

ASB Visa Business Rewards Credit Card

Travel Insurance Policy Wording

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After 31 March 2017 cardholders no longer have access to travel insurance for any new trips booked and paid for using a ASB Visa Business Rewards card.

However, until this date, travel insurance is still available provided cardholders meet the conditions and activate their cover before 31 March 2017 (even if the actual travel date is after 31 March 2017) according to the ASB Visa Business Rewards Credit Card Travel Insurance Policy Wording. If cardholders are booking travel after this date and want travel insurance, you will need to arrange your own cover.

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ASB Visa Business Rewards Travel Insurance Policy Wording

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ASB Visa Business Rewards Travel Insurance Policy Wording

As a Visa Business Rewards Cardholder, you are eligible for travel insurance cover under the ASB Visa Business Rewards Travel Insurance ("Policy") which is underwritten by TOWER Insurance Limited.

We want you to have a safe and pleasant journey, and to be confident knowing what your travel insurance policy will cover you for if the unexpected does happen. It is therefore important that you understand the terms and conditions of this Policy. To help you understand this Policy wording we have tried to write it in simple, easy to understand language.

The spirit and intent of this Policy is to cover you for unexpected events. However, no travel insurance policy covers every possible eventuality. Because we want to be able to pay your claim in the event of a qualifying loss, it is important that you read and understand your obligations under this Policy.

The following pages contain information relating to the Policy including a full copy of the Policy wording. We recommend that you read through these details as it is important you are aware of them.

If you have any questions about cover provided under the Policy or the Policy wording, please call TOWER Insurance Limited on 0800 500 265.

Important Information

Cover Under The Policy

The Policy provides cover to each Visa Business Rewards Cardholder. In addition, cover is also extended to the Spouse and Dependent Children of Visa Business Rewards Cardholders, if they are Travelling with the Visa Business Rewards Cardholder and at least 50% of everyone's return Travel tickets have been purchased using the Visa Business Rewards Card or another Activation of Cover method.

The Policy consists of 8 Sections and provides You with cover under each of those Sections. The maximum amount payable (i.e. the Sum Insured) under each Section, and other limitations applying to amounts claimable, is specified in the Schedule of Benefits and in each Section of the Policy. Each Section is governed by specific conditions and exclusions and is also subject to the General Conditions and the General Exclusions set out in full in this Policy. Please read the Policy wording carefully to ensure You understand the extent of cover provided and the applicable conditions, exclusions, procedures, requirements and limitations.

The Policy applies for Overseas Travel from and returning to New Zealand commencing during the Period of Insurance (see Definitions section of Policy wording). Furthermore, some cover under Section 2 of the Policy (Cancellation and Changes to Planned Travel) applies from the date of Activation of Cover, until the date Your Travel commences.

35 Day Cover

The maximum period for which cover is provided under the Policy is 35 consecutive days from the date Your Travel commences.

Extensions to the 35 day period of cover can be arranged for up to an additional 35 days with TOWER Insurance Limited by calling 0800 500 265 prior to departure from New Zealand. Alternatively, if an extension is required after Your departure from New Zealand, this may be arranged by contacting Our Worldwide Emergency Assistance Service reverse charge on +64 (9) 369 0540 before the 35th day after the date Your Travel commenced. Extensions of cover are subject to the payment of an additional premium, which will be charged to Your Visa Business Rewards Card Account.

Activation of Cover

You are entitled to claim under the terms of this Policy if You have prior to leaving New Zealand:

- charged 50% or more of the entire cost of Your Overseas return Travel tickets (tickets from and returning to New Zealand), including any applicable airport taxes (excluding New Zealand departure tax), to Your Visa Business Rewards Card Account; or
- obtained Your Overseas return Travel tickets using Your "True Rewards Dollars", "airpoints" or another "airline frequent flyer" loyalty scheme then this will also serve as activation. However if the entire cost of Your Overseas return Travel tickets exceeds the balance of Your "True Rewards Dollars", "airpoints" or another "airline frequent flyer" loyalty scheme, then 50% or more of the remaining cost, including any applicable airport taxes (excluding New Zealand departure tax), must be paid for using one of the other Activation of Cover methods; or
- obtained a cash advance from Your Visa Business Rewards Card Account and on the same day used these funds to pay for 50% or more of the entire cost of Your Overseas return Travel tickets, including any applicable airport taxes (excluding New Zealand departure tax); or

- used another ASB account in Your business name to pay for 50% or more of the entire cost of Your Overseas return Travel tickets, including any applicable airport taxes (excluding New Zealand departure tax), when Your Visa Business Rewards Card is not an acceptable means of payment (e.g. the travel agent states in writing that the Visa Business Rewards Card is not an acceptable means of payment, or that an additional charge would be incurred in order to use the Visa Business Rewards Card).

You will need to provide evidence of this Activation of Cover in the event of a claim (e.g. Visa Business Rewards Card Account statement or "True Rewards" or "airpoints" account statement or bank account statement and receipt from travel agent and if applicable, written evidence from the travel agent stating that the Visa Business Rewards Card is not an acceptable means of payment or would have incurred an additional charge).

Schedule of Benefits and Sums Insured

The compensation, sum insured and limit of liability applicable under each section of this Policy for each person (unless a Family sub-limit applies).

Section	Sum Insured (maximum amount payable)
1. Medical and Evacuation Expenses	Unlimited
Sublimits applying to Section 1	
Emergency Dental Treatment	\$2,000 per person
Continuing Treatment in New Zealand (for up to 90 days)	\$2,000 per person
In Hospital Cash: \$100 per 24 hours to a maximum of	\$5,000 per person
Extra Travel and Accommodation Expenses/ Meal Allowance	\$5,000 per person/Family
Accompanying Person	\$5,000 per person
Return of Mortal Remains/ Funeral Expenses	\$15,000 per person
Medical/ Evacuation Expenses Due to Terrorism	\$100,000 per person/Family
2. Cancellation and Changes to Planned Travel	Unlimited
Sublimits applying to Section 2	
Resumption of Travel	\$5,000 per person/Family
Travel Delay (after 12 hours delay): \$400 per person to a maximum of \$800 per Family to a maximum of	\$1,000 per person \$5,000 per Family
Delayed Travel to a Special Event	\$5,000 per person/Family
Missed Connection	\$10,000 per person/Family
False Arrest	\$10,000 per person
Tour Cancellation	\$2,000 per person/Family
Hijack Cash: \$1,000 per 24 hours to a maximum of	\$10,000 per person
3. Luggage, Money and Replacement Travel Documents	\$20,000 per person
Sublimits applying to Section 3	
Limit to any one item (Unspecified)	\$2,000 per item
Laptop Computers (inclusive of accessories)	\$6,000 per tem
Limit for any one Specified Item	\$10,000 per item
Luggage Delay (after 12 hours delay) to a maximum of:	\$1,000 per person \$5,000 per Family
Special Medication Benefit	\$500 per person
Credit Cards and Replacement Travel Documents	\$10,000 per person
Money	\$2,000 per person

Schedule of Benefits and Sums Insured (continued)

Section	Sum Insured (maximum amount payable)
4. Personal Accident	\$50,000 per person
Sublimits applying to Section 4	
Legal Expenses Relating to Injury or Death	\$3,000 per person
Loss of Income: Up to \$1,000 per week to a maximum of	\$12,000 per person/Family
Refer to Table of Events in policy wording for further sub-limits	
5. Scheduled Transport Accident	\$1,000,000 per person (up to a maximum of \$10,000,000 for all customers per event)
Sublimits applying to Section 5	
Accidental death of Dependent Child	\$50,000 per Dependent Child
Disappearance	\$50,000 per person
6. Personal Liability	\$2,500,000 per person
7. Kidnap and Ransom	\$250,000 per person
8. Rental Vehicle Excess Cover	\$3,000 per person/Family

Excess

You must pay the first \$100 of each and every claim arising from the same event under Sections 1, 2 & 3.

Further Limitations

The maximum amount We will pay for the Visa Business Rewards Cardholder, accompanying Spouse and Dependent Children is limited to double the amount specified in the Schedule of Benefits for each Section under which a claim is made (unless a Family sub-limit applies).

The maximum amount We will pay for all claims under Section 1 - 9 Return of Mortal Remains / Funeral Expenses, Section 1 - 10 Medical / Evacuation Expenses due to Terrorism and Section 2 - 11 Hijack Cash arising as a result of Terrorism is \$100,000 per person or per Family. We will not pay for any costs or losses arising directly or indirectly from an act of Terrorism where such costs or losses exceed the \$100,000 inclusive maximum per person or per Family or where the costs or losses arise as a result of Your Travelling to a country after there has been a reported or published warning in the mass media not to Travel to that particular country.

