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Travel Insurance

Policy Document

Important information

For enquiries and claims, please contact the TOWER Helpline:

- If you are calling us from within New Zealand phone toll free 24 hours on 0800 800 477.
- If you are calling us from overseas phone collect through an International Operator on +64 9 985 5000, 24 hours a day.

If your ASB FastCash Card or Cashflow Card, Visa or MasterCard is lost or stolen, phone toll free 0800 803 804 (or +64 9 306 3000 if you are outside New Zealand).

Our guarantee

If, prior to **your** departure from New Zealand, **you** are not completely happy with **your** policy, please tell **us**. **We** may agree to change the policy to suit **you**. If not, and **you** wish to cancel the policy, **you** can, as long as **you** have not made any claims. **We** will then refund any premium **you** have paid and **we** will both regard this policy as never commencing.

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ASB Travel Insurance

This policy consists of this wording, the **schedule of benefits**, proposal and declaration, and **policy certificate** completed on the basis of information which **you** have provided to **us**.

The policy provides **you** with cover as set out in the 9 Sections and **you** also have the option of extending the cover to pre-existing medical conditions (provided **you** are accepted by **our** Medical Hotline and have paid the additional fee). The maximum amount of cover under each section for the **policy option you** have selected is shown in the **schedule of benefits**. Other limitations applying to the amounts claimable are specified in the policy wording.

Please read this wording and the **policy certificate** carefully to ensure that **you** understand the extent of cover provided and the exclusions, procedures, obligations and limitations that apply.

If there is an error of any sort, if **your** needs are not met or if **you** are in any doubt then please contact **us** toll free 24 hours on **0800 800 477**.

You must be a New Zealand Citizen, Permanent Resident, or hold a work permit for a stay of two (2) years or more to be eligible for cover.

You also have a number of important obligations which **you** must comply with in order for any claim to be accepted under this policy. These are detailed in the section Some of your other important obligations and include:

- it is essential all statements made in relation to this policy or any claim made under it and information provided to **us** are correct;
- **we** must receive all relevant information;
- if any circumstances change or may change during the time **we** provide **your** cover, **you** must tell **us**.

If **you** fail to comply with these and **your** other important obligations, **we** may decline **your** claim.

In this policy some words are in bold, e.g. **you**. This may indicate that the words have a special meaning. To find out the meaning, please refer to the section Meanings of Words.

This travel insurance is underwritten by TOWER Insurance Limited.

1. Medical and related expenses

What you are covered for

Illness or **injury** suffered by **you** while **you** are outside New Zealand.

We will pay the reasonable costs incurred outside New Zealand for medical treatment including surgical, hospital, nursing, ambulance, additional accommodation and related medical expenses approved by **us** up to the amount shown in the **schedule of benefits** for the **policy option** selected.

In all cases we:

- will only pay costs incurred within 12 months from the date the **illness** or **injury** first occurred;
- have the option of returning **you** to New Zealand. **We** will pay all costs relating to **your** medical repatriation.

What special benefits you are covered for

Accompanying person

We will pay for reasonable travel and accommodation expenses incurred by one person, who because of **your** severe **illness** or **injury** and with the approval of **our** medical advisers, travels to **you**, remains with **you** or escorts **you** back to New Zealand.

Dental treatment overseas

We will reimburse **you** up to \$1,500 for reasonable costs incurred overseas for treatment to sound natural teeth as the result of an **injury** or for the relief of sudden acute pain. This includes on-going dental treatment which is incurred within 3 months of **your** return to New Zealand, as a result of an **injury** which occurred overseas.

Funeral expenses

We will pay up to \$15,000 for the reasonable funeral, cremation or burial expenses in the area where death occurred, or for the costs of returning **your** body or ashes to New Zealand excluding funeral and interment costs.

Incidental hospital expenses

We will reimburse **you** up to \$100 per full day for incidental non-medical necessities after the third day of **your** hospitalisation as a result of an **illness** or **injury** up to a maximum of \$3,000.

On-going medical expenses

We will reimburse **you** up to \$1,500 for **your** reasonable on-going medical expenses incurred in New Zealand within 12 months from the date the overseas **illness** or **injury** first occurred.

Pregnancy

We will pay the reasonable costs incurred for emergency treatment for extraordinary medical complications occurring during the first 20 weeks of **your** pregnancy. We will only pay costs incurred within 12 months from the date of the occurrence.

