

Revolut Premium Insurance

Terms and Conditions

CHUBB®

Revolut

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Travel Tips

1. Confirm whether You meet the eligibility requirements for cover before going on a Trip.
2. Pack a sufficient supply of Your regular medications in Your carry-on luggage. This way, if Your luggage is lost or delayed You won't have any concern over taking Your medication as required.
3. Check the travel advice issued by Ministry of Foreign Affairs and Trade (MFAT) for Your travel destination and the countries You plan to visit on Your Trip.
4. Find out the emergency services contact numbers for the destination(s) and any other countries You are travelling to. Record the numbers for police, ambulance, Your travel insurance provider and the nearest New Zealand Embassy.
5. Visit Your Doctor and Dentist for a general check-up before You leave Home. Ask about any vaccinations relevant to Your destination and any other countries You intend to visit during Your Trip. Ensure Your regular vaccinations, such as the flu shot and tetanus shot, are up to date. Get Your Doctor to print a list of all Your current medications, their generic names, dosages and frequency taken. Print a spare copy and keep it separate from Your main luggage.

These travel tips are intended as general information only and do not constitute advice of any kind, nor do they take into consideration Your personal circumstances. Chubb does not accept any liability arising from any reliance upon these travel tips.

Insurance Terms and Conditions

This Policy is effective from 23 April 2025

Policy Number: 09NACRVPNZ (Revolut Premium).

Terms and Conditions

This Policy sets out important information about the insurance benefits available to eligible Plan Members, their Spouses and Dependent Children. The Policy explains the nature of the arrangements and their relevant benefits and risks. If You feel that this product does not meet Your specific needs and intended coverage, this Policy may not be right for You. You may need to buy separate or additional insurance if You do not satisfy the eligibility requirements or if this Policy does not cover You or the things You need cover for.

This document provides factual information only. It does not take into account Your individual objectives, financial situation or needs. You need to decide if the limits, type and level of cover are appropriate for You.

There is no obligation to accept any of the benefits of this Policy. However, if You wish to make a claim under the cover provided within this Policy, You will be bound by the definitions, terms and conditions, exclusions and claims procedures set out in this document.

Group Policy with Chubb

Revolut Payments New Zealand Pty Limited (NZBN 9429048733212) (Revolut) is the insured under a Group Policy issued and underwritten by Chubb Insurance New Zealand Limited (NZBN 9429040398037) (Chubb).

Under the Group Policy entered into between Revolut and Chubb You get automatic access, where You have met the eligibility requirements set out in the Eligibility for Insurance Table, to the benefits detailed in this Policy provided by Chubb as the insurer. You are not charged by Chubb for these benefits and can access the relevant benefits if You are a Plan Member.

No Advice

Revolut is not authorised to provide any advice, recommendations or opinions about this insurance on behalf of Chubb. No advice is provided by Chubb on whether this insurance is appropriate for Your needs, financial situation or objectives. You should read this Policy carefully and contact Chubb if assistance is required.

Updating this Policy

Information in this Policy may be updated where necessary. A copy of any updated information is available to You at no cost by visiting the website at www.revolut.com/en-NZ/legal/paid-plans/. Revolut will advise You when there is an update to this Policy as advised by Chubb.

Other Insurance

The insurance cover described in this Policy is provided for Your benefit under the Group Policy entered into between Chubb and Revolut. If You are entitled to receive a benefit or make a claim under another insurance policy (for example a home and contents policy, an alternative mobile phone policy or individual travel insurance) in respect of the same loss as Your claim under this Policy, then to the extent permitted by law, Chubb is not liable to provide indemnity under this Policy until the amount of any indemnity under the other policy is exhausted. Therefore, any insurance cover under this Policy in respect of the same loss shall only be excess insurance cover over and above the applicable policy. This clause does not apply to Section C – Public Transport Accident Cover.

Important information about this Policy

As a Plan Member You are entitled to insurance coverage and services under this Policy when You are a Revolut Premium Plan subscriber and meet all the eligibility criteria (see the Eligibility for Insurance Table).

This Policy offers travel insurance benefits and services to eligible* Plan Members:

- that have an in-force Revolut Premium Plan subscription (meaning that subscription fees are currently paid up to date and it is not cancelled, suspended or terminated);
- that do not need cover for a Pre-Existing Medical Condition;
- who are seventy-nine (79) years of age or younger when making a Relevant Travel Purchase;
- who are not travelling more than:
 - 30 consecutive days for Overseas Return Trips; or
 - 14 consecutive days for Domestic Return Trips;
- who are a Resident of New Zealand;
- who start and end their Trip in New Zealand.

***Please refer to the Eligibility for Insurance Table for a list of eligibility criteria.**

Remember to check this Policy

Please familiarise Yourself with this Policy. We want to ensure You are clear about what it covers and what it does not cover or excludes. If You are unclear about anything in this document, please call **0800 600 604** and Our insurance team will be happy to assist You with any enquiries. It's important to check this Policy from time to time, particularly before You go away to remind yourself of what is and isn't covered. Some things You might consider doing whilst travelling might be not covered (for example, jet skiing, bungee jumping or hiring a scooter if You don't have a motorcycle license). You also need to make sure You take care with Your belongings, make sure You keep valuable possessions on You and never leave Your luggage Unattended. This insurance isn't designed to cover carelessness or high-risk activities, so be a sensible and prudent traveler.

If You need to make a claim, keep supporting documents and proof of any loss, including all police reports, sales receipts and plan account statements showing any purchases made.

A copy of any updated information is available to You at no cost by visiting the website at: www.revolut.com/en-NZ/legal/paid-plans/.

This Policy replaces and supersedes any Policy previously issued prior to the effective date.

Eligibility for cover under this Policy

This Policy is available to Plan Members who meet the eligibility criteria. In order to meet the eligibility criteria, among other things, You need to have a Revolut Premium Plan and use a card connected to Your Revolut Account in accordance with the Eligibility for Insurance Table below. Not all cover sections have the same eligibility criteria, so it is important You understand when the benefits under this Policy become available to You.

IMPORTANT: You will only have access to the insurance benefits under this Policy if You satisfy the eligibility criteria as set out within this Policy.

See the Eligibility for Insurance Table for details of when You are eligible for cover.

Cover Sections, Benefits and Benefit Limits

The cover We offer will be dependent on Your Trip (overseas or domestic). The cover sections, benefits and benefits' limits will vary based on Your Trip.

Not all benefits listed within each cover section are available for a Trip. Please refer to the Schedule of Benefits within this Policy to confirm the cover and limits offered for Your Trip.

The Schedule of Benefits provides the limit(s) we will pay to, under each of the cover sections for a Trip. It includes maximum amounts payable under each section together with any applicable sub-limit(s), waiting period(s) and the Excess(es) that applies.

IMPORTANT: any examples in this Policy are provided for illustrative purposes only and do not take into account all Policy terms and conditions. All claims will be assessed individually, based on the facts relative to the specific claim, in accordance with this Policy.

Important Things To Know About This Policy

Age Limits

Please note that to be eligible for some of the benefits under this Policy. You must fall within the relevant age limits. Please see the table below for a summary of the age limits that apply within this Policy.

Cover Section	Age Limit
Age Limit for Covered Person	
Travel Insurance Cover (Section A - G)	You must be 79 years of age or younger when You make Your Relevant Travel Purchase.
Rental Vehicle Excess Cover (Section H)	You must be 79 years of age or younger when You meet the eligibility criteria as specified in the Eligibility for Insurance Table.
Age Limit for Close Relative or Travelling Companion	
If Your claim relates to Cancellation or disruption of Your Trip due to an Injury or Illness of Your Close Relative or Travelling Companion, age limits also apply. Trip Cancellation and Amendment Cover (Section A) Resumption of Long Overseas Trip Cover (Section D) (cover under this section applies for Close Relatives only)	Close Relative or Travelling Companion must be 79 years of age or younger when You make Your Relevant Travel Purchase.

Exclusions within this Policy

As with all insurance, there are certain exclusions that apply. Some exclusions only apply to certain benefits under the Policy, while other exclusions apply to all claims. You should read the following:

- General Exclusions which apply to all claims.
- Each cover section includes information about what We cover and any terms and conditions and exclusions that apply to the cover section.

To ensure You understand when We will pay for a claim, You should read each section carefully, including each benefit covered under 'What We Cover' together with any 'Terms and Conditions' and 'Exclusions' applicable under each cover section, as well as the General Exclusions.

Automatic End Date Extension

In the event that You are prevented from completing the return leg of a Trip as a result of an unavoidable delay from Your Public Transport, We will automatically provide an extension of cover for up to three (3) days for You to return to New Zealand.

In the event You are hospitalised as a result of an Injury or Illness covered under this Policy, during Your Overseas Return Trip, the following cover sections:

(B) Overseas Medical Emergency Expenses Cover;

(F) Personal Baggage, Valuables, Money and Travel Documents Cover;

(G) Personal Liability Cover;

will automatically extend beyond the return date until one of the following first occurs:

- a) twelve (12) months have elapsed since the date of the Injury or Illness; or
- b) You return to New Zealand; or
- c) You are declared fit to travel to return to New Zealand by a treating Doctor or by Chubb's Assistance's medical officer, but You choose to remain overseas.

Excess

Where applicable, an Excess is applied for each Covered Person, for each Event.

If a claim is covered and an Excess applies, the Excess is first deducted from the claim amount before any limits are applied to the claim amount. A claim will not be payable where the Excess amount is the same as, or more than, Your claim amount.

The Excess amount is specified in the Schedule of Benefits.

Example The below examples are provided for illustrative purposes only. Each claim will be assessed individually, based on the facts relative to the specific claim.		
Example A – Excess Applied:	Example B – Excess and depreciation applied:	Example C – Excess and depreciation applied to more than one Event:
<p>Anna books accommodation to the Sunshiny caravan park. Her Trip with the family is in summer, which is 3 months away. A week before the start of the family Trip, her son has an accident at school and breaks his leg. Unfortunately, he needs surgery and the Doctor confirms it's best to be at home for the recovery. Anna paid \$1,200 for the accommodation. The Excess is \$500.</p> <p>a) Deduct the Excess of \$500</p> <p>b) Check the total cover limits and sub limits in the Schedule of Benefits. The amount claimable is below these limits</p> <p>Calculation for the amount payable: (-Excess) + accommodation = amount payable (-\$500) + \$1,200 = \$700</p>	<p>Jane travels to Brazil and while in Brazil her laptop is stolen. She reports the theft to the police and provides Us with the required documentation. Jane paid \$6,000 for her laptop 12 months prior to this Event. Jane's Excess is \$500.</p> <p>a) Establish original purchase price of the laptop: \$6,000</p> <p>b) Apply depreciation*:</p> <ul style="list-style-type: none"> 2.5% per month for 12 months = 30% depreciation. 30% of \$6,000 = \$1,800 total depreciation. <p>c) Establish current value of the laptop by subtracting depreciation from the purchase price of the laptop</p> <ul style="list-style-type: none"> \$6,000 - \$1,800 = \$4,200 <p>d) Check the total and per item limit shown in the Schedule of Benefits and select the lower of current value of the laptop or the item limit. If the per item limit is \$2,500 which is lower than the current value \$4,200, hence We take the lower number = \$2,500</p> <p>The \$500 Policy Excess is not deducted from the \$2,500 per item limit in this instance since Jane's loss is higher than the per item limit payable plus Excess.</p> <p>\$2,500 claim payment.</p>	<p>Rob and his wife travelled to France for 14 days. On the 4th day of their trip, Rob slips down the stairs at the hotel. Thankfully it's not a major injury, but he did twist his ankle and needs to seek medical attention. He was billed \$800 for the doctor's appointment including some scans and medication. On the 8th day, Rob had his laptop stolen which was worth \$1,000 when it was purchased 6 months ago. Unfortunately, on the last day of their trip, Rob's wife then lost her Smartphone worth \$900 that was purchased directly before their Trip commenced. When they return to New Zealand, Rob submitted a claim for the 3 Events.</p> <p>As Rob and his wife had 3 Events during their trip to France, an Excess would be applied to each of the Events (and Covered Persons).</p> <p>Claim 1: (-\$500) Excess + \$800 Medical costs = \$300 claim payment.</p> <p>Claim 2:</p> <p>a) Deduct the Excess of \$500</p> <p>b) Establish original purchase price of the laptop: \$1,000</p> <p>c) Apply depreciation*:</p> <ul style="list-style-type: none"> 2.5% per month for 6 months = 15% depreciation. 15% of \$1,000 = \$150 total depreciation. <p>d) Establish current value of the laptop by subtracting depreciation from the purchase price of the laptop</p> <ul style="list-style-type: none"> \$1,000 - \$150 = \$850 <p>Calculation for the amount payable: (-Excess) + current value = amount payable (-\$500) + \$850 = \$350 claim payment.</p> <p>Claim 3: (-\$500) Excess + \$900 Smartphone = \$400 claim payment.</p>
* For depreciation details, please review Section F - Personal Baggage, Valuables, Money and Travel Documents Cover		

Pre-Existing Medical Conditions

This Policy **does not cover** any Pre-Existing Medical Conditions under Sections A – G below. If You have Pre- Existing Medical Conditions, this cover may not be right for You. Before You make Your Relevant Travel Purchase, You should consider whether a medical condition is considered Pre-Existing based on the Pre-Existing Medical Condition definition within this Policy and whether this Policy provides the right cover for You and Your health situation.