Specified Items

To extend cover for a Specified Item under Section 3 in excess of the maximum limit of \$2,000 per item (or pair or set of items), You must obtain Our approval to increase the amount of cover for the Specified Item before Travel commences. We may refuse or limit cover, and specify any special conditions if cover is extended, including payment of an additional premium. The maximum limit for each Specified Item is \$10,000 per item with a \$15,000 maximum limit for all Specified Items.

Age Limits

There is no cover under this Policy for persons aged 65 or over at the date of departure from New Zealand.

Your Policy wording outlines all the terms, conditions and exclusions specific to Your Policy and should be read together with this Schedule of Benefits.

Pre-Existing Medical Conditions

There is no automatic cover for any Pre-Existing Conditions affecting You or any other Relevant Person upon whom Your Travel depends or whose circumstances effect Your Travel arrangements.

In some cases Your Pre-Existing Conditions can be covered. If We are able to cover Your condition(s) an additional premium is payable which will be charged to Your Visa Business Rewards Card Account. If You require advice in connection with this provision, please contact TOWER Insurance Limited on 0800 500 265.

Spouse and Dependent Children

A Spouse and any Dependent Children are not covered under this Policy unless they are Travelling with their Spouse or parent who holds a current Visa Business Rewards Card and at least 50% of everyone's return Travel tickets have been purchased using your Visa Business Rewards Card or by another Activation of Cover method.

Definitions

Wherever the following words appear in this document starting with Capital Letters, such words mean:

'Activation Of Cover': You are entitled to claim under the terms of this Policy if You have prior to leaving New Zealand:

- a. charged 50% or more of the entire cost of Your Overseas return Travel tickets (tickets from and returning to New Zealand), including any applicable airport taxes (excluding New Zealand departure tax), to Your Visa Business Rewards Card Account; or
- b. obtained Your Overseas return Travel tickets using Your "True Rewards Dollars", "airpoints" or another "airline frequent flyer" loyalty scheme then this will also serve as activation. However if the entire cost of Your Overseas return Travel tickets exceeds the balance of Your "True Rewards Dollars", "airpoints" or another "airline frequent flyer" loyalty scheme, then 50% or more of the remaining cost, including any applicable airport taxes (excluding New Zealand departure tax), must be paid for using one of the other Activation of Cover methods; or
- c. obtained a cash advance from Your Visa Business Rewards Card Account and on the same day used these funds to pay for 50% or more of the entire cost of Your Overseas return Travel tickets, including any applicable airport taxes (excluding New Zealand departure tax); or

- d. used another ASB account in Your business name to pay for 50% or more of the entire cost of Your Overseas return Travel tickets, including any applicable airport taxes (excluding New Zealand departure tax), when Your Visa Business Rewards Card is not an acceptable means of payment (e.g. the travel agent states in writing that the Visa Business Rewards Card is not an acceptable means of payment, or that an additional charge would be incurred in order to use the Visa Business Rewards Card).

You will need to provide evidence of this Activation of Cover in the event of a claim (e.g. Visa Business Rewards Card Account statement or "True Rewards" or "airpoints" account statement or bank account statement and receipt from travel agent and if applicable, written evidence from the travel agent stating that the Visa Business Rewards Card is not an acceptable means of payment or would have incurred an additional charge).

'ASB': ASB Bank Limited - the Policy Holder (but does not include any separate business divisions issuing credit cards, including BankDirect unless the Policy is extended to include such business divisions).

'Business Items': Means all business property (including business or trade samples) acquired for use by the business that are not otherwise excluded.

'Dependent Children': Each person who:

- a. is the natural, step, or legally adopted child of the Visa Business Rewards Cardholder; and
- b. is unmarried and not living in a relationship equivalent to marriage; and
 - i. is under the age of 18 years at the date Travel commences; or
 - ii. is a full-time student at an accredited institution of higher learning and is primarily dependent on the Visa Business Rewards Cardholder for maintenance and support and is under the age of 25 years.

'Excess': The amounts deductible for each and every claim arising from the same event under Sections 1, 2 and 3.

'Family': Means You, Your Spouse and Dependent Children who are Travelling with You.

'Financial Collapse': Means in respect of any service provider You are relying on for Your Planned Travel, where that service provider:

- a. is not able to pay its debts as they fall due for payment in the ordinary course of business; or
- b. ceases to carry on normal business operations; or
- c. has not paid money to another service provider whose services You are relying on; or

- d. is placed in receivership or liquidation; or
- e. becomes subject to statutory management.

'Hijack': Shall occur where threats of violence by non-governmental authorities are made with the intention of diverting any public transport from its scheduled route, or detaining persons for illegal purposes under international law, and includes the seizing of control of an aircraft, vehicle, train, vessel, or other public transportation that is licensed to carry fare-paying passengers, on which You are a passenger.

'Illness': An Unexpected sickness or disease which first manifests itself during Your Travel and whilst You are on Your Travel (or after Activation of Cover in the case of Your initial claim prior to Your Travel for Section 2 - 1 Postponement, Section 2 - 2 Cancellation of Planned Travel, Section 2 - 7 Delayed Travel to a Special Event, Section 2 - 8 Missed Connection or Section 2 - 10 Tour Cancellation), but does not include any sickness or disease which is attributable to or referable to a Pre-Existing Condition.

'Immediate Family': Your Spouse, fiancé, fiancée, parent, brother, sister, child, grandparent, grandchild, parent-in-law, brother and sister-in-law, son and daughter-in-law.

'Indemnity Value': The current value of the relevant item calculated on the basis of original cost less an allowance for depreciation.

'Injury': Unexpected physical and bodily injury which happens as a result of external violence during Your Travel (or after Activation of Cover in the case of Your initial claim prior to Your Travel for Section 2 - 1 Postponement, Section 2 - 2 Cancellation of Planned Travel, Section 2 - 7 Delayed Travel to a Special Event, Section 2 - 8 Missed Connection or Section 2 - 10 Tour Cancellation).

'Kidnapping', 'Kidnapped': Means the seizing and detaining or carrying away of You by force or the threat of force or by a fraudulent means for the purpose of demanding a Ransom against Your will and without Your consent.

'Manual Work': Any trade or work of a physical nature, or work that is not undertaken in an office or worksite, including but not limited to underground or underwater work, at sea including onboard fishing vessels or oil rigs, in the air including piloting or crewing aircraft, at elevation including construction above ground level, roofing or window cleaning, involving the use of toxic substances or explosives.

'Medical Expenses': Reasonable expenses necessarily incurred by You on Your Travel in respect of:

- a. registered (or legally qualified equivalent) medical advice;
- b. treatment by a medical practitioner; and/or
- c. other actual, necessary and reasonable associated expenses, excluding dental treatment (except as provided under Section 1 - 2 Emergency Dental Treatment).

'Our Worldwide Emergency Assistance Service': Means the organisation arranged by Us having a place of business in New Zealand which has established international arrangements which enable it to provide emergency assistance services.

'Overseas': Means beyond the territorial limits of New Zealand.

'Period Of Insurance': This policy is effective for travel insurance activated according to this policy from 10 September 2014 until 31 March 2017. After 31 March 2017 cardholders no longer have access to travel insurance for any new trips booked and paid for using a ASB Visa Business Rewards card.

'Permanent': Having lasted for 12 consecutive months and at the end of that time being beyond any hope of improvement (or at an earlier time at Our discretion).

'Planned Travel': The part of Your Travel for which pre-booked and prepaid Scheduled Transport was arranged by You in advance in New Zealand prior to the date You started Your Travel.

'Policy': The contract of insurance between ASB and Us entitled "ASB Visa Business Rewards Travel Insurance" as modified by, and subject to, any agreement relating to that Policy between ASB and Us.

'Pre-Existing Condition': In relation to each Relevant Person, any medical or physical conditions, symptoms or circumstances:

- a. which You are aware of, or ought to have been aware of; or
- b. for which advice, care, treatment, medication or medical attention has been sought, given, or recommended; or
- c. which have been diagnosed as a medical condition, or an Illness or indicative of an Illness; or
- d. which are of such a nature to require, or which potentially may require medical attention; or
- e. which are of such a nature as would have caused a prudent, reasonable person to seek medical attention;

prior to each date You commence Your Travel.

'Public Place' Any area to which the public has access (whether authorised or not) including but not limited to hotel foyers and grounds, restaurants, public toilets, beaches, airports, railway stations, bus terminals, taxi stands and wharves.

'Ransom': Means any monetary loss, which You incur in the provision and delivery of cash, marketable goods, services or property to secure Your release.

'Relevant Information': All truthful information and facts known to You or which in the circumstances ought to have been known by You, or which You should have ascertained or verified.

'Relevant Person':

- a. each Visa Business Rewards Cardholder, Spouse or Dependent Child; or

- b. each person who is a member of the Immediate Family of each Visa Business Rewards Cardholder, Spouse or Dependent Child; or
- c. each person with whom You are Travelling, or whose circumstances affect Your Travel, or on whom Your Travel depends.