Terrorism cover

This section is extended to cover **illness** or **injury** caused by any **act of terrorism**, up to the amount shown in the **schedule of benefits** for the **policy option** selected or \$250,000 per person (whichever is less).

The maximum payable under all sections of all policies underwritten by **us**, for any one **act of terrorism** shall be \$5,000,000. This means that claims will be proportionally assessed in relation to all claims received by **us**.

2. Personal baggage and effects

What you are covered for

Sudden and unforeseen accidental physical loss or damage to **your personal baggage** and effects.

We will pay the **present day value** up to the amount shown in the **schedule of benefits** for the **policy option** you have selected, with a limit of \$1,500 per item or \$2,500 for video cameras, unless shown in the **policy certificate**. The total limit for all specified items is \$20,000.

In all cases an item, pair, or set of articles e.g. a camera with attached or unattached lenses or accessories shall be deemed to be one item.

What special benefit you are covered for

Emergency purchases

We will reimburse **you** up to \$500 per **individual** or \$1,000 per **family** for emergency purchases of essential items of clothing and requisites, should **you** be deprived of **your personal baggage** for at least 12 hours from the time of arrival at **your** overseas destination.

If **you** are deprived of **your personal baggage** for a further 72 hours, **we** will reimburse **you** up to a further \$500 for **your** additional costs.

3. Loss of deposit, cancellation and return travel

What you are covered for

Abandonment or alteration of **your** travel due to any unexpected event outside **your** control.

We will pay up to the amount shown in the **schedule of benefits** for the **policy option** selected, for **your** irrecoverable travel or accommodation deposits or expenses paid in advance in New Zealand, and once the journey has commenced, any additional expenses **you** are required to pay.

What special benefits you are covered for

Curtailment

We will pay up to the amount shown in the **schedule of benefits** for the **policy option** selected, less any refund of **your** cancelled return ticket, for the reasonable additional accommodation and travel expenses incurred by **you** in returning directly to New Zealand due to the curtailment of **your** travel resulting from any unexpected events outside **your** control, provided that **you** purchased a return ticket to New Zealand before **your** departure.

Resumption of travel

We will pay up to \$5,000 for the economy class transport costs to enable **you** to return overseas to continue **your** original travel arrangements. If **you** have returned to New Zealand as a result of a life threatening **illness, injury** or death of **your** spouse, de facto, children, grandchildren, parent-in-law, fiancé/fiancée, **your** travelling companion, grandparents, mother, father, sister, or brother in New Zealand, as long as **you** continue **your** original travel arrangements within 12 months from the date that the **illness, injury** or death first occurred and:

- **your period of insurance** was at least 10 days;
- less than 50% of **your** policy duration has been used;
- the **illness, injury** or death was unexpected and first occurred after **your** departure from New Zealand;
- **you** have not otherwise claimed for cancellation or curtailment for the same event;
- a pre-paid return ticket had been purchased before departure from New Zealand.

Optional special benefit

Business travel resumption

If **you** have selected this benefit (or taken the frequent traveller policy) and as a result of an event for which a claim is payable under Section 1 or Section 3 of this policy, **you** were unable to complete **your** business assignment, **we** will pay up to \$5,000 for the economy class transport costs to enable **you** or a replacement staff member to return overseas to complete **your** business assignment.

This event must have occurred before the business assignment, which was the reason for **your** journey, was completed.

4. Rental vehicle insurance excess

What you are covered for

Any insurance **excess you** are required to pay in the event of a claim under **your** rental vehicle hire contract.

We will reimburse **you** up to the amount shown in the **schedule of benefits** for the **policy option you** have selected.

In all cases:

- the vehicle must be hired from a licensed rental vehicle agency;
- **you** must have complied with the conditions of **your** rental vehicle hire contract.

5. Accidental death and permanent disablement

What you are covered for

If **you** have selected **policy option A** or **policy option C** and **you** suffer **injury** outside New Zealand during the **period of insurance**, which causes accidental death or **permanent disablement** within 12 months of the **injury**, **we** will pay **you** or **your** estate \$50,000. If **you** have taken the **family** option of these **policy options** the total **we** will pay shall not exceed \$100,000.

In all cases:

- **we** will not pay any benefit if **you** are under the age of 16 years or over 80 years at the time the **injury** first occurred;
- in the event of death, a death certificate and a post mortem report must be produced.