COVID-19

What is covered?

This Policy treats COVID-19 in the same way as any other Illness. This means where there is coverage for Illness related Events under the following sections, it applies to COVID-19:

1. Section A – Trip Cancellation and Amendment Cover;
2. Section B – Overseas Medical Emergency Expenses Cover, and
3. Section D – Resumption of Long Overseas Trip Cover.

What is not covered?

We will not pay any benefit, loss, or costs arising from or relating to:

1. border closures or government issued "Do Not Travel" warnings arising from COVID-19 (including where the border closure or travel warning occurs after You made Your Relevant Travel Purchase);
2. mandatory quarantine, except when You have a valid Trip Change or Curtailment claim under specified Event 1 of Section A – Trip Cancellation and Amendment Cover and incur reasonable additional travel or accommodation expenses resulting from the quarantine.

Pregnancy

It's important to understand how pregnancy affects Your cover under this Policy. Whilst Your retail item benefits are unaffected, some of Your travel insurance benefits are limited as summarised below.

You will not be covered for costs associated with the actual birth of Your child or any pregnancy related medical conditions You are suffering from. For more information see - **When are You Not Covered if You are pregnant?**

When does the travel insurance cover You, if You are pregnant?

If You are pregnant, You are covered for claims that arise from Your pregnancy, under:

1. **Section B – Overseas Medical Emergency Expenses Cover:** when You are on an Overseas Return Trip, if You have a pregnancy related Medical Emergency resulting from an Injury or Illness which:
 - a) occurs before the end of the 23rd week of Your pregnancy; and
 - b) is not otherwise excluded within this Policy.
2. **Section A – Trip Cancellation and Amendment Cover:** if You have an Injury or unforeseen Illness arising from or relating to Your pregnancy, that occurs before the end of the 23rd week of Your pregnancy and which:
 - a) a treating Doctor confirms that it prevents You from going on the Trip or continuing the Trip; and
 - b) is not otherwise excluded within this Policy.

How is the number of weeks of pregnancy calculated?

The number of weeks of Your pregnancy is calculated from the last known date of Your menstrual period or calculated from staging ultrasound.

When are You not covered if You are pregnant?

You are not covered for any costs arising from or related to:

- a) any Pre-Existing Medical Condition;
- b) any past medical condition(s) relating to a previous pregnancy or if You have experienced pregnancy complications prior to You making Your Relevant Travel Purchase;
- c) Your pregnancy, if after the end of the 23rd week of Your pregnancy;
- d) any costs under Section B - Overseas Medical Emergency Expenses Cover arising from childbirth or the health of a newborn child. This exclusion applies irrespective of the stage of pregnancy at which the child is born. Meaning a newborn (whether premature or otherwise) is not considered a Covered Person under the Policy if the child was born on the Trip;
- e) any costs under Section B - Overseas Medical Emergency Expenses Cover arising from or relating to an abortion, unless this is to save the life of the mother following an Injury or Illness;
- f) any costs under Section B - Overseas Medical Emergency Expenses Cover arising from fertility treatment or treatment associated with an assisted reproduction program including but not limited to, in vitro fertilisation (IVF).

Excluded Sports and Activities

Not everything You do on Your Trip will be covered by this Policy. This includes:

- some popular holiday activities such as bungee jumping, jet skiing, horse riding or trekking (with climbing equipment or when You ascend more than 3,000 metres from sea level);
- a sporting event where You may be eligible to receive a fee, including prize money.

Please see the definition of 'Excluded Sports and Activities' for a full list of activities and sports which are not covered under this Policy.

Travelling Against Medical or Government Advice

If You are advised not to travel or not to go on a particular Trip (for example, to a specific destination), You must comply with that advice. You will not be covered under Sections A – H of this Policy if You start a Trip against the following advice:

- a treating Doctor advises You not to travel; or
- The New Zealand government or agency (such as MFAT) advises You not to travel (for example, through border closures or 'Do Not Travel' travel advisories). This exclusion applies even if You have been granted a travel exemption by the New Zealand government or agency (such as MFAT) to travel.

Return Trips Only

You are only eligible for cover under sections A-H of this Policy for return Trips i.e. trips that begin and end from Your Home or Work in New Zealand. It does not cover One-Way Trips where You have no plans to return to New Zealand. If You have not made Your Relevant Travel Purchase prior to Your Trip departure date, You are not eligible for cover under this Policy. Please refer to the Eligibility for Insurance Table for more information.

Fraud

Chubb considers it important for customers to take insurance fraud seriously. Creation or submission of false documents, or exaggerating a genuine claim is considered insurance fraud. Such behaviour has a negative impact on the cost of insurance for all customers.

We utilise Our dedicated special investigations unit at Chubb to detect and investigate selected claims daily. When the evidence supports it, Chubb will report suspect claims to the police and dedicate resources to assisting any potential criminal prosecutions.

Goods and Services Tax

If We agree to pay a claim under Your Policy, We will base any claim payment on the Goods and Services Tax (G.S.T.) inclusive costs (up to the relevant Policy limit).

New Zealand Law

Your Policy is governed by the laws of New Zealand. Any dispute or action in connection with Your Policy shall be conducted and determined in the courts of New Zealand.

New Zealand Currency

All payments by You to Us and Us to You under Your Policy must be in New Zealand currency.

Termination

Cover is terminated at the earlier of the following:

- cancellation of Your Revolut Premium Plan; or
- termination of the Group Policy.

Upon termination of the Group Policy, the insurance benefits will no longer be available to Plan Members to claim for any Event that occurred after the termination date, even if Plan Members satisfied the eligibility criteria for cover before the termination date of the Group Policy. Revolut will notify You if the Group Policy is terminated.

About Chubb Insurance New Zealand Limited

Chubb Insurance New Zealand Limited (NZBN 9429040398037, Financial Service Provider (FSP) No. 35924) (Chubb) is the insurer and issuer of this product. In this Policy, "We", "Us", "Our" means Chubb.

Our contact details are:

NZBN: 9429040398037

FSP No. 35924

Head Office: CU 1-3, Shed 24, Princes Wharf, Auckland 1010

Postal address: PO Box 734, Auckland 1140 O 0800 600 604

E cardinsuranceservices.ANZ@chubb.com

General Enquiries

If You have any questions about Your Policy, You can either:

Email Chubb at cardinsuranceservices.ANZ@chubb.com

Write to Chubb at PO Box 734, Auckland 1140

Call Chubb on 0800 600 604

Chubb Assistance (In the event of an Emergency)

Emergency assistance around the world

In the event of a medical or similar emergency whilst overseas call +64 9 374 1774 to get prompt help in locating medical assistance in Your local area.

For all non-emergency matters, contact Chubb Customer Service on 0800 600 604

Where Your claim is excluded or falls outside the Policy coverage, the provision of emergency assistance by Chubb Assistance will not in itself be an admission of liability.

Considerable effort is made to locate, assess and reassess medical facilities and other services worldwide. However, the medical standards, sanitary conditions, reliability of telephone systems and facilities for medical services differ from country to country and accordingly, it is not always possible to have control over these factors. In the circumstances, responsibility for any loss, medical complication or death resulting from any factor beyond Our control, cannot be accepted by Chubb Assistance or Us.

Eligibility for Insurance Table

Cover Section	Eligibility Criteria To be eligible for the benefits under the cover Policy? section(s) of the Policy, the following eligibility criteria needs to be met:	When are the benefits available under this Policy?	When are no benefits available under this Policy?
Travel Insurance Cover (Section A to G)	<ol style="list-style-type: none"> You are a Covered Person. You are a Resident of New Zealand. You are either: <ol style="list-style-type: none"> going on a Domestic Return Trip, and prior to the Trip departure date You: <ol style="list-style-type: none"> spend \$500 or more on accommodation; or pay the full amount of Your return ticket for Your Scheduled Flight or Scheduled Cruise; by charging the payment to a card connected to the Plan Member's Revolut Account to meet 3a (i) or (ii); or going on an Overseas Return Trip and prior to the Trip departure date You pay the full amount of Your return ticket for Your Scheduled Flight or Scheduled Cruise by charging the payment to a card connected to the Plan Member's Revolut Account to meet 3b; The Plan Member has a fully-paid and active Revolut Premium Plan subscription when You meet condition 3. You are seventy-nine (79) years of age or younger when You first become eligible for this cover by meeting conditions 1 to 4 above. 	<p>If You have satisfied the eligibility criteria, You will have cover for the Domestic Return Trip or Overseas Return Trip that eligibility condition 3 applies to.</p>	<p>There is no cover under this Policy if:</p> <ol style="list-style-type: none"> You do not meet the eligibility criteria; You are going on a One-Way Trip; You only pay for a one-way Scheduled Flight or Scheduled Cruise ticket; Your Revolut Premium Plan subscription has been cancelled, suspended or terminated; the Group Policy is terminated. <p>Please also refer to the Terms, Conditions and Exclusions within each cover section and the General Exclusions within this Policy.</p>
Rental Vehicle Excess Cover (Section H)	<ol style="list-style-type: none"> You are a Covered Person. You are a Resident of New Zealand. You hire a Rental Vehicle for less than thirty (30) days and pay the entire cost including the insurance for loss or damage to the Rental Vehicle using a card connected to the Plan Member's Revolut Account. The Plan Member has a fully-paid and active Revolut Premium Plan subscription when You meet condition 3. You are seventy-nine (79) years of age or younger when You first become eligible for this cover by meeting conditions 1 to 4 above. 	<p>If You have satisfied the eligibility criteria, You will have cover for the excess applicable to the Rental Vehicle that eligibility condition 3 applies to.</p>	<p>There is no cover under this Policy if:</p> <ol style="list-style-type: none"> You do not meet the eligibility criteria; Your Revolut Premium Plan subscription has been cancelled, suspended or terminated; the Group Policy is terminated; <p>Please also refer to the Terms, Conditions and Exclusions within each cover section and the General Exclusions within this Policy.</p>

If You Change Your Revolut Plan, or Your Revolut Plan is Cancelled or Suspended

If You change Your Revolut plan to another plan offered by Revolut (e.g. a plan downgrade or upgrade), You will not be entitled to cover under this Policy.

The plan You hold at the date of the claim Event will determine which insurance benefits You have. If Your new plan comes with insurance benefits, You may be entitled to cover under that new policy. You should always check before changing to another plan whether that plan comes with insurance benefits, and the terms and conditions associated with any such insurance benefits to ensure the level of cover is right for You.