'Rental Vehicle': A standard model motor vehicle designed to carry no more than 8 passengers including the driver (including mopeds and motorcycles with a maximum of 200 cc rating and motor homes providing they are not designed to carry more than 8 passengers), rented by You from a licensed motor vehicle rental agency.

'Scheduled Transport': Air, rail, sea and/or coach transport operated by an established, licensed airline, passenger carrying service operator, tour operator or operated as a public transport service in each case providing regular, scheduled transport for fare paying passengers.

'Special Event': A wedding, funeral, conference, concert, show or sporting event.

'Specified Items': Means an item (or pair or set of items), specified by You in respect of which the sum insured is increased and agreed with Us, and in respect of which an additional premium is payable.

'Spouse': A person aged 64 years or under:

- a. to whom the Visa Business Rewards Cardholder is legally married; or
- b. with whom the Visa Business Rewards Cardholder lives in a relationship equivalent to marriage (whether of the same or opposite sex) and has done so for a continuous period of at least 3 months prior to the date Travel commences; and from whom the Visa Business Rewards Cardholder has not separated or the relationship terminated prior to the period of Travel.

'Terrorism': Any act, or preparation in respect of action, designed to influence the government or any political division in pursuit of political, religious, ideological gain and with the purpose of intimidating the public.

'Total Disablement': The complete Permanent inability of You to engage in or attend to any gainful employment which You are or may through rehabilitation and re-training become reasonably qualified to perform by reason of education, training, or experience.

'Total Loss': With reference to hand or foot, severance or irrevocable complete and Permanent loss of power and control at or above the wrist or ankle; with reference to the eye means irrecoverable Permanent loss of the entire sight of that eye; and with reference to an ear means irrecoverable Permanent loss of the entire hearing of that ear.

'Travel', 'Travelling': Overseas travel for business purposes or both business and leisure purposes undertaken during the Period of Insurance by You to another country beyond the territorial limits of New Zealand, but limited for the purposes of cover provided under this Policy to a maximum duration of 35 consecutive days commencing on the date and from the time Your flight or sea passage from New Zealand directly to an Overseas destination begins and ending:

- a. at the time and date You return to New Zealand territorial limits;
- b. at midnight on the 35th day after, but inclusive of, the date Your departure flight or sea voyage began;
- c. if this Policy is cancelled or terminated, the date cancellation or termination takes effect; and
- d. on such further date (up to 35 days) as agreed with TOWER Insurance Limited, provided that an additional premium has been paid;

whichever first occurs.

'Ultimate Net Loss Of Ransom': Means the final amount of Ransom cost less any recoveries. If following Our payment to You, part or all of the Ransom is recovered You must reimburse Us the value of the amount so recovered.

'Unexpected': Sudden, unforeseeable and unintended, which was outside of Your control and which could not reasonably have been anticipated or avoided.

'Unexpected Event':

- a. Your Unexpected death, serious Injury or serious Illness; or
- b. the Unexpected death, serious Injury or serious Illness in New Zealand of any member of Your Immediate Family or travelling companion; or
- c. compulsory jury service You were not aware of at the time of Activation of Cover and You have made written application to be excused or to have jury service deferred, and that application has been declined; or
- d. unexpected attendances before any court or tribunal in circumstances where You have a binding legal obligation to attend; or
- e. any other Unexpected cause beyond Your control.

'Visa Business Rewards Card Account': The account established by ASB in relation to the principal Visa Business Rewards Cardholder(s) which records transactions arising from the use of a Visa Business Rewards Card:

- a. by that principal Visa Business Rewards Cardholder(s); and
- b. by a related Additional Visa Business Rewards Cardholder(s); and payments to the credit of that account.

'Visa Business Rewards Cardholder': Each person who has a Visa Business Rewards Card which is current and which has not been cancelled or had its operation suspended under ASB's standard conditions of use applying to Visa Business Rewards Cards at the time the event or circumstance for which a claim can be made occurs or arises, at the time Travel commences, during the period of Travel, at the time a claim is made and at the time of Activation of Cover.

'Visa Business Rewards Cards': Credit cards issued under the brand name "ASB Visa" by ASB with ASB's standard conditions of use applying to such credit cards.

'We', 'Us', 'Our': TOWER Insurance Limited, the underwriter of this Policy.

'Worksite': an area where an industry is located or where work takes place.

'You', 'Your', 'Yourself': The Visa Business Rewards Cardholder, Spouse and each Dependent Child Travelling with the Visa Business Rewards Cardholder.

General Conditions (applying to all sections)

Terms of Cover

1. Eligibility for Cover - Visa Business Rewards Cardholders or the Spouse or Dependent Children of a Visa Business Rewards Cardholder are eligible for cover under the Policy if:
 - a. the Visa Business Rewards Card issued to the Visa Business Rewards Cardholder is current:
 - i. at the time the event or circumstance for which a claim can be made occurs or arises;
 - ii. when Travel commences;
 - iii. whilst Travelling;
 - iv. at the time a claim is made;
 - v. at the time of Activation of Cover; and
 - b. any Spouse and/or any Dependent Children are Travelling with the Visa Business Rewards Cardholder. A Spouse or Dependent Child Travelling without the Visa Business Rewards Cardholder will not be covered under this Policy; and
 - c. the Visa Business Rewards Cardholder is aged 64 years or under at the time of commencing their Travel and normally resides in New Zealand; and
 - d. the Visa Business Rewards Cardholder is Travelling overseas:
 - i. to any Worksite within a major centre that is regularly serviced by scheduled commercial airline services, or is readily accessible from that major centre by scheduled public transportation or sealed road; and
 - ii. for the business and/or work-related activities of the following nature:
 - Professional services;
 - Managerial and sales;
 - Low risk technical and advisory activities;
 - Training courses;
 - Trade services carried out by qualified trades persons are also covered provided they are not otherwise excluded by this policy and they are conducted in accordance with New Zealand safety requirements and workmanship standards, and do not involve heavy machinery, non-scheduled charter flights, missionary or humanitarian work or hazardous work; and /or
 - iii. any leisure Travel in connection with i and ii above.
- A "current" Visa Business Rewards Card means that the right to use the Visa Business Rewards Card has not been cancelled, withdrawn, or suspended by ASB, except where the Visa Business Rewards Card is cancelled by ASB, under ASB's standard conditions of use applying to Visa Business Rewards Cards and Visa Business Rewards Card Accounts in the following circumstances:
- i. the Visa Business Rewards Card has been cancelled solely because it has been lost, damaged or destroyed and ASB issues a replacement Visa Business Rewards Card;
 - ii. the period for which the Visa Business Rewards Card is issued expires and a new replacement Visa Business Rewards Card is re-issued by ASB and the terms on which that Visa Business Rewards Card is re-issued are accepted (or deemed to have been accepted) by the person to whom the Visa Business Rewards Card is re-issued.
2. Activation of Cover - You are entitled to claim under the terms of this Policy if You have prior to leaving New Zealand met the Activation of Cover requirements.
 3. The Schedule of Benefits states the maximum sums insured under each of the 8 Sections of the Policy and the sub-limits applicable to each of those Sections (if any). The maximum amount We will pay for the Visa Business Rewards Cardholder, accompanying Spouse and Dependent Children is limited to double the amount specified in the Schedule of Benefits for each Section under which a claim is made, unless otherwise stated.
 4. Period of Cover - The cover for which You are eligible under the Policy applies only for the first 35 days of Travel starting from the date Travel commences, but applies to each occasion You Travel (up to 35 days in each case) during the Period of Insurance. Furthermore, cover for the following benefits: Section 2 - 1 Postponement, Section

2 - 2 Cancellation of Planned Travel, Section 2 - 7 Delayed Travel to a Special Event, Section 2 - 8 Missed Connection and Section 2 - 10 Tour Cancellation starts from the date of Activation of Cover.

5. Automatic Extensions - The 35 day period for which You are eligible for cover under this Policy on each occasion You Travel during the Period of Insurance will be extended if:
 - a. Your return to New Zealand whilst Travelling is delayed solely by reason of Illness or Injury, or Your Travel is interrupted due to an Unexpected Event and for circumstances entitling You to make a claim under this Policy; and
 - b. You have notified Our Worldwide Emergency Assistance Service and received confirmation of extension of the cover period. The maximum period for which You are eligible for cover is 70 days from the date the Travel began, being a 35 day extension from the initial 35 day period of cover.
6. If the 35 day period of cover under this Policy is extended by agreement between You and Us after You start Travelling, the cover under the Policy will not apply in the extended period to:
 - a. any medical conditions which arise that You are aware or ought reasonably to have been aware of; or
 - b. events which occur;
giving rise to a claim during the initial 35 day period following the date Travel began. The exclusion under this clause does not apply to any extension which becomes effective under clause 5 above.
7. Cancellation/Changes to the Policy - This Policy may be varied and may be cancelled or terminated. Visa Business Rewards Cardholders will be notified of any Policy cancellation or changes in at least one of the following ways at least 30 days prior to the cancellation or change taking effect: by letter posted to the address of the Visa Business Rewards Cardholder as recorded in ASB's records; by statements in the media; or on Your monthly Visa Business Rewards Card Account statement. Please ensure that You carefully read all communications You receive either from ASB or from TOWER Insurance Limited concerning the Policy.