What special benefit you are covered for

Terrorism cover

This section is extended to cover accidental death or **permanent disablement** caused by any **act of terrorism**. If **you** have selected **policy option A** or **C**, **we** will pay **you** or **your** estate \$25,000. The most **we** will pay under any one policy is \$50,000.

The maximum payable under all sections of all policies underwritten by **us**, for any one **act of terrorism** shall be \$5,000,000. This means that claims will be proportionally assessed in relation to all claims received by **us**.

6. Money and travel documents

What you are covered for

Loss from **your** person, locked accommodation or locked vehicle of **your** cash, traveller's cheques, postal notes, credit cards, money orders, petrol coupons, travel tickets, or vouchers for pre-paid travel or accommodation.

We will pay up to the amount shown in the **schedule of benefits** for the **policy option** selected.

What special benefit you are covered for

Passports

We will reimburse **you** the reasonable replacement costs if **you** suffer the loss of **your** passport.

7. Travel delay/missed connection

What you are covered for

Irrecoverable additional travel costs necessarily incurred on a regular airline or established charter service to reach **your** ticketed destination.

We will reimburse **you** up to the amount shown in the **schedule of benefits** for the **policy option** selected, provided that the airline with which **you** are travelling is delayed at least six hours and causes **you** to miss **your** onward connecting flight.

In all cases:

- **you** must supply written confirmation from the carrier for the length and reason for any delay and that the carrier had no alternative flights available at the time;
- the period of delay will be calculated from the published departure time;

- **you** must have booked and paid for tickets prior to leaving New Zealand;
- **you** must check in according to **your** itinerary;
- **you** must provide receipts for all additional travel expenses.

What special benefit you are covered for

Meals & accommodation

We will also reimburse **you** up to the amount shown in the **schedule of benefits** for the **policy option** selected for **your** reasonable additional meal and accommodation costs if **your** flight is delayed for at least six hours.

8. Strikes and hi-jacks

What you are covered for

Irrecoverable additional travel and accommodation costs due to the cancellation or curtailment of public transport services as a result of a strike or hi-jack.

We will reimburse **you** up to the amount shown in the **schedule of benefits** for the **policy option** selected.

9. Liability protection

What you are covered for

Legal liability for loss or damage to property including **injury**, death or **illness** arising from accidents occurring outside New Zealand during the **period of insurance**.

We will pay up to the amount shown in the **schedule of benefits** for the **policy option** selected, provided such legal liability is established in a New Zealand court or in the court of the country in which the accident occurred.

What special benefits you are covered for

Legal costs

We will pay up to \$500,000 for all costs incurred by **you** with **our** consent in defending claims.

Wrongful arrest

We will pay up to \$2,500 in reimbursement for **your** legal costs as the direct result of **your** false arrest or wrongful detention by any government or government agency.

10. Pre-existing condition extension

What you are covered for

If the Medical Hotline have agreed to **your** request, this policy is extended to include cover for **your** physical defect, infirmity, existing or recurring **illness, injury** or disability that is noted as being accepted on their letter of confirmation.

What you are not covered for

General exclusions (applies to all sections)

The **excess**.

Loss, damage or liability for or arising from, or claims for:

- acquired immune deficiency syndrome (AIDS), human immunodeficiency virus (HIV) or sexually transmitted diseases;
- air travel unless **you** are a ticketed passenger on a regular airline or established charter service;
- any condition for which **you** are receiving or are on a waiting list to receive hospital treatment, examination or investigation or for which **you** are travelling overseas to obtain medical treatment, examination or investigation;
- any consequential loss, loss of enjoyment or loss of income other than the cover provided in Section 5 Accidental Death and **Permanent Disablement**;
- any medical costs and other expenses incurred overseas after the date when **you** can, in the opinion of **our** medical advisers, be safely repatriated to New Zealand;
- any person lawfully in **your** accommodation premises;
- **your** criminal activities;
- any physical defect, infirmity, existing or recurring **illness**, **injury** or disability of which **you** are aware or for which **you** have received medical examination, consultation, treatment, investigation and/or medication in the six months prior to the commencement date of this policy other than the cover provided in Section 10 Pre-existing Conditions Extension;
- any professional sporting activity;
- extreme versions of any sport;
- mountaineering or rock climbing;
- or occurring during any international ocean voyage (whether or not **you** have actually entered international waters) or more than 25 nautical miles from the mainland except as a fare paying passenger on a licensed cruise ship;
- parachuting, hang or tow gliding, microlite flying, sky diving, paragliding and/or parasailing;
- pot holing, bungee jumping, rodeo activities, polo or hunting;
- training, competing or racing other than on foot;
- underwater activities involving the use of artificial breathing apparatus unless an internationally recognised diving qualification is held;
- white water activities;