If your Revolut Premium Plan is suspended or cancelled, then there is no cover under this Policy.

Please see the table below for more information.

Revolut plan at the date of Relevant Travel Purchase	Revolut plan at the Date of Claim Event	Which Policy Applies?
Revolut Premium Plan	A different Revolut plan with no insurance benefits.	This Policy will not apply as You changed Your Revolut plan. This means there is no cover under this Policy.
Revolut Premium Plan	A different Revolut plan with different insurance benefits (i.e. where You upgrade or downgrade to a different Revolut plan).	This Policy will not apply as You changed Your Revolut plan. The policy of Your new Revolut plan will apply, subject to the terms, conditions, limits and exclusions of that policy,
A different Revolut plan with different insurance benefits	Revolut Premium Plan	This Policy will apply. Cover is subject to the terms, conditions, limits and exclusions of this Policy.
No Revolut plan or a different Revolut plan with no insurance benefits	Revolut Premium Plan	This Policy will not apply as You have not satisfied the eligibility criteria outlined under the Eligibility for Insurance Table.
Plan Suspension or Cancellation		
Revolut Premium Plan	Your Revolut Premium Plan is cancelled or suspended.	This Policy does not apply; there are no insurance benefits available to You as Your Revolut Premium Plan subscription has been cancelled or suspended.

The following examples are provided to illustrate how Your cover may be affected by changes to Your plan.

Example A – No Revolut plan in place at the date of claim Event	Example B – Different Revolut plan in place at the date of claim Event
<p>Joan holds a Revolut plan that has travel insurance cover and makes a Relevant Travel Purchase for a Trip that she intends to take later in the year.</p> <p>Before she starts her Trip, Joan decides to cancel her Revolut plan. Upon cancelling her Revolut plan, Joan does not apply for another Revolut plan.</p> <p>Subsequently, Joan travels and unfortunately her luggage is lost in transit to her scheduled destination.</p> <p>Joan does not have any entitlement to make a claim under the Policy for the lost luggage as Joan had cancelled the Revolut plan, which means Joan did not hold a valid Revolut plan at the date of the claim Event and therefore no longer has access to the travel insurance cover.</p>	<p>Tim makes a Relevant Travel Purchase for an Overseas Return Trip using his Revolut plan that has travel insurance cover.</p> <p>Prior to travelling, Tim arranges with Revolut to downgrade his plan to another Revolut plan with a lower fee that has less travel insurance benefits.</p> <p>On the Trip, Tim suffers an Injury. The previous Revolut plan which Tim held included Overseas Medical Emergency Expenses cover up to \$2,000,000, but the new plan held by Tim at the date of the claim Event only includes Overseas Medical Emergency Expenses cover up to \$1,000,000.</p> <p>Tim can only make a claim for Overseas Medical Emergency Expenses up to \$1,000,000 subject to his new Revolut plan's terms, conditions, limits and exclusions.</p>

Definitions

The following words when used with capital letters in this document have the meaning given below. Wherever these words are used in plural in this Policy, they have the same meaning as the singular form shown below.

Accidental Death means death occurring as a result of an Injury.

Adult means a Covered Person who is not a Dependent Child.

Chubb means Chubb Insurance New Zealand Limited (NZBN 9429040398037, FSP No. 35924) of CU 1-3, Shed 24, Princes Wharf, Auckland 1010 (Chubb).

Chubb Assistance means the service provider acting on behalf of Chubb to provide emergency assistance.

Close Relative means Spouse, de-facto, parent, parent-in-law, step-parent, child, brother, half-brother, step-brother, brother-in-law, sister, half-sister, step-sister, sister-in-law, daughter-in-law, son-in-law, niece, nephew, uncle, aunt, grandparent or grandchild.

Covered Person means the Plan Member and their accompanying:

1. Spouse; and
2. legally Dependent Child(ren);

who meets the eligibility criteria as specified in the Eligibility for Insurance Table.

COVID-19 means Coronavirus disease, an infectious disease caused by the SARS-CoV-2 virus, or any variation or mutation of that virus.

Dentist means a dentist or dental surgeon who is registered or licensed to practice dentistry under the laws of the country in which they practice, other than You or Your Close Relative, unless approved by Chubb Assistance, which will not unreasonably be withheld.

Dependent Child(ren) means any child (including stepchild or adopted child) of a Plan Member or Spouse who is primarily dependent upon the Plan Member or Spouse for maintenance and support, where the child travels with the Plan Member on each part of the Trip and the child is:

- a. eighteen (18) years of age or younger; or
- b. twenty-four (24) years of age or younger and is a full-time student of an accredited institution of higher learning; or
- c. of any age permanently mentally or physically incapable of self-support, as confirmed by medical evidence from a Doctor and who is permanently living with the Plan Member or Spouse.

Doctor means a medical practitioner or specialist (an expert in a specific area of medicine) who is registered or licensed to practice medicine under the laws of the country in which they practice, other than You or Your Close Relative, unless approved by Chubb Assistance, which will not unreasonably be withheld.

Domestic Return Trip means a trip within New Zealand having:

- i. at least two (2) consecutive overnights stay at Your destination which is more than 50-kilometre radius from Your Home; or
- ii. at least one (1) overnight stay at Your destination which is more than 100-kilometre radius from Your Home, and

starting:

- a. when You leave Your Home or Your Work (whichever occurs last) to travel to Your destination, and

ending the earlier of:

- b. when You return to Your Home or Your Work (whichever occurs first); or
- c. when Your Trip exceeds fourteen (14) consecutive days.

Event(s) means an occurrence that could give rise to a claim for a benefit under this Policy. Any one occurrence or series of occurrences attributable to one source or originating cause is deemed to be one Event.

Excess means the amount specified in the Schedule of Benefits that is payable by each Covered Person for each claimable Event, when indicated. This means that if a claim is covered, the Excess will be deducted from Your claim amount before any limits have been applied to the amount being claimed. For example, if the excess is \$500 and Your claim is accepted, and You are claiming \$800 (where no depreciation or other limit applies), the calculation is: $(-\$500) \text{ (the excess)} + \$800 = \$300$.

Excluded Sports and Activities means boxing; cave diving; horse jumping; horse riding; hunting and hunting on horseback; professional sports; canyoning; caving; diving; mountain-climbing; steeple chasing; any form of motor racing; speed, performance or endurance tests; abseiling; American football; bob sleigh; bungee jumping; base jumping, canoeing; clay pigeon shooting; deep sea fishing; four-wheel driving adventures; go-karting; hang gliding; heli-skiing; hockey; hot air ballooning; ice hockey; jet biking and jet skiing; martial arts; micro-lighting; mountain biking off tarmac; mountaineering; parachuting; paragliding; parascending; paraskiing; polo; quad biking; rock climbing; SCUBA diving deeper than thirty (30) metres; skidoo; ski-jumping; ski-racing; ski-stunting; tour operator safari (where You or any tourist will be carrying guns); trekking requiring climbing equipment and/or ascending above 3,000 metres from sea level; ultra-marathons, biathlons and triathlons; war games/paint ball; white water rafting; yachting more than twenty (20) nautical miles from the nearest coastline.

Forcible Entry means unlawful entry by forcible and violent means, as evidenced by a broken window, damaged or picked lock, broken hinge or door handle.

Group Policy means the group policy of insurance held by Revolut as detailed in the 'Insurance Terms and Conditions' section of this Policy.

Home means Your usual place of residence in New Zealand (where You live).

Illness means a sickness or disease (including COVID-19) which requires Treatment by a Doctor or a Dentist. An Illness is not a Pre-Existing Medical Condition and is not an Injury.

Injury means an accidental bodily injury resulting solely and directly from:

- a. a sudden, external and identifiable Event that happens by chance and could not have been expected from the perspective of the Covered Person; and
- b. which occurs independently of any Illness or any other cause; and
- c. causes a loss within twelve (12) months of the accident.

It does not mean an Illness or any Pre-Existing Medical Condition.

Insolvency means bankruptcy, provisional liquidation, liquidation, insolvency, appointment of a receiver or administrator, entry into a scheme of arrangement, statutory protection stopping the payment of debts or the happening of anything of a similar nature under the laws of any jurisdiction.

Long Overseas Trip means an Overseas Return Trip with an itinerary of 15 days or more.

Manual Work means paid work which involves the installation, assembly, maintenance or repair of electrical, mechanical or hydraulic plant (other than in a purely managerial, supervisory, sales or administrative capacity). It also means manual labour of any kind including, but not restricted to, hands-on work such as a plumber, electrician, lighting or sound technician, carpenter, painter, decorator or builder.

Medical Emergency means:

- an Injury;
- sudden and unforeseen Illness; or
- a dental issue,

suffered by You while on an Overseas Return Trip (except when in New Zealand), which results in Your immediate need for Treatment which cannot be reasonably delayed until Your return to New Zealand without causing discomfort or risk of aggravation in the opinion of a local treating Doctor or by Chubb Assistance.

Money means currency, traveler's cheques, hotel and other redeemable holiday vouchers and petrol coupons. It does not mean cryptocurrency.

Monthly Salary means:

1. for an employed person: Your regular monthly pre-tax base salary paid every calendar month excluding bonus, commission, overtime or any other variable income; or
2. for a self-employed person: monthly pre-tax income derived from personal exertion, after deduction of all expenses incurred in connection with the derivation of that income, averaged over the period of twelve (12) months immediately preceding the loss of income or over such shorter period as they have been self-employed.

Natural Disaster means volcanic eruption, flood (more than 20,000 square metres of normally dry land), tsunami, earthquake, landslide, hurricane, cyclone, typhoon, tornado or bushfire. It does not mean any infectious or contagious disease or virus regardless of transmission (including pandemic or epidemic).

New Zealand means the area enclosed by the territorial waters of New Zealand.

Non-Scheduled Flight means a flight on an aircraft whose flights are not conducted in accordance with fixed flying schedules, over specific air routes, to and from fixed terminals. For example, a privately hired, rented or chartered air transport (such as a private jet or plane or helicopter).

One-Way Trip means any trip for which You are unable to provide evidence of Your intention to return to Your Home or Your Work.

Overseas Return Trip means a trip where Your destination is outside of New Zealand:

starting:

- a. when You leave Your Home or Your Work (whichever occurs last) to travel to the airport to fly on Your Scheduled Flight; or
- b. when You leave Your Home or Your Work (whichever occurs last) to travel to a harbour port to board a Scheduled Cruise; and

ending the earlier of:

- c. when You return to Your Home or Your Work (whichever occurs first) having travelled from the airport or harbour port; or
- d. when Your Trip exceeds thirty (30) consecutive days.

Pair or Set means a number of items used together, associated as being similar or corresponding (including attached and unattached accessories) and being regarded as one (1) unit.

Plan Member means the person who has a Revolut Premium Plan subscription. For the avoidance of doubt, a person is only a 'Plan Member' under this Policy while their Revolut Premium Plan subscription is active.

Personal Baggage means items of necessity, ornament, personal convenience or personal use for Your individual use during the Trip, including clothing, toiletries, and personal effects worn or carried by You within a suitcase (or similar). It does not include Valuables.

Policy means this document which details the insurance benefits available to You under the Group Policy including all relevant terms, conditions and exclusions.