Your Obligations

8. You must disclose to Us all truthful and Relevant Information material to Our decision to accept the risk of insurance or any claim, otherwise We will have no liability under this Policy. If in doubt please tell Us .
9. You must notify Us of any change in health or medical condition of any Relevant Person that occurs prior to Your Travel departure date. You must notify Us of any change in health or medical condition of You that occurs prior to Your Travel departure date even if You have applied to

have medical condition(s) covered, and the condition(s) have or have not been accepted. We are not obligated to pay for any losses or expenses arising from this change unless the change qualifies for cover under Section 2 - 1 Postponement or Section 2 - 2 Cancellation of Planned Travel or Section 2 - 10 Tour Cancellation and You supply a medical report from Your registered medical practitioner stating You are unfit to Travel. Please call TOWER Insurance Limited to discuss Your options should this happen (0800 500 265).

10. You must obtain and provide any and all necessary reports, including but not limited to, reports from a registered medical practitioner, police or other authority that We may request, at Your cost.
11. Please check before departure if You are Travelling to a destination You are unsure about, as there are some destinations where it may not be possible to organise emergency assistance such as war zones and remote areas. The Ministry of Foreign Affairs website is www.safetravel.govt.nz and this site can help You find this information.

When Making a Claim

12. You may in some instances, be required to contact Our Worldwide Emergency Assistance Service or it will jeopardise Your claim. Four key examples are if You need to curtail Your Travel, You require hospitalisation, specialist treatment, or You are seeking medical attention which may necessitate Your early return. Refer to Sections 1 and 2 for full details on when You are required to have prior approval from Our Worldwide Emergency Assistance Service.
13. When reporting loss or theft to Police, security, or appropriate authorities, always obtain a full written report within 24 hours of the discovery of the loss or theft.
14. Claims must be reported in writing to Us as soon as reasonably possible after the event giving rise to the claim.
15. All currency mentioned in this Policy is New Zealand dollars. All sums insured include any applicable taxes or duties. All claim settlements, except those paid directly by Our Worldwide Emergency Assistance Service, are made in New Zealand on completion of Your Travel.
16. Original receipts and documents must be provided to substantiate Your claim. Photocopies will not be accepted, except for evidence to prove Activation of Cover. Full evidence (including translations) must be provided at Our request at Your own expense.
17. We may, at Our expense and in Your name, take any action available to obtain a claim recovery.
18. We may decline to pay a claim if You have not complied with the terms and conditions of the Policy. If any information is falsely given or a fraudulent claim made in any way then the Policy shall become void and no claims will be payable.

19. The law of New Zealand shall apply and the courts of New Zealand will have exclusive jurisdiction in respect of any litigation in relation to the Policy.
20. Additional Travelling and accommodation expenses for which You make a claim must be of the same nature and class as originally purchased, and may not be upgraded without Our prior written approval.
21. If You do not hold a return ticket to New Zealand at the time of suffering any Injury or Illness covered by this Policy, or at the time of the happening of any circumstances covered under this Policy, We will deduct from any claim (which includes a claim for the cost of Your evacuation to New Zealand) an amount equal to Your original carrier's published one way economy class fare for the route used for Your return.
22. If any claim is covered by any other source or policy We will only pay the difference. This does not apply to Section 4 (Personal Accident) or Section 5 (Scheduled Transport Accident).
23. Your right to make a claim is subject to and conditional on You providing all authorisations which We are required to obtain to comply with privacy laws and codes of practice applying in New Zealand and elsewhere relating to the collection, holding, use and disclosure of information We require to investigate and verify Your claim.

General Exclusions (applying to all sections)

We will not pay for any costs or losses arising directly or indirectly from:

1. Pre-Existing Conditions, unless disclosed and accepted in writing by Us and for which an additional premium has been paid.
2. Mental conditions, nervous disorders, depression, stress, or anxiety.
3. Acquired Immune Deficiency Syndrome (AIDS), Human Immunodeficiency Virus (HIV) or sexually transmitted diseases, except where they arise from hospital, medical or surgical treatment.
4. Pregnancy, except for Illness or emergency medical treatment up to and including the 28th week of pregnancy and only for Unexpected medical complications.
5. Intentional self-inflicted Illness or Injury, suicide or attempted suicide, voluntary abortion, influence of alcohol or any drug (other than a drug administered or prescribed by a legally qualified medical practitioner), chronic alcoholism, person(s) invited to Your accommodation, participating in any prostitution, hitchhiking or Your criminal activities.
6. Conditions for which You are receiving or are on a waiting list to receive inpatient hospital treatment.

7. Travelling against medical advice, when You are medically unfit to Travel or Travelling overseas with the intention of obtaining medical treatment or advice during the course of Your Travel.
8. Continued treatment or continued medication (except for cover under Section 3 - 3 Special Medication Benefit) during Your Travel for any medical conditions which existed or occurred prior to Your Travel.
9. Any consequential loss of benefits (including but not limited to, loss arising from the use of "True Rewards Dollars", "airpoints", or similar "airline frequent flyer" and loyalty programmes, or as part of a prize for a promotion or an employee incentive scheme) or loss of enjoyment.
10. Air travel except as a fare paying passenger on Scheduled Transport services, or sea travel except as a fare paying passenger on Scheduled Transport services or aboard charter vessels operating within coastal waters. We consider for the purpose of this clause only that a fare paying passenger includes the utilisation of Your "True Rewards Dollars", "air points" or similar "airline frequent flyer" loyalty scheme.
11. Any activity undertaken in the capacity as an aircraft crew member. This includes but is not limited to anyone at the controls of a craft that leaves the ground.
12. Confiscation, detention, requisition or destruction by Customs or other governmental authorities.
13. Participation in the following activities:
 - professional sport;
 - competitive sport;
 - racing of any sort (other than on foot);
 - motor sports;
 - hunting of any sort;
 - pot-holing or caving;
 - snow skiing or snow boarding except at a recognised commercial field;
 - hang gliding or microlight flying or kite surfing;
 - ocean yachting;
 - parachuting (including tandem parachuting) or bungee jumping or whitewater rafting or blackwater rafting unless it is with a licensed and approved operator;
 - mountaineering, rock climbing necessitating the use of ropes or guides, or free climbing;
 - remote area touring except as part of a licensed organised tour;
 - underwater activities involving the use of an artificial breathing apparatus unless You hold an open water diving certificate or are diving with a qualified Instructor.

14. Riot or civil commotion unless You have already left New Zealand prior to, and were not aware of the risks of, riot or civil commotion, and You promptly take steps to avoid related risks.
15. Failure to take precautions to avoid a claim after there was a warning reported or published in the mass media or by New Zealand Ministry of Foreign Affairs not to Travel.
16. War, invasion (whether war be declared or not), civil war, or any acts of foreseeable violence or involving military, naval, or air service operations.
17. Any act of Terrorism (except for cover as provided under Section 1 - 9 Return of Mortal Remains/ Funeral Expenses, Section 1 - 10 Medical / Evacuation Expenses Due to Terrorism, and Section 2 - 11 Hijack Cash). The maximum amount We will pay for all claims under Section 1 - 9 Return of Mortal Remains / Funeral Expenses, Section 1 - 10 Medical/Evacuation Expenses Due to Terrorism and Section 2 - 11 Hijack Cash arising as a result of Terrorism is \$100,000 per person or per Family. We will not pay for any costs or losses arising directly or indirectly from an act of Terrorism where such costs or losses exceed the \$100,000 inclusive maximum per person or per Family or where the costs or losses arise as a result of Your Travelling to a country after there has been a reported or published warning in the mass media not to Travel to that particular country.
18. Nuclear weapons materials or ionising radiation or contamination of radioactivity from any nuclear waste or from the combustion of nuclear fuel. For the purpose of this exclusion combustion shall mean any self-sustaining process of nuclear fusion or fission.
19. Intentionally and recklessly placing Yourself in circumstances, or undertaking activities which pose a risk to personal safety (except in an attempt to save a human life).
20. Manual Work, hazardous work, missionary work, humanitarian work, work involving heavy machinery or any emergency services.
21. Any failure, malfunction or inability to perform normal functions of any computer hardware or software due to date based functionality or the use of any date format.
22. Your failure to return to New Zealand after the date when You may, in the opinion of Our medical adviser, have safely been repatriated to New Zealand at Our expense.
23. Any claim where the directions or instructions of Our Worldwide Emergency Assistance Service have not been observed.
24. Any liability, loss, cost or expense arising out of, resulting from, caused by or contributed to by influenza or any other virus or disease that is declared to be an outbreak or epidemic by The World Health Organisation, or any Government or ruling body of a country in which the outbreak or epidemic has occurred.

