections of the Policy, we will not pay for:

- 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 or damage.
- 7.5 cost related to loss of revenue arising from loss of use of the **rental vehicle**.
- 7.6 for loss or damage arising from operation of a campervan, caravan, or any vehicle that requires a licence other than a car licence (irrespective of whether you hold such a licence)

SECTION 8 – INJURY LOSS OF INCOME

We will pay you:

- 8.1 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 continue **your** usual occupation during **your** Travel and/or after **your** arrival in 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** arrival in 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 is 13 weeks benefit or \$5,200 per insured person.

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

- 8.2 the first 4 consecutive weeks after **you** planned to resume **your** job.
- 8.3 any further benefit after **we** have paid **you** the benefit for 13 weeks.
- 8.4 any injury which is covered by workers' compensation or other statutory scheme.
- 8.5 any claim arising from 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 loss arising from any **terrorist act**.
- 8.8 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**.



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