- any **terminal condition**;
- any unreasonable, criminal, reckless or wilful act, omission, any disregard for or failure to comply with any provision in or notice or order under any legislation by **you**;
- asbestosis or any related disease;
- receivership, statutory management, administration, bankruptcy, liquidation, financial collapse or adverse financial position of an airline, transport provider, tour operator, travel agent, wholesaler or tourist resort;
- confiscation, detention, requisition or destruction by customs or other authorities;
- continued medication, drugs or treatment;
- deliberate exposure to exceptional danger except in an attempt to save a human life;
- depreciation, mildew, mould, rot, corrosion, rust, insects, vermin, wear and tear, gradual deterioration, any process of cleaning, dyeing, repairing, restoring or action of sunlight;
- depression, anxiety, nervous disorders or mental **illness**;
- military, naval, air service operations, heavy manual work or hazardous work;
- nuclear weapons material or ionising radiation or contamination by radioactivity from any nuclear waste or from the combustion of nuclear fuel including any self sustaining process of nuclear fission or fusion;
- or occurring in any country where **you** ordinarily reside other than the cover provided in Section 3 Loss of Deposits, Cancellation and Return Travel;
- pregnancy known to exist at the date of inception of this policy and for which **you** have been receiving medical treatment or medication, childbirth or postnatal medical care other than the cover provided in Section 1 What special benefits you are covered for - Pregnancy;
- self-inflicted **illness** or **injury**, suicide, voluntary abortion, influence of alcohol or drugs.

Loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any of the following regardless of any other cause or event contributing concurrently or in any other sequence to the loss:

- war, invasion, acts of foreign enemy or enemies, hostilities or warlike operations (whether war be declared or not), civil war, rebellion, mutiny, revolution, insurrection, sabotage, subversion, civil commotion assuming the proportions of or amounting to a popular rising or any uprising, military rising, military or usurped power.

Other than the cover provided in Section 1 and Section 5 Special Benefits Terrorism:

- **You** are not covered for loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, contributed to by, resulting from or arising out of or in connection with any **act of terrorism** regardless of any other cause or event contributing concurrently or in any other sequence to the loss;
- **You** are not covered for loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, contributed to by, resulting from, or arising out of or in connection with any action taken in controlling, preventing, suppressing, retaliating against, responding to, or in any way relating to any **act of terrorism**;
- If **we** allege that by reason of this clause, any loss, damage, cost or expense is not covered by this insurance the burden of proving the contrary shall be upon **you**.

Section 1 - Medical and related expenses

Loss arising from, or claims for:

- any expenses incurred in New Zealand, other than the cover provided in the section What special benefits you are covered for - Accompanying Person, Dental Treatment Overseas and On-Going Medical Expenses;
- any medical or dental treatment or surgery of an elective nature completed without the authority of **our** medical adviser;
- pregnancy, childbirth or postnatal medical care other than the cover provided in the section What special benefits you are covered for - Pregnancy;
- the normal maintenance of dental health other than the cover provided in the section What special benefits you are covered for - Dental Treatment Overseas;
- the cost of private medical care where free or reduced cost care is available to **you**.

Section 2 - Personal baggage and effects

Loss or damage to, or claims for:

- bicycles, surfboards, windsurfers or similar water equipment other than when they are in transit on licensed commercial transportation or for fire or burglary from locked accommodation premises;
- bonds, negotiable instruments, vouchers, deeds, stamps, manuscripts, securities of any kind, bullion, gold, precious metals or precious stones;
- household effects and home appliances not travelling with **you**, works of art and vehicle accessories;

- theft or deliberate damage of **your personal baggage** left unattended in a public place or left in any unlocked vehicle, room or other location;
- software or electronic data;
- sporting equipment when in actual use.

Section 3 - Loss of deposit, cancellation and return travel

Loss arising from, or claims for:

- the default of a travel agent;
- the inability or negligence of a tour operator, charter airline or wholesaler to complete **your** travel arrangements;
- **your** curtailment or **your** cancellation for medical reasons unless on written medical advice;
- **your** disinclination to travel or **your** personal wishes;
- **your** failure to check-in at correct departure time;
- **your** financial circumstances;
- government prohibition or regulation other than grounding of aircraft by government agency;
- cancellation due to lack of numbers.