Section 1

Medical and Evacuation Expenses

1. Medical Expenses

If whilst You are Travelling You suffer an Injury or Illness, We will reimburse You for Medical Expenses incurred outside of New Zealand, or We will guarantee payment for a qualifying hospital claim if You call Our Worldwide Emergency Assistance Service for authorisation. Minor medical accounts need to be settled Overseas by You and claimed upon Your return to New Zealand. The maximum amount We will pay is unlimited except to the extent that sub-limits apply as specified in the Schedule of Benefits.

2. Emergency Dental Treatment

If whilst You are Travelling You suffer acute sudden pain to sound and natural teeth, We will reimburse You for actual and reasonable expenses incurred (excluding routine dental treatment, dental health maintenance or cosmetic dentistry) up to \$2,000 per person.

3. Continuing Treatment in New Zealand

If both of the following apply:

- a. We have accepted a claim for Medical Expenses Overseas; and
- b. Our medical consultant verifies that You need continuing treatment in New Zealand;

We will reimburse You for actual and reasonable costs incurred during the first 90 days after Your return to New Zealand up to \$2,000 per person. Such costs must be irrecoverable from any other source, including ACC or other health insurers.

4. Overseas Hospitalisation Cash Benefit

If both of the following apply:

- a. We have accepted a Medical Expenses claim for Overseas hospitalisation; and
- b. You are required to remain in hospital Overseas for more than 72 hours of continuous hospitalisation;

We will pay You \$100 for each complete 24 hour period. The maximum benefit is \$5,000 per person.

5. Extra Travel and Accommodation Expenses/Meal Allowance

If both of the following apply:

- a. You suffer an Illness or Injury for which You are eligible to make a claim for Medical Expenses; and
- b. You are required by a medical practitioner to convalesce during Your Travel;

We will reimburse You for actual and reasonable additional expenses necessarily incurred up to a maximum of \$5,000 per person or per Family for Your related travel, phone calls, accommodation and meals whilst You convalesce. You must obtain prior approval from Our Worldwide Emergency Assistance Service.

6. Medical Evacuation

If whilst You are Travelling Our Worldwide Emergency Assistance Service authorises a medical evacuation, We will reimburse You (or directly pay) for the cost of the evacuation. In the Schedule of Benefits cover for this Policy benefit is unlimited. You must comply with the advice and directions of Our Worldwide Emergency Assistance Service. We also have the right to evacuate You to another country. The right to evacuate rests solely with Us and is based on medical advice.

7. Lapsed Flight Tickets

If Your original return ticket becomes invalid as a direct result of a claim under this section during Your Travel, We will pay for the cost (less any refunds or credits) of a scheduled, economy flight back to New Zealand. In the Schedule of Benefits cover for this Policy benefit is unlimited. You must obtain prior approval from Our Worldwide Emergency Assistance Service.

8. Accompanying Person

If all of the following apply:

- a. You are Travelling alone; and
- b. We have accepted a claim for Medical Expenses; and
- c. You are hospitalised for more than 10 days;

We will pay for a scheduled return economy flight for a person nominated by You to travel from New Zealand to the place where You are receiving medical attention, plus actual and reasonable accommodation and meal expenses.

The maximum amount We will pay is \$5,000 per person. You must obtain prior approval from Our Worldwide Emergency Assistance Service.

9. Return of Mortal Remains/Funeral Expenses

In the event of Your death during Your Travel, We will, subject to prior authorisation from Our Worldwide Emergency Assistance Service pay for either:

- a. actual and reasonable funeral expenses incurred in the area where the death occurred, including costs of cremation or embalment of Your body; or
- b. arrange and pay for the actual and reasonable costs of returning Your body to Your home town in New Zealand, including the costs of cremation or embalment of Your body.

We will also pay for a scheduled return economy flight for an Immediate Family member to assist with either (a) or (b)

above. The maximum amount We will pay is \$15,000 per person. You must obtain prior approval from Our Worldwide Emergency Assistance Service.

10. Medical/Evacuation Expenses Due to Terrorism

If, during Your Travel, You suffer an Injury as a result of an act of Terrorism, We will reimburse You for Medical Expenses and Medical Evacuation expenses incurred, or if You call Our Worldwide Emergency Assistance Service for authorisation and You comply with their advice and directions We will reimburse You (or directly pay) for the cost of a qualifying hospital claim or Medical Evacuation.

The maximum amount We will pay for all claims under Section 1 - 9 Return of Mortal Remains/ Funeral Expenses, Section 1 - 10 Medical/Evacuation Expenses Due to Terrorism and Section 2 - 10 Hijack Cash arising as a result of Terrorism is \$100,000 per person or per Family. We will not pay for any costs or losses arising directly or indirectly from an act of Terrorism where such costs or losses exceed the \$100,000 inclusive maximum per person or per Family or where the costs or losses arise as a result of Your Travelling to a country after there has been a reported or published warning in the mass media not to Travel to that particular country.

LOSSES WE DO NOT COVER UNDER SECTION 1

We will not pay for any claims arising directly or indirectly from:

- a. Private hospital or medical treatment where public funded services or care is available in New Zealand or under any Reciprocal Health Agreement (RHA) between the Government of New Zealand and the Government of the relevant other country.
- b. Hospital treatment undertaken without obtaining prior authorisation from Our Worldwide Emergency Assistance Service. If it is not possible for You or someone on Your behalf to contact Our Worldwide Emergency Assistance Service before You incur Medical Expenses, then You or someone on Your behalf must contact Our Worldwide Emergency Assistance Service within 48 hours of hospitalisation.
- c. Specialist treatment (including but not limited to physiotherapy and chiropractor) without a referral from a registered medical practitioner and prior authorisation from Our Worldwide Emergency Assistance Service.
- d. Continued treatment or continued medication (except for cover under Section 3 - 3 Special Medication Benefit) during Your Travel.
- e. Elective check-ups, cosmetic procedures, normal wear and tear or normal maintenance of dental health.
- f. Expenses incurred in New Zealand unless claimed under Section 1 - 3 (Continuing Treatment in New Zealand).

Section 2 Cancellation and Changes to Planned Travel

1. Postponement

If, as a result of an Unexpected Event, You have to postpone Your Planned Travel prior to departing New Zealand, We will reimburse You the actual and reasonable costs incurred by You to reschedule Your Planned Travel. In the Schedule of Benefits cover for this Policy benefit is unlimited.

2. Cancellation of Planned Travel

If, as a result of an Unexpected Event, You have to cancel Your Planned Travel or any part of Your Planned Travel prior to departing New Zealand, We will pay You for the value of the non-refundable deposits. This reimbursement will be less any refunds or credits You are eligible to receive. In the Schedule of Benefits cover for this Policy benefit is unlimited.

3. Curtailment of Travel

If, as a result of an Unexpected Event, You have to cut Your Travel short to return to New Zealand, We will pay for Your actual and reasonable costs for travel, telephone calls, accommodation and meals. This reimbursement will be less any refunds or credits You are eligible to receive. In the Schedule of Benefits cover for this Policy benefit is unlimited. You must obtain prior approval from Our Worldwide Emergency Assistance Service.

4. Travel Interruptions

If, as a result of an Unexpected Event, Your Travel is interrupted for more than 36 hours, but You remain Overseas on Your Travel, We will pay for the actual and reasonable additional costs of travelling on alternative Scheduled Transport to enable You to catch up with Your Planned Travel.

We will also pay for either:

- a. Your actual and reasonable additional costs for telephone calls, accommodation and meals; or
- b. for the value of any unused prepaid arrangements.

This reimbursement will be less any refunds or credits You are eligible to receive. In the Schedule of Benefits cover for this Policy benefit is unlimited. You must obtain prior approval from Our Worldwide Emergency Assistance Service.

5. Resumption of Travel

If, as a result of an Unexpected Event during Your Travel, You have to return to New Zealand, We will pay actual and reasonable costs up to \$5,000 per person or per Family to enable You to return Overseas to complete Your original

Travel arrangements within 12 months of the Unexpected Event provided:

- a. You obtain prior approval from Our Worldwide Emergency Assistance Service; and
- b. Your original Planned Travel was at least 14 days duration; and
- c. You have travelled for less than 50% of the original Planned Travel; and
- d. You have not claimed for any costs relating to the same event under any other clause in Section 2.