Pre-Existing Medical Condition means any physical defect, medical or dental condition, illness, injury or disease that:

1. within the two (2) years prior to You making Your Relevant Travel Purchase:
 - a. requires either of the following:
 - i. ongoing medication for treatment or risk factor control;
 - ii. prescribed medication from a Doctor;
 - iii. check-ups, consultations, reviews or progress advice (other than those recommended by a Doctor to review a previous condition that is considered by a Doctor prior to You making Your Relevant Travel Purchase to be cured or in complete remission); or
 - iv. surgery; or
 - b. is either:
 - i. under investigation;
 - ii. pending diagnosis or test results;
 - iii. chronic or arthritic; or
2. within the three (3) years prior to You making Your Relevant Travel Purchase involves:
 - a. any of the following body parts:
 - i. heart;
 - ii. brain (other than a mental health related condition);
 - iii. liver;
 - iv. back;
 - v. spine;
 - vi. kidneys;
 - vii. cardiovascular or circulatory or respiratory system; and

- b. where such medical condition either:
 - i. involved a hospital emergency visitation or being an inpatient in hospital; or
 - ii. required or requires surgery, a specialist appointment or consultation; or
 - iii. requires:
 - ongoing medication for treatment or risk factor control; or
 - prescribed medication from a Doctor; or
 - check-ups, consultations, reviews or progress advice (other than those recommended by a Doctor to review a previous condition that is considered by a Doctor prior to You making Your Relevant Travel Purchase, to be cured or in complete remission); or
- c. is currently either:
 - i. under investigation; or
 - ii. pending diagnosis or test results; or
3. within the five (5) years prior to You making Your Relevant Travel Purchase related to cancer; or
4. within the three (3) months immediately prior to You making Your Relevant Travel Purchase led to the manifestation of symptoms where a reasonable person in the circumstances would be expected to be aware of.

Public Place means, but is not limited to, shops, buses, planes, trains, taxis, airports, bus depots, hotel foyers, restaurants, cafes, beaches, entertainment venues and any place that is accessible by the public.

Public Transport means an air, land, water or rail passenger transport that operates to a published timetable or schedule and is available to the public. It does not mean privately hired, rented or chartered air, land or water transport (such as a taxi, Uber, limousines, helicopter, private jet or plane).

Relevant Travel Purchase means:

1. if You are going on a Domestic Return Trip, prior to the Trip departure date You:
 - a. spend \$500 or more on accommodation; or
 - b. pay the full amount of Your return ticket for Your Scheduled Flight or Scheduled Cruise;
 by charging the payment to a card connected to the Plan Member's Revolut Account to meet 1(a) or (b); or
2. if You are going on an Overseas Return Trip, prior to the Trip departure date You pay the full amount of Your return ticket for Your Scheduled Flight or Scheduled Cruise by charging the payment to a card connected to the Plan Member's Revolut Account.

Rental Agreement means the contract of hire between the Rental Company and You in respect of a Rental Vehicle.

Rental Company means a company or agency that hires Rental Vehicles and is fully licensed with the regulatory authority of the Country, state or local authority where the Rental Vehicle is collected.

Rental Vehicle means any sedan, station wagon, hatchback or sports utility vehicle (SUV) rented under a Rental Agreement on a daily or weekly basis from a Rental Company. It does not mean trucks, mini buses, buses, trailers, caravans, campervans, motorcycles, mopeds, motorbikes, motor homes, scooters or bicycles.

Rental Vehicle Deductible means the amount (insurance excess) payable by You for each and every claim when You have purchased the comprehensive vehicle insurance proposed by the Rental Company.

Repatriation/Evacuation means Your:

1. transportation to the nearest hospital, if transportation is not provided free of charge in the country of incident; or
2. evacuation to the nearest adequately equipped hospital in the event that local medical facilities consider they cannot adequately treat You or where Chubb Assistance's medical officer considers local medical facilities to be inadequate; or
3. repatriation directly to New Zealand when permitted by the local treating Doctor or when recommended by Chubb Assistance's medical officer; or
4. return to New Zealand after hospitalisation, provided that You are deemed to be medically fit for travel by a treating Doctor or by Chubb Assistance's medical officer, and that Your original means of transportation cannot be used.

Resident of New Zealand means a New Zealand citizen, holder of a New Zealand permanent residency visa, partner/spouse visa, New Zealand skilled migrant visa (including an Accredited Employer Work Visa), or a student visa:

- a. with a right to entry into New Zealand in accordance with their citizenship, residency or visa;
- b. with access to long-term medical care in New Zealand;
- c. who has a permanent New Zealand residential address; and
- d. who currently resides in New Zealand.

Revolut means Revolut Payments New Zealand Pty Limited NZBN 9429048733212 of Revolut, Level 2, 318 Lambton Quay, Wellington Central, Wellington, 6011, New Zealand, the Policyholder.

Revolut Account means a personal account opened with Revolut in New Zealand where the Plan Member is subscribed to Revolut Premium Plan.

Revolut Premium Plan means an in-force (meaning that subscription fees are currently paid up to date and it is not cancelled, suspended or terminated) Revolut Premium Plan subscription with Revolut.

Scheduled Airline means airline passenger transport that operates to a published timetable or schedule and is available to the general public. It does not mean privately hired, rented or chartered air transport (such private jet or plane or helicopter).

Scheduled Cruise means passenger transport that operates to a published timetable or schedule and is available to the general public. It does not mean privately hired, rented or chartered sea transport (such as water taxi, private boat, cruising on a cargo ship).

Scheduled Flight means a flight in an aircraft on a Scheduled Airline.

Schengen Visa means You holding a valid visa that enables You to enter, freely travel within, and leave any of the Schengen member countries within Europe.

Secure Area means the locked dashboard, glove compartment, boot or luggage compartment of a motor vehicle including the locked luggage compartment of a hatchback or station wagon, the fixed storage units of a motorised or towed caravan, or a locked luggage box locked to a roof rack locked to the vehicle, providing that, in each case, all items are out of sight.

Smartphone means an electronic device used for mobile telecommunications over a cellular network (including but not limited to, Apple, Samsung, Huawei or similar). Smartphone does not mean tablets or smart watches.

Spouse means the Plan Member's husband, wife, fiancé, defacto , civil union partner and travels with the Plan Member on each part of the Trip.

Terrorism means activities against persons, organisations or property of any nature:

- a. that involves the following or preparation for the following:
 - i. use of, or threat of, force or violence;
 - ii. commission of, or threat of, force or violence; or
 - iii. commission of, or threat of, an act that interferes with or disrupts an electronic, communication, information, or mechanical system; and:
- b. when one (1) or both of the following applies;
 - i. the effect is to intimidate or coerce a government of the civilian population or any segment thereof, or to disrupt any segment of the economy; and/or
 - ii. it appears that the intent is to intimidate or coerce a government, or to further political, ideological, religious, social or economic objectives or to express (or express opposition to) a philosophy or ideology.

Terminal Illness means a medical condition for which a terminal prognosis has been given by a qualified Doctor and which is likely to result in death.

Travel Documents means travel tickets, passports, visas and driving licence.

Travelling Companion means a person travelling with You on a Trip which has the same travel itinerary as You.

Treatment means surgical or medical procedures performed by a Doctor or Dentist where the sole purpose of which is to cure or relieve Illness or Injury.

Trip means:

1. a Domestic Return Trip; or
2. an Overseas Return Trip.

Unattended means when Your Personal Baggage, Valuables, Money, Travel Documents or an Eligible Item are not:

- a. worn or carried by You; or
- b. under Your observation within three (3) metres of You.

Usual Work means permanent full or part time employment, including self-employment, which You are engaged in prior to Your Overseas Return Trip starting and that You intend to return to at the end of Your Overseas Return Trip.

Valuables means jewellery; furs; articles containing precious metals or precious stones; watches; binoculars; audio equipment or devices; photographic and electronic equipment or devices; Smartphones; personal organisers and games consoles; laptops and external computer devices (including all printers, modems, external hard drives and similar).

We/Our/Us means Chubb.

Work means Your usual place of work within New Zealand having a fixed physical address.

You/Your means a Covered Person.

Coverage Summary

The coverage summary table below is a summary of cover only, it is not an exhaustive list of all limits, terms, conditions or exclusions in this Policy. It can be used as a quick reference to understand key coverage elements to each cover section. For a full understanding of what is covered, when You are covered and where cover does not apply, please refer to the individual section including the General Exclusions within this Policy. You should always read the full Policy for comprehensive details. The benefits provided are subject to the terms, conditions and exclusions contained within this Policy.

Cover Section	Cover Description	Key Exclusions and Limitations
Section A	<p>Trip Cancellation and Amendment Cover</p> <p>Provides cover for non-refundable and unused deposits, excursion costs, and travel and accommodation costs You have paid in advance in the event You Cancel, Curtail or change Your Trip for the following reasons:</p> <ul style="list-style-type: none"> You or Your Travelling Companion being, in the opinion of a treating Doctor, unfit to begin or continue Your Trip due to an Injury, suffering an unforeseen Illness or dying before or during Your Trip; Your Close Relative, or a Close Relative of a Travelling Companion, having an Injury, suffering an unforeseen Illness or dying before or during Your Trip; a Natural Disaster has caused devastation to the destination You were intending to travel; as a result of a Natural Disaster, The New Zealand Government or government agency (such as MFAT – Ministry of Trade and Foreign Affairs) have issued, or upgraded a travel advisory warning advising You to 'Do Not Travel' or that borders are closed at the destination You were intending to travel, and the warning was published or the borders were closed after You: <ul style="list-style-type: none"> made Your Relevant Travel Purchase in the case of a claim for Cancellation, or started Your Trip in the case of a claim for Curtailment and Trip Change. <p>Cover varies depending on the Trip type (overseas or domestic).</p>	<ul style="list-style-type: none"> additional travel or accommodation expenses; You or any other person having a change of mind and deciding not to start a Trip, continue with the Trip or any other disinclination to travel; Cancellation, Curtailment or Trip Change due to Pre-Existing Medical Conditions; losses arising from the death, serious injury or acute Illness of any Close Relative or Travelling Companion who is eighty (80) years of age or older when You make Your Relevant Travel Purchase; Close Relative who is not a Resident of New Zealand; circumstances where Cancellation, Curtailment or Trip Change was foreseeable, avoidable, unnecessary or within Your control at the time of making a Relevant Travel Purchase (for Cancellation) or before starting a Trip (for Curtailment or Trip Change); additional costs incurred due to Your failure to notify the carrier or travel agent as soon as reasonably practicable that Your Trip is to be Cancelled or Curtailed; any government regulation, conditions, prohibition or restriction, including but not limited to: <ul style="list-style-type: none"> mandatory quarantine; border closures and/or government travel advisories, except where You have a necessary and unavoidable Cancellation, Curtailment or Trip Change due to specified Event 9 of Section A; loss arising from any epidemic, pandemic or outbreak of an infectious disease or virus (except for loss arising from COVID-19 which is covered under specified Events 1 and 2).

Cover Section	Cover Description	Key Exclusions and Limitations
Section B	<p>Overseas Medical Emergency Expenses Cover</p> <p>Provides cover for Repatriation/ Evacuation, cost of overseas emergency medical Treatment, emergency dental Treatment, incidental expenses and reasonable extra accommodation costs in the event of a Medical Emergency while You are on Your Overseas Return Trip.</p>	<ul style="list-style-type: none"> • Your Pre-Existing Medical Conditions; • You are eighty (80) years of age or older when You make Your Relevant Travel Purchase; • Your participation in Excluded Sports and Activities; • medical costs if You do not make reasonable attempts to contact Chubb Assistance before seeking emergency medical Treatment, or You chose to seek Treatment from a medical service provider not approved by Chubb Assistance; • costs arising from or related to Trips where the following advice has been provided prior to starting Your Trip, • The New Zealand Government or government agency (such as MFAT) has issued a travel advisory warning, advising You to 'Do Not Travel' or that borders are closed, for the destination You planned to travel to; or • a Doctor advised You not to travel; • loss arising from any epidemic, pandemic or outbreak of an infectious disease or virus (except for loss arising from COVID-19 which is first diagnosed by a Doctor while on Your Trip).
Section C	<p>Public Transport Accident Cover</p> <p>Provides cover for an Adult's Accidental Death arising:</p> <ul style="list-style-type: none"> • while travelling as a passenger on Public Transport; or • from exposure or disappearance. 	<ul style="list-style-type: none"> • Privately hired, rented or chartered transport; • We will only pay 1 benefit type amount for any 1 accident or Injury, being the highest benefit type amount for an Adult.
Section D	<p>Resumption of Long Overseas Trip Cover</p> <p>Provides cover for costs to resume Your Long Overseas Trip (when You have more than fourteen (14) days from the return date of Your Long Overseas Trip) after it has been interrupted following the death, Injury or unforeseen Illness of a Close Relative.</p>	<ul style="list-style-type: none"> • You must resume Your Long Overseas Trip within thirty (30) days of returning to New Zealand and have more than fourteen (14) days remaining from the return date of Your Long Overseas Trip; • Close Relative who is eighty (80) years of age or older when You make Your Relevant Travel Purchase; • Close Relative who is not a Resident of New Zealand; • costs where there was a reasonable likelihood that a return Home may be necessary or a reasonable person under the circumstances would have foreseen prior to making the Relevant Travel Purchase, arranging, rearranging the Trip may lead to Your return Home from Your Long Overseas Trip.