Section 4 - Rental vehicle insurance excess

- Refer to General Exclusions.

Section 5 - Accidental death and permanent disablement

Loss arising from, or claims for:

- accidental death or **permanent disablement** resulting from or occurring whilst engaged in work for a business, trade or profession;
- death or **permanent disablement** directly or indirectly resulting from disease or natural causes or medical or surgical treatment unless that medical or surgical treatment was rendered necessary by an **injury** covered in this policy.

Section 6 - Money and travel documents

Loss:

- if left unattended in a public place;
- if sent by post, courier service or cargo.

Section 7 - Travel delay/missed connection

Loss or claims for:

- costs resulting from rescheduling or cancelling of travel arrangements by any supplier.

Section 8 - Strikes and hi-jacks

- Refer to General Exclusions.

Section 9 - Liability protection

Liability for or arising from:

- aggravated, punitive or exemplary damages, fines and/or other penalties or reparation orders;
- **injury, illness** or death to **you, your** employees or members of **your** family;
- loss or damage to property belonging to **you** or any employee or member of **your** family or under **your** or their control;
- the ownership or use of any land or building, aircraft or aerial device other than model aircraft, vehicles other than push cycles, watercraft other than a rowboat, surfboard, sailboard, bodyboard, water-ski or model boat;
- **your** trade, profession or business.

How to make a claim

It is important that **you** tell **us** immediately when **you** become aware of any circumstances that may give rise to a claim. If **you** require assistance with a claim while overseas please call **us** and **we** will put **you** in touch with **our** nearest claim-settling agent or give **you** advice on what to do.

If **you** are asked to fill in a claim form, **we** must receive the completed claim form within thirty days. To reduce delays with **your** claim please attach to **your** claim form police reports, proof of delay, receipts and proof of ownership documents for any items lost, stolen or damaged.

Australian medicare

New Zealand citizens travelling to Australia may be covered under the Australian Medicare Scheme for the cost of medical treatment in Australia. If any **illness** or **injury** occurs in Australia, **you** must register with the Australian Medicare Authorities as soon as possible.

USA medical claims

If **you** require medical treatment or hospitalisation in the USA, **you** must contact the Emergency Hotline immediately (collect) on +64 9 985 5000.

• If you are a patient

Before receiving services or incurring expenses, please contact the Emergency Hotline. The Emergency Hotline will direct **you** to the nearest preferred medical provider in **your** area.

• If you are the provider

Before rendering services or incurring expenses, please call the Emergency Hotline on +64 9 985 5000. Failure to call may result in delayed payment to you for your services.

Some of your other important obligations are:

You must:

- advise **us** of any change in **your** health that occurs before departure. **We** are not obliged to cover this change in **your** health;
- not make a claim that is false or fraudulent in any way or make any false or incorrect statement in connection with any claim;
- not cause or facilitate loss or damage or incur liability by any unreasonable, reckless or wilful act or omission;
- immediately notify the carrier in writing of any loss or damage to **your personal baggage**, money and passports if the loss or damage occurred when under their custody or control;

- inform the Police within 24 hours and obtain a written report if it appears that there has been loss, theft, burglary or malicious damage;
- take all reasonable steps to prevent further loss or damage;
- provide documentary proof of purchase if **you** wish to claim for any property purchased during the **period of insurance**;
- consult immediately and follow the advice of a registered medical practitioner if **you** have suffered any **injury** or **illness**;
- provide at **your** expense any medical certificate or report that **we** may require to consider **your** claim. In the event of a death, **we** may conduct a post-mortem examination at **our** expense;
- provide **us** immediately with full particulars of any claim made against **you** by another person, all legal documents served on **you** and allow **us** to instruct a solicitor of **our** choice to conduct **your** defence. **You** must follow the recommendations of that solicitor as to the conduct or continuation of **your** defence. That solicitor shall be entitled to confer with **us** when necessary as to the details of the case and the conduct or continuation of **your** defence;
- not incur any expense without **our** prior approval;
- not discuss a claim made on **you** by another person with them. Instead, refer them to **us**;
- comply with all **our** requests relating to **your** claim including providing all information, co-operation and assistance;
- allow **us** to take over for **our** own benefit and settle any legal right of recovery **you** may have and **you** must co-operate fully in any recovery action;
- inform **us** if **you** are permanently migrating. The **period of insurance** will expire 7 days after **your** arrival in the country of **your** migration destination;
- establish that **you** have complied with all **your** obligations under this policy and that none of the exclusions apply.