6. Travel Delays

If the Scheduled Transport on which You have arranged to travel is delayed for more than 12 hours beyond the scheduled departure time, but not exceeding 36 hours, We will reimburse You for Your actual and reasonable additional travel, telephone calls, accommodation and meals which are irrecoverable from any other source. The maximum amount We will pay is \$400 per person and \$800 per Family for each 12 hour period the delay continues. The maximum We will pay for any one continuous delay is \$1,000 per person and \$5,000 per Family.

7. Delayed Travel to a Special Event

If Your Planned Travel to attend a Special Event is delayed due to an Unexpected cause and the Special Event is unable to be delayed or rescheduled, We will reimburse You for the actual and reasonable additional costs of travelling on alternative Scheduled Transport to enable You to attend the Special Event as planned, less any refunds and credits which You are eligible to receive. The maximum amount We will pay is \$5,000 per person or per Family. You must obtain prior approval from Our Worldwide Emergency Assistance Service.

8. Missed Connection

If, as a result of an Unexpected Event You miss Your Scheduled Transport connection, We will reimburse You for Your actual and reasonable additional travel, telephone calls, accommodation and meals which are irrecoverable from any other source pending the next available Scheduled Transport connection to allow You to continue Your Planned Travel. The maximum amount We will pay is \$10,000 per person or per Family.

9. False Arrest

We will pay the reasonable legal costs actually and necessarily incurred by You as a result of the false arrest or wrongful detention of You, during Travel, by any legally recognised foreign Government. The maximum amount We will pay is \$10,000 per person.

10. Tour Cancellation

If, as a result of an Unexpected Event, Your tour operator is unable to complete travel arrangements of any part of a tour, We will pay the reasonable additional costs incurred by You to alter Your travel arrangements so that You can continue on Your Planned Travel or We will pay for the value of the non-refundable deposits. This reimbursement will be less any refunds and credits You are eligible to receive up to a maximum of \$2,000 per person or per Family.

11. Hijack Cash

We will pay a cash benefit of \$1,000 for each 24 hour period You are detained as a result of the public transport in which You are travelling being Hijacked. The maximum amount payable is \$10,000 per person.

LOSSES WE DO NOT COVER UNDER SECTION 2

We will not pay for any claims arising directly or indirectly from:

- a. Your disinclination to Travel, Your personal wishes or the disinclination to Travel on the part of any other person upon whom Your Travel depends.
- b. Cancellations or changes to Your Travel arrangements at the request of an employer.
- c. Your financial circumstances or work related commitments.
- d. Your failure to check-in at the correct prescribed time for Scheduled Transport services You pre-arranged or were relying on, or to pre-arrange and check valid visas or passports or airline/ transport tickets or to carry Your passport with You.
- e. Delays caused by transport providers, or for which a transport provider is responsible, where the costs are recoverable from the transport provider or any other source.
- f. The error, default or insolvency of a travel agent, wholesaler, airline or other service provider.
- g. The Financial Collapse of any service provider, or the refusal of any service provider to provide a service to You, which You prepaid, because of the Financial Collapse of another service provider; cancellations, Travel delays, missed connections, or Travel interruptions, curtailments or diversions resulting from the Financial Collapse of any service provider; any governmental or official authority directive; or the security requirements of any service provider.
- h. Any curtailment expenses for Your prepaid return tickets or prepaid accommodation if We have already accepted a claim for the cost of Your additional accommodation and return ticket expenses under this section. You may claim for either the loss of Your prepaid costs or Your additional costs, but not both.

Section 3 Luggage, Money and Replacement Travel Documents

1. Lost, Stolen and Damaged Items

We will pay for the loss, damage or theft of Your luggage or personal items or Business Items occurring during Your Travel resulting from an Unexpected specific incident beyond Your control. We will pay the Indemnity Value of the items or the costs of reinstatement or repair at Our option up to \$20,000 per person.

Claim Sub-Limits:

- a. Laptop computers: \$6,000 maximum limit for each item (including accessories).
- b. For Specified Items : A Visa Business Rewards Cardholder may with Our prior agreement extend the maximum of the insurable value of the item but only up to a maximum of \$10,000 for each Specified Item (which may be one item or pair or set of items), up to a total limit of \$15,000 for all Specified Items. Receipts or a valuation report dated prior to Your departure date must be provided for all Specified Items. An additional premium is payable and is calculated at either \$200 or 2% of the current value of the item, whichever is the lower amount.
- c. For all other items which accompany You on Your Travel: \$2,000 maximum limit for each item (or pair or set of items).

2. Luggage Delay

If, during Your Travel, You are deprived of Your luggage by any carrier for 12 hours or more from the time of arrival at Your Overseas destination, We will reimburse You for the actual and reasonable cost of purchasing essential items of clothing and personal items. The maximum amount We will pay is \$1,000 per person up to a maximum of \$5,000 per Family. A claim must be lodged with the carrier in the first instance and a report obtained. This is not a cash benefit. Receipts must be provided for expenses incurred.

3. Special Medication Benefit

If, during Your Travel, essential medication prescribed by a medical practitioner and required for Your health during Your Travel is lost, stolen, damaged or delayed, We will pay and assist in arrangements for replacement medication up to a maximum of \$500 per person.

4. Credit Cards and Replacement Travel Documents

If, during Your Travel, any essential credit cards or travel documents (including tickets for pre-booked Scheduled Transport and passports) which You are carrying with You

during Your Travel are lost, stolen or destroyed due to an Unexpected specific incident beyond Your control, We will reimburse You for actual and reasonable costs which You necessarily incur in arranging essential replacement credit cards or travel documents, up to \$10,000 per person.

5. Money

If, during Your Travel, any cash, currency notes or travellers cheques are lost or stolen due to an Unexpected specific incident beyond Your control, We will reimburse You for the value of such lost or stolen money. The maximum amount We will pay is \$2,000 per person.

CONDITIONS APPLYING TO SECTION 3

1. You must at all times exercise all reasonable care for the safety and security of Your property (including but not limited to money, credit cards and travel documents).
2. You must take all actions within Your power to recover Your property.
3. Loss, theft or damage to personal items, Business Items, money, or documents while in the custody of airlines, common carriers, hotels, travel or tour operators, must be immediately reported. A claim must be lodged with them in the first instance and a report obtained. The loss of, or damage to, credit cards, travellers cheques or travel documents must be reported as soon as possible to the issuing authority, and the appropriate cancellation measures taken by You immediately.
4. All losses must be reported to the police or Local Government Authorities within 24 hours of the discovery of the loss.
5. Proof of ownership is required for lost or stolen items or money.
6. Damaged articles must be retained where possible, for potential inspection by Us.

LOSSES WE DO NOT COVER UNDER SECTION 3

We will not pay for any claims arising directly or indirectly from:

- a. The loss, theft or damage of cameras, video cameras, jewellery, money or documents left unattended in a vehicle or in an unattended building unless in a locked safe.
- b. The loss, theft or damage of personal items, Business Items, money or documents:
 - due to Your failure to take due care and precautions to safeguard Your property; or
 - left unattended in a Public Place; or
 - left in a vehicle overnight; or
 - from an unlocked premises or an unlocked vehicle.

- c. Personal items, Business Items, money or documents merely mislaid or forgotten, including left in hotel or other accommodation rooms.
- d. The loss, theft or damage of jewellery, money, or documents not carried by You or on Your person when using transport providers.
- e. The loss, theft or damage of unaccompanied luggage, other items, money or documents sent by postal or courier service.
- f. Sporting equipment or bicycles damaged whilst in use.
- g. The loss, theft or damage of software or programmed data, electrical or mechanical breakdown of any item.
- h. The loss, theft or damage of household effects.
- i. The breakage of glass, fragile or brittle items.
- j. Depreciation.
- k. Moth or vermin.
- l. Any process of cleaning, dyeing, repairing or restoring.
- m. Wear and tear.
- n. Leakage.
- o. Gradual deterioration.
- p. Atmospheric, climatic conditions or action of light.
- q. The loss, theft or damage of bonds, coupons, stamps, negotiable instruments, deeds, manuscripts, securities of any kind, bullion, trading cards, lottery tickets or other gambling related items.
- r. Devaluation of currency or shortages due to errors or omission during monetary transactions.
- s. The loss, theft or damage of any Business Items which are:
 - intended for sale or trade;
 - that are acquired for transformation in a business;
 - that are computer software or non-tangible items.
- t. The loss, theft or damage of any Business Items that are:
 - animals or plant life; or
 - consumable; or
 - perishable items (including but not limited to food, drugs, fuel or oil); or
 - boats, automobiles, motor boats, airplanes or any other motorised vehicles and their integral parts and installed accessories; or
 - second-hand items, including antiques; or
 - items of contraband.
- u. The loss, theft or damage of any Business Items that are cash, travelers cheques, or collections such as stamps, coins and cards.

- v. The loss, theft or damage of any Business Items or personal items that are real estate and moveable fixtures and fittings (including but not limited to dish washers and fixed air conditioner(s)) which are, or are intended to form part of any office, home or real estate.