Cover Section	Cover Description	Key Exclusions and Limitations
Section E	<p>Trip Delay Cover</p> <p>Provides cover on a Trip for:</p> <ul style="list-style-type: none"> the cost of accommodation due to a delayed flight departure of six (6) hours or more, flight cancellation, denied flight boarding or missed flight connection; the purchase of essential emergency clothing and toiletries after a twelve (12) hour delay of Personal Baggage checked-in on Scheduled Flight. <p>The amount of cover varies for each benefit.</p>	<ul style="list-style-type: none"> Personal Baggage delay or extended Personal Baggage delay when checked-in on the Scheduled Flight that returns You Home; the purchase of clothing or toiletries that are not reasonably necessary for Your Trip; costs if You fail to notify the transport provider or carrier about delayed or missing luggage or You do not obtain a luggage incident report from them or show You have taken reasonable steps to obtain one; any delay or cancellation of a Scheduled Flight as a result of COVID-19.
Section F	<p>Personal Baggage, Valuables, Money and Travel Documents Cover</p> <p>Provides cover for damaged, destroyed, lost, stolen Personal Baggage, Valuables, Money and Travel Documents during Your Trip.</p>	<ul style="list-style-type: none"> Valuables or Money within Your Personal Baggage checked-in or stowed in the luggage hold of an airplane, ship, bus or train; Valuables and/or Money that are left Unattended in a motor vehicle; items left Unattended in a Public Place (unless You have no option other than to leave the items Unattended due to an emergency medical, security or evacuation situation); claims where You do not obtain a report from local police, the carrier, tour or transport operator or accommodation provider and You have not taken reasonable steps to obtain one either; deductions will be applied for depreciation (wear and tear), as explained in Section F.
Section G	<p>Personal Liability Cover</p> <p>Covers Your liability if You damage someone's property or cause them Injury.</p>	<ul style="list-style-type: none"> You intentionally incurring any liability; Injury to any person who is a member of Your family, a Close Relative, a Travelling Companion or any person under a contract of service or apprenticeship with You; Any damage or Injury out of the ownership, possession, control or use by You or on Your behalf of: <ul style="list-style-type: none"> mechanically propelled vehicles (including scooters), aircraft (including drones), hovercraft or watercraft (other than non-mechanically propelled watercraft less than ten (10) metres in length); firearms; animals (other than horses and domestic pets).
Section H	<p>Rental Vehicle Excess Cover</p> <p>Provides cover for the excess for which You would be liable to pay when You hire a Rental Vehicle for less than thirty (30) days and Your Rental Vehicle is:</p> <ol style="list-style-type: none"> damaged in a motor vehicle collision; or damaged by fire; or maliciously damaged; or stolen; <p>whilst in Your control or custody.</p>	<ul style="list-style-type: none"> The rental of trucks, mini buses, buses, trailers, caravans, campervans, motorcycles, mopeds, motorbikes, motor homes, scooters or bicycles; operation of the Rental Vehicle which violates the terms of the Rental Agreement; where You are not a nominated driver or specified driver under the Rental Agreement; where You do not have an appropriate and a valid driving licence giving You legal rights to drive; anyone who is not a Covered Person; costs where You have not paid for the insurance for loss or damage to the Rental Vehicle.

Schedule of Benefits

Please note that amounts quoted are in New Zealand dollars, unless otherwise noted.

Travel Insurance							
Section of Cover	Cover		Benefit Limits – per Covered Person unless otherwise stated				
			Overseas Return Trip		Domestic Return Trip		Excess Applies
Section A	Trip Cancellation and Amendment Cover (section limit) for non-refundable, unused and paid in advance: 1. deposits 2. excursion costs 3. travel and accommodation costs		Up to \$10,000		Up to \$2,000		\$500
Section B	Overseas Medical Emergency Expenses Cover 1. In the event of a Medical Emergency (section limit)		Up to \$1,000,000 for up to twelve (12) months from the date of the Injury or Illness		Not Covered		\$500
	2. Emergency Dental (sub-limit)		Up to \$1,250				
	3. Repatriation/Evacuation (sub-limit)		Up to \$250,000				
	4. Incidental expenses each 24 hours (sub-limit)		Up to \$50 per 24-hour period to a maximum of \$3,000				
	5. Extra accommodation (room only) (sub-limit)		Up to \$200 per 24-hour period to a maximum of \$4,000				
	6. a) Return economy airfare (sub-limit)		Up to \$1,000				
	6. b) Extra accommodation (room only) (sub-limit)		Up to \$150 per 24-hour period to a maximum of \$2,100				
Section C	Public Transport Accident Cover	Benefit Type	Plan Member/ Spouse	Dependent Child	Plan Member/ Spouse	Dependent Child	Nil
		Accidental Death	\$100,000	Not Covered	\$100,000	Not Covered	
Section D	Resumption of Long Overseas Trip Cover (section limit)		Up to \$3,000		Not Covered		\$500
Section E	Trip Delay Cover						Nil
	1. Delayed, cancelled, overbooked or missed onward flight		Up to \$600, after 6 hours		Up to \$100, after 6 hours		
	2. Delay of Personal Baggage checked-in on Scheduled Flight		Up to \$400, after 12 hours		Up to \$100, after 12 hours		
Section F	Personal Baggage, Valuables, Money and Travel Documents Cover (section limit)		Up to \$10,000		Up to \$2,500		\$500
	a. Money and Travel Documents (sub-limit)		Up to \$500		Up to \$250		
	b. Maximum total of all Valuables (including sub-limits i. to iv.)		Up to \$8,000		Up to \$2,000		
	i. One (1) smartphone (sub-limit);		Up to \$2,000		Up to \$500		
	ii. One (1) laptop (sub-limit);		Up to \$5,000		Up to \$500		
	iii. One (1) camera (including lenses and accessories) (sub-limit);		Up to \$2,500		Up to \$500		
	iv. Any other Valuable item (sub-limit);		Up to \$2,500		Up to \$500		
	c. Any other single item or Pair or Set of items (sub-limit)		Up to \$1,000		Up to \$500		
Section G	Personal Liability Cover (section limit)		Up to \$2,500,000		Up to \$1,000,000		\$500
Section H	Rental Vehicle Excess Cover (section limit)		Up to \$4,000		Up to \$3,000		\$500

Section A - Trip Cancellation and Amendment Cover

This benefit is only available when You meet the eligibility criteria set out in the Eligibility for Insurance Table.

Please refer to the Schedule of Benefits within this Policy to confirm the amount of cover available under this section.

Specific Definitions under Trip Cancellation Cover and Amendment Cover

Cancellation means You do not start Your Trip at all. 'Cancel' and 'Cancelled' have the same meaning as Cancellation.

Curtailment means You have started Your Trip and You have had to return to Your Home in New Zealand. 'Curtail' and 'Curtailed' have the same meaning as Curtailment.

Trip Change means where You have started Your Trip and You must make changes to Your planned Trip, but do not have to return Home any earlier than intended.

What We Cover

If You have a necessary and unavoidable Cancellation, Curtailment or Trip Change due to one of the following unforeseen specified Events:

1. You or Your Travelling Companion, as confirmed in writing by a treating Doctor, being unfit to begin or continue Your Trip due to an Injury, suffering an unforeseen Illness or dying before or during Your Trip, provided Your Travelling Companion is 79 years of age or younger when You make Your Relevant Travel Purchase;
2. Your Close Relative, or a Close Relative of a Travelling Companion, where the Close Relative:
 - a. is seventy-nine (79) years of age or younger when You make Your Relevant Travel Purchase; and
 - b. is a Resident of New Zealand;having an Injury, suffering an unforeseen Illness (as confirmed in writing by a treating Doctor) or their death (as confirmed by a death certificate) before or during Your Trip;
3. Your redundancy which qualifies for redundancy payments under current legislation;
4. You being in the New Zealand armed services (military, naval or air service) or emergency services (police, fire, ambulance) and Your leave is revoked;
5. You being called for jury service or being subpoenaed as a witness other than in a professional or advisory capacity;
6. Your paid transport has been cancelled by Your transport provider as a result of:
 - a. riot, strike, civil commotion;
 - b. adverse weather (including a Natural Disaster);
 - c. mechanical breakdown of the transport You planned to travel on;provided that there had been no published official warning, prior to Your Relevant Travel Purchase, that any such Event had occurred or was likely to occur;

7. there is a Natural Disaster, or a Natural Disaster has recently happened or is reasonably expected to happen at Your destination of Your Trip, provided that there had been no published official warning, prior to Your Relevant Travel Purchase, that any such Event had occurred or was likely to occur;
8. there is a Natural Disaster or the imminent risk of one at Your Home in New Zealand which requires You to Cancel or Curtail Your Trip, provided the New Zealand Government or government agency (such as the National Emergency Management Agency) issues an official warning of the Natural Disaster or the imminent risk of one;
9. as a result of a Natural Disaster, the New Zealand Government or government agency (such as the Ministry of Trade and Foreign Affairs (MFAT)) issues or upgrades a travel advisory warning that advises 'Do Not Travel' to the destination You planned to travel to, or that destination's borders are closed, and the warning was published or the borders closed after You:
 - i. made Your Relevant Travel Purchase, if Your claim is for Cancellation; or
 - ii. start Your Trip, if Your is claim for a Curtailment or Trip Change;

We will pay up to the maximum relevant cover section limit inclusive of sub-limits as shown in the Schedule of Benefits for the non-refundable and unused:

- i. deposits that You have paid in advance;
- ii. excursion costs that You have paid in advance;
- iii. travel and accommodation costs that You have paid in advance;

Terms and Conditions applicable to Trip Cancellation and Amendment Cover

1. Claims for Injury or Illness will require confirmation in writing by a treating Doctor confirming You or Your Travelling Companion are unfit to begin or continue Your Trip as a result of Injury or Illness. If a written confirmation is not provided, You must provide evidence that You have taken reasonable steps to obtain the written confirmation, such as emails, call logs or other reasonable evidence.
2. Claims for death will require death certificate confirming death. If a death certificate is not provided, You must provide evidence that You have taken reasonable steps to obtain the death certificate, such as emails, call logs or other reasonable evidence.
3. Where the purchase of an airplane, ship, bus or train ticket (or part thereof) was done so using membership rewards points or similar points and the loss of such points cannot be recovered from any other source, We will calculate the loss by using the retail price associated with the travel provider of the issued ticket at the time the ticket was purchased.

4. You must take reasonable steps to recover any refund, credit note or voucher You are entitled to. Where You have received or been offered a refund, credit note or voucher for the cost of a booking, whether partially or in full, the amount offered or received is to be considered refundable. You are only eligible for cover under this cover section for non-refundable and unused costs.