Otherwise **we** can decline **your** claim and/or recover any payment already made.

How we will settle your claim

Once we receive advice of your claim we:

- will acknowledge that **we** have received it and ask **you** for any further information or assistance **we** may require to enable **us** to consider **your** claim;
- may appoint an assessor, investigator or **our** medical adviser to look after **your** claim;
- will arrange at **our** option for the repair or replacement or pay for the loss, once **your** claim has been accepted.

Your claim will be settled when **you** return to New Zealand except for overseas medical claims. At **our** option **we** may settle urgent claims while **you** are overseas.

Cancelling your policy

You may cancel this insurance policy at any time before **your** departure from New Zealand by notifying **us** either by telephone, email or post. If **you** have suffered no loss or damage and incurred no liability during this period, **we** may refund **your** paid premium in full.

If **you** make a claim which is false or fraudulent in any way, or make any false statement to **us**, **we** may avoid **your** policy and any other policies **you** have with **us**, or cancel them effective immediately from the date of the fraudulent act or act of omission. If **we** do this, **we** will refund **your unused premium**.

Making changes to your policy

You can have this policy altered at any time as long as **we** agree in writing to such alteration before it takes effect. **We** can, alter the terms of this insurance by writing to **you** at **your** postal address for this policy on **our** records and the change will take effect 14 days after the date of that letter from **us**. **We** will not alter the terms of this policy if **your** travel is due to commence within those 14 days.

Other insurance

This policy does not cover any loss, damage or liability if **you** are covered for this same loss, damage or liability to any extent under a policy with another insurer. **We** will not contribute towards any claim under any other policy with another insurer.

Currency and taxes

All sums insured and policy limits are expressed in New Zealand currency and include Goods and Services Tax (GST) and all other taxes.

Jurisdiction

The New Zealand courts have exclusive jurisdiction in relation to legal proceedings about this policy. The laws of New Zealand shall apply to this policy.

Automatic reinstatement

In the case of loss or damage under any section other than Section 9 Liability Protection **we** will pay the premium to reinstate **your** insurance after **we** meet any claim.

How to contact us

For enquiries and claims:

- if **you** are calling **us** from within New Zealand phone toll free 0800 800 477;
- if **you** are calling **us** from overseas, phone collect through an International Operator on +64 9 985 5000, 24 hours a day.

Meanings of words

- “**Act of terrorism**” means an act, including but not limited to the use of force or violence and/or threat thereof of any person or group(s) or persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s) de jure or defacto, which from its nature or context is done for, or in connection with political, religious, ideological, ethnic or similar purposes or reasons, including the intention to influence any government and/or to put the public, or any section of the public, in fear. Act of terrorism shall also include any act that is verified or recognised by the relevant government(s) de jure or de facto as an act of terrorism.
- “**Excess**” means the amount of any claim, which **you** must pay and is shown in the **policy certificate**. The excess applies to each separate event giving rise to a claim.
- “**Family**” means a family group travelling together consisting of not more than 2 adults who are married to each other or cohabiting. Their children, grandchildren, nieces or nephews under the age of 21 years who are not self-supporting are covered free of any premium.
- “**Illness**” means an illness, sickness or disease.
- “**Individual**” means one person travelling alone or together with **your** children, grandchildren, nieces or nephews under the age of 21 years and who are not self-supporting.
- “**Injury**” means external or internal bodily injury caused solely and directly by violent, accidental, external and visible means.
- “**Period of insurance**” means this policy commences on the date shown in the **policy certificate** and ceases on the date **you** or the last member of **your family** return to New Zealand or the date shown in the **policy certificate** whichever occurs first. However, cover under the Frequent Traveller Policy is limited to journeys from the country in which the policy is issued up to a maximum of 120 days per journey. The period of insurance is automatically extended free of charge until **you** return to New Zealand if **your** travel is delayed due to circumstances beyond **your** control. Irrecoverable travel or accommodation deposits are covered as soon as the policy is issued.
- “**Permanent disablement**” means the total and permanent inability to engage in, perform, or attend to **your** usual business or occupation as a result of which **you** suffer loss of income.