Section 4 Personal Accident

1. Accidental Death and Personal Injury

We will pay the percentage of compensation up to a maximum of \$50,000 per person as set out in the Schedule of Benefits, or the dollar amount of compensation specified in the Table of Events per person if during Your Travel You suffer an Injury which results within 12 calendar months in any of Events 2- 17 described in the Table of Events and for Event 1 if during Your Travel You suffer an Injury which results in Death within 90 days of the Injury.

2. Exposure

If, as the result of an Injury, You are exposed to the elements and as the result of that exposure, an Event described in the Table of Events occurs within 12 months after the related Injury, We will pay the relevant percentage of compensation specified in the Table of Events up to a maximum of \$50,000 per person as set out in the Schedule of Benefits.

3. Legal Expenses Relating to Injury or Death

We will pay reasonable legal expenses incurred in seeking compensation or damages following an Injury or an Injury which directly results in Your death during Your Travel, provided that all expenses are incurred with Our written consent and We have control over the selection and appointment of Your legal representatives and the conduct of the proceedings. If You make a claim to Us under this clause, We have the first right to reimbursement of amounts incurred or paid by Us against moneys paid or payable to You. The maximum amount payable is \$3,000 per person.

4. Loss of Income

If You suffer an Injury during Your Travel and within 90 days of suffering the Injury You lose all Your income because You cannot do Your normal work when You return to New Zealand, We will pay up to \$1,000 per week for the loss of Your usual income while You cannot work up to a maximum of \$12,000 per person or per Family.

ADDITIONAL EXCLUSIONS APPLYING TO SECTION 4-4: LOSS OF INCOME (IN ADDITION TO OTHER POLICY EXCLUSIONS)

Cover does not apply:

- a. For the first thirty days after You planned to resume Your job.
- b. For any further benefit after We have paid You for three months.
- c. For any Injury which is covered by the Injury Prevention and Rehabilitation and Compensation Act 2001 or successive legislation, statutory benefits or any other insurance.
- d. For any inability to work as a result of Illness.

CONDITIONS APPLYING TO SECTION 4

- 1. Benefits will not be payable for more than one of the Events 1 - 15 in respect of the same Injury.
- 2. After the occurrence of any of the Events 2 to 6, all cover with respect to that Traveller under this Section shall cease and You may not make any other claims.
- 3. Benefits shall not be payable at all unless You shall as soon as practically possible after the happening of any Injury giving rise to a claim under this Section, obtain and follow proper medical advice from a legally qualified medical practitioner.
- 4. Benefits payable to Travellers under 18 years of age for Event 1 (Death) will be 10% of the sum insured stated in the Schedule of Benefits, or \$5,000, whichever is the lesser, unless otherwise specified.
- 5. Aggregate Limit of Liability - Our total liability for all claims in respect of any one accident, or series of accidents, or directly arising out of air travel in aircraft whose flights are not conducted in accordance with fixed schedules to and from fixed terminals over specific air routes, shall not exceed \$1,000,000.
- 6. All benefits are payable to You or Your estate.

LOSSES WE DO NOT COVER UNDER SECTION 4

Cover does not apply:

- a. If death occurs after the 90th day from the date on which the Injury first occurred.
- b. If the Injury is a result of You being under the influence of intoxicating liquor or of a drug (unless administered under the orders of a hospital or qualified practitioner).
- c. For any type of Illness or disease, even if contracted directly or indirectly as a consequence of an Injury.

Personal Accident Table of Events

The Events Injury resulting in:	The Compensation (Each Traveller) The following percentage of the Sum Insured (maximum limit) specified in the Schedule of Benefits.
1. Death	100%
2. Permanent Total Disablement	100%
3. Permanent and incurable paralysis of all limbs	100%
4. Permanent Total Loss of use of: a. more than one limb b. one limb	100% 50%
5. Permanent Total Loss of sight of: a. both eyes b. one eye	100% 50%
6. Permanent Total Loss of hearing of: a. both ears b. one ear	75% 15%
7. Third degree burns and/or resultant disfigurement which cover more than 40% of the entire external body	50%
8. Permanent Total Loss of use of four fingers and thumb of either hand	70%
9. Permanent Total Loss of use of four fingers of either hand	40%
10. Permanent Total Loss of use of the thumb of either hand: a. both joints b. bone joint	30% 15%
11. Permanent Total Loss of use of fingers of either hand: a. three joints b. two joints c. one joint	10% 7% 5%

The Events Injury resulting in:	The Compensation (Each Traveller) The following percentage of the Sum Insured (maximum limit) specified in the Schedule of Benefits.
12. Permanent Total Loss of use of toes of either foot: a. all - one foot b. great - both joints c. great - one joint d. other than great - each toe	15% 5% 3% 1%
13. Fractured leg or kneecap with established non-union	10%
14. Shortening of leg by at least 5cm	7%
15. Permanent Partial Disablement not otherwise provided for under Events 6 to 14	Such percentage of the Sum Insured as We at Our absolute discretion determine being in Our opinion not inconsistent with the Compensation provided under Events 6-14
16. Broken Bone Benefits Injury Resulting in Fracture/Break of: a. Neck or spine (full break) b. Hip, pelvis c. Skull, shoulder blade d. Collar bone, upper leg e. Upper arm, kneecap, forearm, elbow f. Lower leg, jaw, wrist, cheek, g. Ankle, hand, foot, ribs h. Finger, thumb, toe Maximum Compensation any one accident	The Compensation (one or more bones) \$1,000 \$500 \$300 \$300 \$300 \$100 \$100 \$50 \$1,500
17. Loss of Income Benefit: weekly benefit for 3 months maximum, up to	\$1,000 per week

Section 5 Scheduled Transport Accident

1. If You die or suffer Permanent incurable paralysis as a result of an Injury caused by an accident whilst You are Travelling on or in (including boarding or alighting) the Scheduled Transport We will pay:
 - a. \$1,000,000 on Your accidental death or Permanent incurable paralysis if You are the Visa Business Rewards Cardholder;
 - b. \$1,000,000 on Your accidental death or Permanent incurable paralysis if You are an accompanying Spouse;
 - c. \$50,000 on Your accidental death if You are an accompanying Dependent Child.

2. Disappearance

If Your body is not found within 12 calendar months after an accident involving the Scheduled Transport in which You were Travelling, death will be presumed in the absence of any evidence to the contrary. The maximum amount We will pay is \$50,000 per person.

CONDITIONS APPLYING TO SECTION 5

1. Upon the occurrence of one of the events specified in Section 5, subsection 1. (a) - (c), all cover for You under this Section and Section 4 shall cease and You may not make any other claims, under these Sections as Section 5 takes precedent.
2. Benefits shall not be payable at all unless You shall as soon as practically possible after the happening of any Injury giving rise to a claim under this Section, obtain and follow proper medical advice from a legally qualified medical practitioner.
3. All benefits are payable to You or Your estate.
4. The maximum payable under Section 5, shall be \$10,000,000 per event. This means that claims relating to a single event will be proportionally assessed by Us for all customers who are in possession of an ASB Visa Business Rewards Card and are eligible for cover under this insurance policy. This means You may receive lower amounts than specified in Section 5 - 1 and Section 5 - 2.

LOSSES WE DO NOT COVER UNDER SECTION 5

Cover does not apply:

- a. If death occurs after the 90th day from the date on which the Injury first occurred.
- b. If death or Permanent incurable paralysis was caused by any Illness, disease, suicide or self-inflicted injury.
- c. For more than one claim per person, if You hold duplicate or multiple cards, from any one accident.

Section 6 Personal Liability

We will pay for all damages, compensation, and legal expenses for which You become legally liable during Your Travel as a result of Your negligence causing:

1. Bodily Injury (including death) of another person.
2. Loss of or damage to property owned or controlled by someone other than You.

The maximum amount We will pay under this Section 6 is limited to \$2,500,000 per person as specified in the Schedule of Benefits.

CONDITIONS APPLYING TO SECTION 6

1. You must not admit fault or liability to any other person without Our prior written consent.
2. Legal liability must be established in a New Zealand court or in the court of the country in which the event occurred.

LOSSES WE DO NOT COVER UNDER SECTION 6

We will not pay for any claims arising directly or indirectly from:

- a. Your ownership, possession or use of vehicles, aircraft or watercraft.
- b. Your ownership or occupation of land or buildings other than as a temporary residence.
- c. The influence of intoxicating liquor or drugs (unless administered under the orders of a hospital or qualified practitioner).
- d. Your use of firearms.
- e. Your occupation, business or profession including professional advice given by You.
- f. Loss of or damage to any property that is owned or controlled by You or Your employee.
- g. Employer liability or contractual liability to any member of Your Immediate Family.
- h. Legal costs resulting from any criminal proceeding.
- i. Any fines or penalties, including punitive, exemplary, liquidated or aggravated damages.
- j. Wilful, malicious or unlawful acts by You or any member of Your Immediate Family.
- k. Bodily Injury to you or any member of Your Immediate Family ordinarily residing with You, any relative or travel companion, or Your employee.
- l. Animals belonging to You or in Your care, custody or control or any member of Your Immediate Family.
- m. Any contract unless such liability would have arisen in the absence of that contract.