Exclusions applicable to Trip Cancellation and Amendment Cover

Please also refer to the General Exclusions applicable to All Sections within this Policy

We will not pay for or reimburse any costs arising from or relating to:

1. You or any other person having a change of mind and deciding not to start a Trip, continue with the Trip or any other disinclination to travel;
2. Pre-Existing Medical Conditions (whether Yours, Your Travelling Companion's or a Close Relative's) except when You make a Cancellation, Curtailment or Trip Change due to the death of a Travelling Companion or Close Relative and provided the death was not as a result of a Terminal Illness;
3. the death, Injury, unforeseen Illness of any Close Relative or Travelling Companion who is eighty (80) years or older when You make Your Relevant Travel Purchase;
4. Close Relatives who are not Resident(s) of New Zealand;
5. costs where a refund, credit-note or voucher has been received or offered for the cost of the booking;
6. additional costs incurred due to Your failure to notify the carrier or travel agent as soon as reasonably possible that Your Trip is to be Cancelled or Curtailed;
7. any government regulation, conditions, prohibition or restriction, including but not limited to:
 - a. Your failure to hold or obtain a valid passport, visa, or other required documentation prior to commencing Your Trip;
 - b. mandatory quarantine, except when You have a valid Trip Change or Curtailment claim under specified Event 1 of Section A and incur reasonable additional travel or accommodation expenses resulting from the quarantine;
 - c. border closures and/or government travel advisories, except where You have a necessary and unavoidable Cancellation, Curtailment or Trip Change due to specified Event 9 of Section A;
8. where You do not meet the vaccination protocols required by a transport provider or the New Zealand Government or the government of any destination You had planned to travel to, before they allow You to board the Public Transport;
9. Your failure to check-in at the required time for any flight, sea crossing, train or bus journey which is within Your control;
10. Cancellation caused by Your work commitments, or amendment of Your entitlement by Your employer, unless You are a member of the New Zealand armed services (military, naval or air service) or emergency services (police, fire, ambulance) and the expense or cost was incurred as a result of Your leave being revoked;

11. any costs for, or in respect of, anyone other than a person falling within the definition of Covered Person;
12. costs incurred in respect of any medical condition where You are unable to supply a medical certificate from Your treating Doctor confirming Cancellation, Curtailment or Trip Change was necessary and unavoidable. If a written confirmation is not provided, You must provide evidence that You have taken reasonable steps to obtain the written confirmation, such as emails, call logs or other reasonable evidence;
13. Your financial circumstances or any contractual or business obligation;
14. the failure of Your travel agent to pass on monies to operators or to deliver promised services;
15. a Cancellation due to a lack in the number of persons required to commence any tour, conference, accommodation or travel arrangements or due to the negligence (such as failed booking) of a wholesaler or operator;
16. the refusal, failure or inability of any person, company or organisation, including but not limited to a travel agent, tour operator, accommodation provider, airline or other carrier, vehicle rental agency or any other travel or tourism services provider to provide services or accommodation due to their Insolvency or the Insolvency of any person, company or organisation they deal with;
17. additional travel or accommodation expenses;
18. any circumstances that were foreseeable, avoidable, unnecessary or within Your control:
 - a. at the time You made Your Relevant Travel Purchase in the case of Cancellation, or
 - b. before You start Your Trip in the case of Curtailment or Trip Change;

Excess applicable to Trip Cancellation and Amendment Cover

As noted in the Schedule of Benefits.

Section B - Overseas Medical Emergency Expenses Cover

This benefit is only available when You meet the eligibility criteria set out in the Eligibility for Insurance Table.

Please refer to the Schedule of Benefits within this Policy to confirm the amount of cover available under this section.

What We Cover

1. In the event of a Medical Emergency – Overseas Return Trip only

If during Your Overseas Return Trip (except when You are in New Zealand), You have a Medical Emergency resulting from an Injury or Illness, which is not a Pre-Existing Medical Condition, We will pay or reimburse the reasonable expenses for:

1. Your emergency medical Treatment and hospital costs;
2. Your emergency dental Treatment to natural teeth;
3. Your Repatriation/Evacuation costs if approved by Chubb Assistance (such approval not to be unreasonably withheld or delayed) following consultation with the treating Doctor;
4. Your incidental expenses, such as food and toiletries expenses, which You may incur as a result of being hospitalised as an in-patient for each complete twenty- four (24) hour period;
5. reasonable extra accommodation costs (room-only) for You and any person who stays or travels with You to provide support or care, as reasonably agreed by Chubb Assistance;
6. if You are travelling alone, We will pay the reasonable costs for:
 - a. a return economy airfare; and
 - b. extra accommodation (room-only);
 - c. for Your friend or Close Relative to stay with You as reasonably agreed by Chubb Assistance.

The maximum We will pay or reimburse under the Overseas Medical Emergency Expenses Cover is the maximum relevant cover section limit inclusive of sub-limits as shown in the Schedule of Benefits. However, We will stop paying costs and expenses prior to that limit being reached if until one of the following first occurs:

- i. twelve (12) months have elapsed since the date of the Injury or Illness; or
- ii. You return to New Zealand; or
- iii. You are declared fit to travel to return to New Zealand by a treating Doctor or by Chubb's Assistance's medical officer, but You choose to remain overseas.

Terms and Conditions applicable to Overseas Medical Emergency Expenses Cover

1. You must be seventy-nine (79) years of age or younger when You make Your Relevant Travel Purchase.
2. We will not be liable to pay or reimburse You for any medical Treatment, hospital costs, Repatriation/ Evacuation costs, dental Treatment or any other ancillary Treatment (i.e. physiotherapy) that are incurred in New Zealand.
3. You must take reasonable measures to avoid or minimise any claim, to follow all applicable care and safety procedures notified to You by a treating Doctor or Chubb Assistance's medical officer, to obtain help or assistance as soon as reasonably possible and avoid danger, except in an attempt to save human life.

4. You must make reasonable attempts to call (demonstrated in call logs) Chubb Assistance before seeking overseas Treatment for a Medical Emergency. If Your medical condition prevents You from calling, if possible, someone else should call on Your behalf, such as a relative, Travelling Companion, nurse or Doctor. If You did not make reasonable attempts to call Chubb Assistance before seeking emergency medical Treatment, or You chose to seek Treatment from a medical service provider not approved by Chubb Assistance, You may be responsible for Your medical expense costs to the extent that those medical expenses could otherwise have been reduced through preferred medical providers arranged by Chubb Assistance.
5. In the event of an overseas Medical Emergency, We will arrange Your transportation to the nearest hospital or evacuate You to the nearest adequately equipped hospital in the event that local medical facilities consider they cannot adequately treat You or where Chubb Assistance's medical officer considers local medical facilities to be inadequate.
6. If Your original means of transportation cannot be used, We will repatriate You directly to New Zealand when You are deemed medically fit to travel by the local treating Doctor or by Chubb Assistance's medical officer.
7. To understand the extent of Your Injury or Illness and what Treatment or Repatriation/Evacuation, if any, is required, we may seek a second independent Doctor or Dentist to review and confirm what medical Treatment, expenses or Repatriation/Evacuation is appropriate.
8. We will repatriate or evacuate You to New Zealand by the quickest and most direct route as determined by the treating Doctor or as recommended by Chubb Assistance's medical officer. However, if You chose to be repatriated or evacuated without first discussing this with Chubb Assistance, You may be responsible for any costs to the extent that those Repatriation/Evacuation costs could otherwise have been reduced through preferred medical providers arranged by Chubb.

Exclusions applicable to Overseas Medical Emergency Expenses Cover

Please also refer to the General Exclusions applicable to All Sections within this Policy.

We will not pay for or reimburse any costs arising from or relating to:

1. Your Pre-Existing Medical Condition(s);
2. any medical Treatment, hospital costs, dental Treatment, Repatriation/Evacuation costs or any other ancillary Treatment (i.e. physiotherapy) that are incurred in New Zealand (including where such costs are incurred within the territorial waters of New Zealand);
3. costs that are incurred after twelve (12) months from the date the Injury or Illness first occurred;
4. Your failure to make any reasonable attempt to contact Chubb Assistance where You were reasonably able to do so;

5. Your participation in Excluded Sports and Activities;
6. participation in a sporting event where You receive, or are eligible to receive, an appearance fee, wage, salary or prize money in excess of \$1,000. Participation includes training for, coaching or otherwise competing in that sporting event;
7. dental Treatment caused by or related to the deterioration and/or decay of teeth or associated tissue;
8. dentures, crowns and orthodontics;
9. routine medical or dental Treatment or prenatal visits;
10. Treatment or prescription medication (including medication and ongoing immunisations) started prior to Your Overseas Return Trip;
11. Treatment performed by Close Relatives, except in a life-threatening emergency;
12. You remaining overseas after Chubb Assistance confirms, based on medical evidence from the treating Doctor, that You are fit to travel and can return to New Zealand;
13. any expenses incurred in relation to Treatment that can reasonably be delayed until You return to New Zealand;
14. an Overseas Return Trip involving pre-planned Treatment, or for the purpose of obtaining Treatment, and Treatment for cosmetic reasons. Unless Chubb Assistance's medical officer agrees that such Treatment is necessary as a result of any covered accident;
15. You engaging in Manual Work;
16. diagnostic or routine screening tests, unless recommended by a Doctor as part of Your emergency medical Treatment;
17. any costs incurred in a destination where the New Zealand Government or government agency (such as MFAT) have issued or upgraded a travel advisory warning, advising You to 'Do Not Travel' or that borders are closed, for the destination You planned to travel to and this occurred prior to You starting Your Trip. This exclusion applies even if You have been granted a travel exemption by the New Zealand Government or government agency (such as MFAT) to travel.

Excess applicable to Overseas Medical Emergency Expenses Cover

As noted in the Schedule of Benefits.

Section C - Public Transport Accident Cover

This benefit is only available when You meet the eligibility criteria set out in the Eligibility for Insurance Table.

Please refer to the Schedule of Benefits within this Policy to confirm the amount of cover available under this section.

What We Cover

1. Accidental Death arising while travelling as a passenger on Public Transport

If during a Trip, an Adult sustains an Injury that results in the Adult's Accidental Death as a result of:

- travelling as a passenger on Public Transport, or
- boarding or disembarking from Public Transport.

We will pay the corresponding benefit amount noted in the Schedule of Benefits.

2. Accidental Death arising from exposure

If during a Trip, an Adult sustains an Injury due to exposure to excessive weather conditions that results in the Adult's Accidental Death due to the disappearance, sinking or wrecking of the Public Transport on which the Adult was travelling on, We will pay the corresponding benefit amount noted in the Schedule of Benefits.

3. Accidental Death arising from disappearance while travelling on Public Transport

If during a Trip, an Adult disappears due to the disappearance, sinking or wrecking of the Public Transport on which the Adult was travelling, and the Adult's body has not been found within 12 months, the Adult will be deemed to have died at the time of the disappearance and We will pay the corresponding Accidental Death benefit amount noted in the Schedule of Benefits.

Terms and Conditions applicable to Public Transport Accident Cover

1. Benefits will be paid in New Zealand dollars to the Adult, and in the case of Accidental Death, to the Adult estate.
2. In no circumstance will We pay for more than 1 loss type sustained by an Adult as a result of any 1 accident or Injury. Where more than 1 loss type is sustained, the benefit will be paid for the highest benefit amount for an Adult.
3. Claims for Accidental Death will require death certificate confirming cause of death. In the case of disappearance on Public Transport, a Covered Person or their legal representative must provide reasonable evidence that the Adult's body was not found within twelve (12) months.
4. If the Adult is also entitled to make a claim under the insurance cover provided by Us under another Revolut plan, We will only make one (1) payment in relation to the accident and loss in question. In that instance, We will pay the Event with the highest benefit.

Exclusions applicable to Public Transport Accident Cover

Please also refer to the General Exclusions applicable to all Sections within this Policy.

We will not pay for or reimburse any costs arising from or relating to:

1. travelling on privately hired, rented or chartered transport;
2. the Accidental Death of a person that is not an Adult Covered Person.

Excess applicable to Public Transport Accident Cover

As noted in the Schedule of Benefits.

Section D – Resumption of Long Overseas Trip Cover

This benefit is only available when You meet the eligibility criteria set out in the Eligibility for Insurance Table.

Please refer to the Schedule of Benefits within this Policy to confirm the amount of cover available under this section.