- “**Personal baggage**” means all items normally worn or carried (including bicycles intended for personal use) by and belonging to **you** and taken with or purchased by **you** on **your** journey or sent in advance other than motor vehicles, motorcycles, trailers, caravans, watercraft, aerial devices and their accessories, household effects not travelling with **you** or items covered under Section 6 Money and Travel Documents.
- “**Policy option**” means the cover **you** have selected and is shown in the **policy certificate**. For details of the policy option selected, please refer to the **schedule of benefits** at the end of this wording.
- “**Policy certificate**” means the policy certificate first issued to **you** and any endorsement certificates that have been added during the **period of insurance**.
- “**Present day value**” means the cost at the time of loss or damage of replacing or repairing **your personal baggage** to a condition no better than new, less an appropriate allowance for depreciation and deferred maintenance.
- “**Schedule of benefits**” means the schedule of benefits attached to this policy wording outlining the maximum amount of cover under each section of the policy and each **policy option**.
- “**Terminal condition**” means the last stage of a fatal illness.
- “**Unused premium**” means premium for the days **you** have paid for, but will not be insured (calculated as at the effective date of cancellation).
- “**We**”, “**us**” or “**our**” means TOWER Insurance Limited as the underwriter of this policy.
- “**You**”, “**your**” or “**named person**” means the insured person(s) named in the **policy certificate**. Where you jointly own any of the property this policy insures you jointly.

If you have a problem

Enquiries or complaints

We want **you** to be totally satisfied with this policy.

We and ASB have agreed on a complaints procedure to resolve **your** concerns in a fair and efficient manner.

If **you** have any questions or complaints about this policy, please phone ASB Bank Limited - Insurance Services tollfree on 0800 501 223. They will help **you** with any questions or will investigate **your** complaint and report back to **you**.

If **you** are not satisfied with the response, please make a formal written complaint to: **Manager Business Services, Support Services, National Operations, ASB Bank Limited, PO Box 35, Shortland Street, Auckland 1140**. Fax (09) 337 2424. ASB will involve **us** in trying to sort out the problem.

If, as a result of **your** approach, the complaint is still not resolved to **your** satisfaction, ASB will advise **you** of the appropriate Ombudsman’s office which is able to investigate **your** complaint, and how to contact the Ombudsman.

Schedule of benefits

Sections	Policy options	A Worldwide (Recommended)	B Worldwide Except USA (Budget)	C Australia and South Pacific* only (Recommended)	D Australia and South Pacific* only (Budget)	
1	Medical and related expenses	Individual	Unlimited	\$125,000	Unlimited	\$30,000
		Family		\$250,000		\$60,000
2	Personal Baggage and effects	Individual	\$20,000	\$6,000	\$20,000	\$5,000
		Family	\$40,000	\$12,000	\$40,000	\$10,000
3	Loss of deposit, cancellation and return travel	Individual	Unlimited	\$5,000	Unlimited	\$5,000
		Family		\$10,000		\$10,000
4	Rental vehicle Insurance Excess	Individual	\$1,500	Nil	\$1,500	Nil
		Family		Nil		Nil
5	Accidental death and permanent disablement	Individual	\$50,000	Nil	\$50,000	Nil
		Family	\$100,000	\$100,000	\$100,000	Nil
6	Money and Travel Documents	Individual	\$1,000	\$500	\$1,000	\$500
		Family	\$2,000	\$1,000	\$2,000	\$1,000
7	Travel delay/ missed connection	Individual	Unlimited	\$1,000	Unlimited	\$1,000
		Family		\$2,000		\$2,000
8	Strikes and hi-jacks	Individual	\$5,000	\$1,000	\$5,000	\$1,000
		Family	\$10,000	\$2,000	\$10,000	\$2,000
9	Liability protection	Individual	\$2,000,000	\$100,000	\$2,000,000	\$100,000
		Family		\$100,000		\$100,000
10	Pre-existing condition extension	Individual	On acceptance by the Medical Hotline, all Sections of the policy are extended to cover your pre-existing medical conditions			
		Family				

*SOUTH PACIFIC Means Australia, Norfolk Islands, Papua New Guinea, Solomon Islands, Nauru, Kiribati, Vanuatu, New Caledonia, Fiji, Tonga, the Samoas, Cook Islands, Niue, Tahiti and any other Island Territories bounded by these countries, and Bali. New Zealand is excluded.