Section 7 Kidnap and Ransom

If, during Your Travel, You are Kidnapped, We will pay:

1. The Ultimate Net Loss of Ransom paid by You following Your Kidnapping during the period of Travel.
2. The reasonable expenses, actually and necessarily incurred following receipt of a Ransom demand after Your Kidnapping during Your Travel for:
 - a. Fees and expenses of any independent security consultants retained by You as the result of such a demand provided We have given Our consent to the appointment.
 - b. Interest paid on monies borrowed from a financial institution for the purpose of paying Ransom. The amount We will pay will be for a term not exceeding 30 days prior to the payment of the Ransom until the first business day after You receive settlement from Us, on a principal sum not exceeding \$250,000, and for a rate of interest not exceeding 2% above the maximum overdraft interest rate charged by the ASB.
 - c. Any other expenses which are directly and necessarily incurred for the purpose of investigating, negotiating, or paying a Ransom demand or costs in procuring Your release, but excluding any expenses, fees or damages incurred as a result of any proceeding brought against You arising out of the Kidnapping or the way it was handled, and expenses, losses or damages caused by interruption to any business.

The maximum amount We will pay under this Section 7 is limited to \$250,000 per person as specified in the Schedule of Benefits.

CONDITIONS APPLYING TO SECTION 7

1. You must take all reasonable precautions to keep this insurance cover confidential.
2. We will not act as an intermediary or negotiator for You, nor will We offer direct advice to You on dealing with the kidnapper(s).
3. If any other person receives advice that You have or may have been Kidnapped, they should make every reasonable effort to:
 - a. determine whether You have been Kidnapped;
 - b. notify the appropriate law enforcement agency and comply with their recommendations and instructions;
 - c. give Us immediate notification of the Kidnapping or suspicion of it;
 - d. record the serial numbers or other identifying

characteristics of any currency or goods delivered to secure the release of the Kidnapped person.

4. If investigation establishes collusion or fraud by You or any other person, You must reimburse Us for any payment We have made under this Section.

LOSSES WE DO NOT COVER UNDER SECTION 7

Cover does not apply:

1. If You have:
 - a. had kidnap and ransom insurance declined, cancelled or issued with special conditions in the past; or
 - b. suffered a Kidnapping or attempted Kidnapping in the past; or
 - c. had an extortion demand made against You in the past.
2. For Kidnapping occurring in Mexico or in any other country located in Central and South America.

Section 8 Rental Vehicle Excess Cover

If, during Your Travel, You hire a Rental Vehicle which is stolen or damaged, We will reimburse You for any excess or deductible allowance made by the Rental Vehicle company up to the maximum limit of \$3,000 per person or per Family.

LOSSES WE DO NOT COVER UNDER SECTION 8

Cover does not apply:

- a. If You are in breach of any local driving laws or rules.
- b. You have not hired the Rental Vehicle from a licensed Rental Vehicle agency.
- c. If You have violated the terms of the Rental Vehicle agreement.
- d. If You are under the influence of alcohol and/or drugs (unless administered under the orders of a qualified medical practitioner who has cleared You to drive).
- e. If the loss or damage occurs whilst driving the Rental Vehicle other than on a formed or paved roadway or carpark.

Administration and Claims Enquiries

TOWER Insurance Limited
Freephone: 0800 500 265

Our Worldwide Emergency Assistance Service

Emergency and Medical Assistance

In the event of an emergency overseas, place a reverse charge call to Our Worldwide Assistance Service at any time from any place in the world

1. Call the operator in Your current location.
2. Ask the operator to place a collect call to New Zealand, +64 (9) 369 0540.

We can be contacted from anywhere in the world, 24 hours a day, 7 days a week.

The underlined number, 64, is the country code and the number in brackets is the area code.

Our Worldwide Emergency Assistance Service is a team of highly skilled doctors and medical professionals who are available by telephone at any time of day or night for advice and assistance in the event of a medical emergency and associated problems for travellers outside of New Zealand.

Our Worldwide Emergency Assistance Service provides the following services:

- a. Access to a registered medical practitioner for the emergency assistance and advice.
- b. Emergency transportation to the nearest suitable hospital.
- c. Emergency evacuation back to New Zealand, if necessary.
- d. Your close relatives in New Zealand will be advised of Your medical condition and be kept informed of the situation.
- e. Payment guarantees to hospitals and insurance verification.
- f. Second opinions on surgery.
- g. Case management if hospitalised and cost containment and control.
- h. Urgent message service and emergency travel planning.

Tower Insurance Limited

A.M. BEST RATING

The ASB Visa Business Rewards Travel Insurance Policy is underwritten by TOWER Insurance Limited.

TOWER Insurance Limited has an "A-" (Excellent) Financial Strength Rating issued by A M Best Company.

The Rating Scale is:

A++, A+ (Superior)	C, C- (Weak)
A, A- (Excellent)	D (Poor)
B++, B+ (Very Good)	E (Under Regulatory Supervision)
B, B- (Fair)	F (In Liquidation)
C++, C+ (Marginal)	S (Rating Suspended)

For the latest rating, together with an overview of the rating process and rating methodologies, please visit www.ambest.com

Questions and Answers

The following are the answers to some common questions you may have in relation to ASB Visa Business Rewards Travel Insurance. They are not part of the Policy and are intended as a guide only. Please refer to the Policy wording for full details.

Q. What if I use an "airline points" scheme to pay for my return travel tickets?

A. If you obtain Your Overseas return travel tickets using Your "True Rewards Dollars", "air points" or another "airline frequent flyer" loyalty scheme then this will also serve as activation. You will need to provide proof of using your "airline points" if you make a claim.

Q. What happens if my travel agent doesn't accept credit cards?

A. You can pay for 50% of your return travel tickets with an ASB cheque or by an electronic transaction from your ASB account or alternatively you can take a cash advance from your Visa Business Rewards Card Account on the same day. You may incur interest charges, to find out further details please contact ASB Cards on 0800 255 382.

If you claim on the Policy you will need to provide proof of the transaction - e.g. the travel agent states in writing that the Visa Business Rewards Card is not an acceptable means of payment, or that an additional charge would be incurred in order to use the Visa Business Rewards Card, and you also need to provide receipts from your travel agent and a copy of the appropriate ASB account statement.

Q. Can I extend my cover past the 35 days?

A. Extensions to the 35 day period of cover can be arranged for up to an additional 35 days with TOWER Insurance Limited by calling 0800 500 265 prior to your departure from New Zealand. Alternatively, if an extension is required after Your departure from New Zealand this can be arranged by contacting Our Worldwide Emergency Assistance Service reverse charge on +64 (9) 369 0540 before the 35th day after the date Your Travel commenced. Extensions of cover are subject to the payment of an additional premium, which will be charged to Your Visa Business Rewards Card Account.

Q. Is a pre-existing medical condition covered?

A. No, there is not automatic cover for Pre-Existing Conditions. Depending on the nature of your condition you may be able to arrange cover for unexpected medical expenses related to your condition by phoning TOWER Insurance Limited on 0800 500 265. If cover is accepted, an additional premium will be charged to your Visa Business Rewards Card Account.

Q. Are my spouse/partner and dependent children covered?

A. Yes, as long they are Travelling with the Visa Business Rewards Cardholder and at least 50% of everyone's return travel tickets have been purchased using your Visa Business Rewards Card (or using another method of 'Activation of Cover'). Refer to definitions of Spouse and Dependent Children on pages 10 and 13.

Q. Will I need to prove I paid 50% of the return travel tickets with my ASB Visa Business Rewards Card or an ASB account if I make a claim?

A. You will need to provide your Visa Business Rewards Card Account statement or bank account statement which shows the payment and travel agent's receipt showing the full costs of your overseas return travel tickets. If you have paid by an ASB cheque or by an electronic transaction from your ASB account you will need to provide evidence that your Visa Business Rewards Card was not an acceptable means of payment (e.g. the travel agent states in writing that the Visa Business Rewards Card is not an acceptable means of payment, or that an additional charge would be incurred in order to use the Visa Business Rewards Card).

Q. Will I be covered if I turn 65 years of age?

A. There is no cover provided under this policy if you have turned 65 years of age (or over) prior to your Travel.

Q. Who do I call if I need assistance?

A. For all enquiries in New Zealand, call TOWER Insurance Limited on 0800 500 265. If you need medical assistance or have any enquiries while Overseas call Our Worldwide Emergency Assistance Service reverse charge phone +64 (9) 369 0540.