What We Cover

1. Returning to New Zealand for a Close Relative

In the event that You have to interrupt a Long Overseas Trip and return to New Zealand immediately following the:

1. death;
2. Injury;
3. unforeseen Illness;

of a Close Relative which was not as a result of a Pre-Existing Medical Condition and where the Close Relative is:

- a. seventy-nine (79) years of age or younger when You make Your Relevant Travel Purchase; and
- b. a Resident of New Zealand

We will pay or reimburse the costs of a Scheduled Flight of equal class, seat or cost for You to resume Your Long Overseas Trip if:

- i. You resume Your Long Overseas Trip within thirty (30) days of returning to New Zealand; and
- ii. on the date You return to New Zealand, You have more than fourteen (14) days remaining on Your Long Overseas Trip;

up to the maximum relevant cover section limit inclusive of sub-limits as shown in the Schedule of Benefits.

2. Returning to New Zealand for a Close Relative with a Pre-Existing Medical Condition

In the event that You have to interrupt a Long overseas Trip and return to New Zealand immediately following the death of a Close Relative which was as a result of a Pre-Existing Medical Condition and where the Close Relative is:

- a. seventy-nine (79) years of age or younger when You make Your Relevant Travel Purchase; and
- b. a Resident of New Zealand;

We will pay or reimburse the costs of a Scheduled Flight of equal class, seat or cost for You to resume Your Long Overseas Trip if:

- i. You resume Your Long Overseas Trip within thirty (30) days of returning to New Zealand; and
- ii. on the date You return to New Zealand, You have more than fourteen (14) days remaining on Your Long Overseas Trip;

up to the maximum relevant cover section limit inclusive of sub-limits as shown in the Schedule of Benefits.

Terms and Conditions applicable to Resumption of Long Overseas Trip Cover

1. We will deduct any airline refunds or travel credits You receive from the amount We pay or reimburse.
2. We will deduct any airfares reimbursed under Section A - Trip Cancellation and Amendment Cover.

3. We will only pay or reimburse for airfares that are of equal class, seat or cost to that of the original booking.
4. The resumption of Your Long Overseas Trip must be in the country You left to return Home or the country You would be in had Your return Home not occurred based on the original travel schedule.
5. You must resume Your Long Overseas Trip within thirty (30) days of returning to New Zealand.
6. On the date You return to New Zealand, You must have more than fourteen (14) days remaining on Your Long Overseas Trip.
7. We will only pay if the death, imminent death, Injury or unforeseen Illness of a Close Relative occurred after You make Your Relevant Travel Purchase.

Exclusions applicable to Resumption of Long Overseas Trip Cover

Please also refer to the General Exclusions applicable to All Sections within this Policy

We will not pay for or reimburse any costs arising from or relating to:

1. the death, Injury or unforeseen Illness of any Close Relative:
 - i. who is eighty (80) years of age or older when You made Your Relevant Travel Purchase; or
 - ii. that occurred before You made Your Relevant Travel Purchase;
2. any Terminal Illness of a Close Relative which was diagnosed before You made Your Relevant Travel Purchase;
3. Close Relatives who are not Resident(s) of New Zealand;
4. any transportation costs within New Zealand;
5. airfare costs to resume Your Long Overseas Trip where You have made a Claim under Section A - Trip Cancellation and Amendment Cover;
6. circumstances where there was a reasonable likelihood that a return Home may be necessary or a reasonable person under the circumstances would have foreseen prior to making the Relevant Travel Purchase or booking, arrangement or rearrangement the Long Overseas Trip, may lead Your return Home from a Long Overseas Trip;
7. any airfares for which have not been booked and paid for before You started Your Long Overseas Trip;
8. costs where a claim has been paid under any other section of this Policy for the same Event.

Excess applicable to Resumption of Long Overseas Trip Cover

As noted in the Schedule of Benefits.

Section E - Trip Delay Cover

This benefit is only available when You meet the eligibility criteria set out in the Eligibility for Insurance Table.

Please refer to the Schedule of Benefits within this Policy to confirm the amount of cover available under this section.

What We Cover

1. Delayed, cancelled, overbooked or missed onward flight.

If during Your Trip, Your Scheduled Flight is:

- a. delayed or cancelled for six (6) hours or more; or
- b. You are denied boarding of the aircraft due to over-booking, and no alternative flight is made available to You within six (6) hours of the scheduled departure time of such flight; or
- c. Your onward connecting Scheduled Flight is missed at the transfer point due to the late arrival of Your incoming connecting Scheduled Flight, and no alternative onward flight is made available to You within six (6) hours of the actual arrival time of the incoming flight;

We will reimburse You for additional hotel accommodation (room only) up to the maximum relevant cover section limit inclusive of sub-limits as shown in the Schedule of Benefits.

2. Delay of Personal Baggage checked-in on Scheduled Flight

If during Your Trip, Your accompanying Personal Baggage, which is checked in on the Scheduled Flight is not delivered to You by the airline provider within twelve (12) hours of Your arrival at the scheduled destination point, We will reimburse You for the purchase of essential emergency clothing and toiletries which are required for use within the first twenty-four (24) hours of the Personal Baggage delay up to the maximum relevant cover section limit inclusive of sub-limits as shown in the Schedule of Benefits.

There is no cover under this section for loss arising from Personal Baggage delay when checked-in on the Scheduled Flight that returns You Home.

Terms and Conditions applicable to Trip Delay Cover

1. In the event of a claim, You must provide Us with invoices and/or receipts.
2. Claims for lost or delayed luggage must be reported to the transport provider or carrier and a property irregularity report (such as a luggage incident report) obtained where reasonably possible. If a property irregularity report or incident report is not provided, You must provide evidence that You have taken reasonable steps to obtain a report, such as emails, call logs or other reasonable evidence. A copy of any property irregularity report obtained from the airline must be supplied to Us together with the following information:
 - a. full details of the flight (airline, flight numbers, departure airport, destination, scheduled flight times and arrival airport);
 - b. details of the delay or loss incurred; and
 - c. full details of expenses for which reimbursement is claimed.
3. We will deduct all credits, refunds and allowances provided or offered to You by the transport provider or carrier from the amount we pay or reimburse.

Exclusions applicable to Trip Delay Cover

Please also refer to the General Exclusions applicable to All Sections within this Policy

We will not pay for or reimburse any costs arising from or relating to:

1. the confiscation or requisition by any customs agency or other government authorities;
2. the purchase of clothing or toiletries that are not reasonably necessary for Your Trip;
3. any lost or delayed Personal Baggage where a property irregularity report (such as a luggage incident report) is not provided and where You are unable to provide evidence that You have taken reasonable steps to obtain one. Such evidence includes emails and call logs to the transport provider or other reasonable evidence;
4. Personal Baggage delay when checked-in on the Scheduled Flight that returns You Home;
5. any costs that relates to any other person for which You have paid for that is not a Covered Person;
6. where a claim has been paid under any other section of this Policy for the same Event;
7. any delay or cancellation of a Scheduled Flight as a result of COVID-19.

Excess applicable to Trip Delay Cover

As noted in the Schedule of Benefits.

Section F - Personal Baggage, Valuables, Money and Travel Documents Cover

This benefit is only available when You meet the eligibility criteria set out in the Eligibility for Insurance Table.

Please refer to the Schedule of Benefits within this Policy to confirm the amount of cover available under this section.

What We Cover

If during Your Trip, Your:

1. Personal Baggage, Valuables or Travel Documents are accidentally damaged or destroyed; or
2. Personal Baggage, Valuables, Money or Travel Documents are accidentally lost; or
3. Personal Baggage or Travel Documents are lost or stolen when they have been checked in or stowed in the luggage hold of an airplane, ship, bus or train, where You had no access to that Personal Baggage until the end of the transport; or
4. Personal Baggage, Valuables, Money or Travel Documents are lost or stolen when they have been stowed in a specially designated area (such as overhead compartment, luggage rack or hotel storage room) on an airplane, ship, bus or train transport or with an accommodation provider; or
5. Personal Baggage, Valuables, Money or Travel Documents are stolen from Your locked accommodation (excluding motor vehicle accommodation) where the accommodation was reasonably able to be locked; or
6. Personal Baggage (excluding Valuables and Money) or Travel Documents left Unattended are stolen from a motor vehicle, where:
 - a. items were locked out of sight in a Secure Area; and
 - b. Forcible Entry has been used by an unauthorized person to gain entry to the vehicle; and
 - c. evidence of such Forcible Entry is available; or
7. Personal Baggage, Valuables, Money or Travel Documents which are:
 - a. carried by You; or
 - b. under Your observation and within three (3) metres of You are stolen;

We will, after We deduct the Excess from Your claim, do one of the following:

- pay You the reasonable costs for the item to be repaired if it is practical and economic for the item to be repaired;
- If it is not practical and economic to repair the item, We will pay You the lesser of:
 - i. the original purchase price of the item minus depreciation (wear and tear); or
 - ii. the current replacement cost of the item with the same or nearest type (i.e. make and model) if the item is unavailable;

up to the maximum relevant cover section limit inclusive of sub-limits as shown in the Schedule of Benefits.

Terms and Conditions applicable to Personal Baggage, Valuables, Money and Travel Documents Cover

1. Any payment will be based on the item's depreciated value, repair cost (to the condition before the loss) or current replacement cost, as outlined directly above.
2. You must take reasonable precautions for the safety and supervision of Your Personal Baggage, Valuables, Money and Travel Documents.
3. Any claims to a Pair or Set, if You agree to surrender the undamaged item(s) of the Pair or Set to Us and We agree to accept them, We will pay You the current replacement cost of the entire Pair or Set. If You do not agree to surrender the undamaged items, We will only be liable for the value of that part of a Pair or Set which has been lost, stolen, damaged or destroyed. For example, if one earring is stolen We will only pay 50% of the cost of replacement earrings.
4. If We ask, You must send to Us any damaged or undamaged items and pay for postage.
5. Theft of Personal Baggage or Travel Documents (excluding Valuables or Money) left Unattended in a motor vehicle is subject to the following:
 - a. items must be locked out of sight in a Secure Area, and
 - b. Forcible Entry must have been used by an unauthorised person to gain entry to the vehicle, and
 - c. evidence of such entry is available.
6. To support all claims, You must supply a copy of the item's purchase receipt or invoice or an alternative written or printed proof of the purchase price or value.
7. You must report loss, theft or criminal damage to the:
 - a. local police; or
 - b. appropriate issuing authority (in the case of Travel Documents),and a written report obtained where reasonably possible. If a written report is not provided, You must provide evidence that You have taken reasonable steps to report the loss, theft or criminal damage including details of the time and place You made the report, and the name and contact details of who You reported the loss, theft or criminal damage to (to the extent such details are within Your power to provide).
8. Claims for damaged items in transit must be reported to the carrier, tour, transport or accommodation provider and a written report obtained where reasonably possible. If a written report is not provided, You must provide evidence that You have taken reasonable steps to obtain a report, such as emails, call logs or other reasonable evidence to the travel or accommodation provider.
9. Benefits will not be payable under more than one section or benefit of this Policy as a result of one Event. We will, however, pay the benefit type with the highest benefit amount.

Depreciation applicable to Personal Baggage, Valuables, Money and Travel Documents Cover

We will apply depreciation (wear and tear) in determining the value of Your Personal Baggage and Valuables as specified in the Depreciation Table in this section.

Depreciation considers an item's age, damage or change that is caused to an item when its being used normally. Depreciation will be calculated from the date of purchase of the item until the date of the claimable Event, based on the original purchase price.

For example: If You purchased a Smartphone for \$1,000, went on a Trip and the Smartphone was stolen, We will calculate the number of months between the date You purchased Your Smartphone and the claimable Event date. Suppose the number of months is 6, We will calculate the depreciation as follows:

- Excess + purchase price – depreciation = amount payable
- Number of months = 6
- 6 multiplied by depreciation for Smartphone of 2.5% = 15%
- Depreciation: \$1,000 multiplied by 15% = \$150
- Amount payable for Your stolen Smartphone: (-\$500) + \$1,000 - \$150 = \$350

This example is provided for illustrative purposes only and does not take into account all Policy terms and conditions.

Depreciation Table

Items	Percentage of the purchase price to be deducted for each month of age of the item at the time of the Event	Maximum amount we will decrease the purchase price by
Electronic equipment	2.5%	65%
Camera (including lenses and accessories)	2.5%	65%
Sunglasses	1.5%	65%
Smartphone	2.5%	65%
Laptop	2.5%	65%
Jewellery	0%	0%
Sports equipment	2.0%	65%
Cosmetics	2.5%	65%
Clothing	1.9%	65%
Other personal items	1.5%	65%

Exclusions applicable to Personal Baggage, Valuables, Money and Travel Documents Cover

Please also refer to the General Exclusions applicable to All Sections within this Policy.

We will not pay for or reimburse any costs arising from or relating to:

- any items loaned, hired or entrusted to You;
- loss, theft, criminal damage where there is insufficient evidence that You have taken reasonable steps to report the incident to the local police or appropriate issuing authority (in the case of Travel Documents). Such evidence includes details of the time and place You made the report, and the name and contact details of who You reported the loss, theft or criminal damage to (to the extent such details are within Your power to provide);
- damaged items in transit where a written report from the carrier, tour, transport or accommodation provider is not provided and where You are unable to evidence that You have taken reasonable steps to obtain a written report from the carrier, tour, transport or accommodation provider. Such evidence includes emails and call logs to the carrier, tour, transport or accommodation provider or other reasonable evidence;
- theft by a Travelling Companion, Close Relative or any person You have given consent to visit You, stay or travel with You;
- furniture, furnishings or household appliances;
- electrical or mechanical breakdown of items;
- items left Unattended in a Public Place (unless You have no option other than to leave the items Unattended due to an emergency medical, security or evacuation situation);
- Valuables or Money left Unattended in a motor vehicle;
- Personal Baggage or Travel Documents left Unattended and which are stolen from a motor vehicle if the items have not been locked in the Secure Area (unless You have no option other than to leave the Personal Baggage or Travel Documents Unattended and not locked in a Secure Area due to an emergency medical, security or evacuation situation);
- Valuables or Money within Your Personal Baggage checked in or stowed in the luggage hold of an airplane, ship, bus or train;
- atmospheric or climatic conditions, wear and tear (damage that naturally and inevitably occurs as a result of normal wear or aging), vermin, insects, rodents or any process of cleaning, repairing, restoring or alteration;
- any business goods or specialised equipment relating to a trade or profession;
- the confiscation or destruction by order of any government or public authority;
- any items sent under the provisions of any freight contract, postal, courier or similar service;
- damage to fragile or brittle items unless caused by fire or resulting from an accident to an aircraft, sea vessel or motor vehicle;

16. any sporting equipment, bicycles, surfboards or waterborne craft (including their ancillary equipment) of any description. This exclusion does not apply where such items are lost, stolen, accidentally damaged, or destroyed while in the custody of a transport provider;
17. any drones or their accessories or parts;
18. any motor vehicle, motorised or propelled vehicles (such as scooters, electric bicycles or golf buggies) or their accessories or parts;
19. shortages, errors, omissions, depreciation in value in respect of Money and Travel Documents;
20. any bonds, coupons, gift cards, stamps, vouchers, warranties, pre-loaded or rechargeable cards including but not limited to phone, debit or stored value cards;
21. loss of Money or Valuables from Your accommodation unless evidence is available of unauthorised entry to Your accommodation for example: evidence of Forcible Entry, key entry recording or CCTV footage;
22. any of the following: animals or plant life, antiques and historical artefacts, bonds, securities or documents of any kind other than those within the definition of Money and Travel Documents, China, consumable or perishable items, contact or corneal lenses, dentures, glass, hearing aids, keys, musical instruments, pictures, photos;
23. costs where a claim has been paid under any other section of this Policy for the same Event;
24. lost or stolen cryptocurrency;
25. loss of any electronic data or software.
26. loss or damage caused directly or indirectly by fire.

Excess applicable to Personal Baggage, Valuables, Money and Travel Documents Cover

As noted in the Schedule of Benefits.

Section G – Personal Liability Cover

This benefit is only available when You meet the eligibility criteria set out in the Eligibility for Insurance Table.

Please refer to the Schedule of Benefits within this Policy to confirm the amount of cover available under this section.

What We Cover

If during Your Trip, You become unintentionally legally liable to pay compensation to someone (other than a member of Your family, a Close Relative or a Travelling Companion) as a result of:

- a. an Injury or death to that person; or
- b. accidental physical damage or loss to someone else's tangible property

We will pay or reimburse costs up to the maximum relevant cover section limit inclusive of sub-limits as shown in the Schedule of Benefits for:

- a. Your legal costs;
- b. damages that are recoverable from You;
- c. costs that are incurred with Our consent (which will not be unreasonably withheld or delayed);
- d. costs for legal representation at any coroner's inquest or fatal accident inquiry or in a court of summary jurisdiction.

Terms and Conditions applicable to Personal Liability Cover

1. You must not admit liability, negotiate, make any promise, payment or settlement without Our prior written consent (which will not be unreasonably withheld, delayed or conditioned).
2. You must as soon as reasonably possible once You receive them, send Us every letter, claim, writ, summons, process, notice of any prosecution or inquest that relates to, or may give rise to, liability.
3. We may at any time make full and final settlement of any claim at Our cost pursuant of this Personal Liability Cover. If We do so, We will have no further liability in respect of such Event or Events except for the payment of costs and expenses incurred prior to the date of settlement.
4. We may undertake any investigation We deem reasonably necessary.

Exclusions applicable to Personal Liability Cover

Please also refer to the General Exclusions applicable to All Sections within this Policy

We will not pay for or reimburse any costs arising from or relating to:

1. You intentionally incurring any liability;
2. Injury to any person who is a member of Your family, a Close Relative or Your Travelling Companion or under a contract of service or apprenticeship with You;
3. loss of or damage to any material property belonging to You or in Your care, custody or control or belonging to a member of Your family, a Close Relative or Your Travelling Companion or anyone under a contract of service or apprenticeship with You. This does not apply to loss of or damage to buildings and their contents temporarily occupied by You during a Trip;

4. liability You incur under a contract or agreement which You would not have in the absence of such contract or agreement;
5. any unlawful, wilful or malicious act by You and including any assault and/or battery committed by You;
6. aggravated, exemplary or punitive damages or the payment of any fine or penalty;
7. liability arising out of the transmission of a sexually transmittable disease or passing on an illness, virus or disease to another person;
8. liability arising directly or indirectly out of the ownership, possession, control or use by You or on Your behalf of:
 - a. mechanically propelled vehicles (including scooters), aircraft (including drones), hovercraft or watercraft (other than non-mechanically propelled watercraft less than ten (10) metres in length);
 - b. firearms;
 - c. animals (other than horses and domestic pets);
9. injury or loss of or damage to material property arising directly or indirectly from:
 - a. the ownership possession or occupation of land, immobile property or caravans other than as temporary accommodation in the course of a Trip;
 - b. the carrying on of any trade, business or profession;
10. liability arising from Excluded Sports and Activities;
11. liability arising from the negligent supervision or vicarious liability for the acts of a minor;
12. any criminal proceedings taken against You whether You are actually convicted or not.

Excess applicable to Personal Liability Cover

As noted in the Schedule of Benefits.

Section H - Rental Vehicle Excess Cover

This benefit is only available when You meet the eligibility criteria set out in the Eligibility for Insurance Table.

Please refer to the Schedule of Benefits within this Policy to confirm the amount of cover available under this section.

What We Cover

If during Your Trip, You hire a Rental Vehicle:

- a. for less than thirty (30) days; and
- b. pay for the insurance for loss or damage to the Rental Vehicle for the duration of the rental period; and

Your Rental Vehicle is:

- a. damaged in a motor vehicle collision; or
- b. damaged by fire; or
- c. maliciously damaged; or
- d. stolen;

whilst in Your control or custody, We will pay or reimburse You the lesser of:

- i. the Rental Vehicle Deductible You would be required to pay as part of the Rental Agreement; or
- ii. the Rental Vehicle damage;

that You become liable to pay under the Rental Agreement, up to the maximum relevant cover section limit inclusive of sub-limits as shown in the Schedule of Benefits.

Terms and Conditions applicable to Rental Vehicle Excess Cover

1. You must be the nominated driver or specified driver under the Rental Agreement.
2. You must have a valid international driving licence or a driver's licence that permits You to legally drive the Rental Vehicle.
3. You must be twenty-one (21) years or older and under eighty (80) years when You first become eligible for this cover by meeting the criteria in the Eligibility for Insurance Table.
4. You have paid for insurance for loss or damage to the Rental Vehicle for the duration of the rental period that is within Your Trip.
5. Cover will take effect from the time You take legal control of the Rental Vehicle and will cease at the time the Rental Company assumes control of the Rental Vehicle whether at its business location or elsewhere.
6. Claims will not be paid in respect of expenses to the extent that they are assumed, waived or paid by the Rental Company or its insurers.
7. In the event You have a claim, You must provide a copy of:
 - a. your Rental Agreement; and
 - b. any incident report that was completed;
8. Losses will not be paid in respect of any property or expenses insured under another policy or any claim, which should be recoverable under any other insurance.

Exclusions applicable to Rental Vehicle Excess Cover

Please also refer to the General Exclusions applicable to All Sections within this Policy

We will not pay for or reimburse any costs arising from or relating to:

1. damage or liability not covered under the insurance for loss or damage to the Rental Vehicle;
2. damages or injuries to a third-party vehicle or person;
3. the rental of trucks, mini buses, buses, trailers, caravans, campervans, motorcycles, mopeds, motorbikes, motor homes, scooters or bicycles;
4. use of the Rental Vehicle in, or in training for, racing competitions, trials, rallies or speed testing;
5. loss or damage arising from operating the Rental Vehicle in violation of the terms of the Rental Agreement;
6. where You are not a nominated driver or specified driver under the Rental Agreement;
7. where You do not have an appropriate and a valid driving licence giving You legal rights to drive;
8. anyone who is not a Covered Person;
9. damage sustained whilst driving on an un-sealed or private road (except private roads associated with a Public Place, such as shopping centres, car parks, hotels and entertainment venues);
10. any administration costs, petrol, loss of use penalties or fines;
11. atmospheric or climatic conditions, wear and tear (damage that naturally and inevitably occurs as a result of normal wear or aging), vermin, insects, rodents or any process of cleaning, repairing, restoring or alteration;
12. Any damage that results in You filling the vehicle with inappropriate petrol or diesel that is not specified by the manufacturer;
13. any pre-existing damage.

Excess applicable to Rental Vehicle Excess Cover

As noted in the Schedule of Benefits.

General Exclusions Applicable to All Sections

We will not cover losses, pay or reimburse any costs, under any section of this Policy which are recoverable from any other source, or arising from:

1. circumstances when after You made Your Relevant Travel Purchase, You start a Trip against the following advice:
 - i. for an Overseas Return Trip: the New Zealand Government or government agency (such as MFAT) have issued a travel advisory warning, advising You to 'Do Not Travel' or that borders are closed, for the destination You planned to travel to. Please refer to <https://www.safetravel.govt.nz/> or other government sites for further information. This exclusion applies even if You have been granted a travel exemption by the New Zealand Government or government agency (such as MFAT) to travel;
 - ii. for a Domestic Return Trip: The New Zealand Government or government agency have issued an official written statement advising You not to travel to Your destination, or that borders are closed for the destination You have planned to travel to. This exclusion applies even if You have been granted a travel exemption by the New Zealand Government or government agency (such as MFAT) to travel;
 - iii. when a Doctor has deemed You unfit to travel;
2. You or any other person having a change of mind and deciding not to start a Trip, continue with the Trip or any other disinclination to travel;
3. any Pre-existing Medical Conditions (except under Section D - Resumption of Long Overseas Trip Cover, 2 - Returning to New Zealand for a Close Relative with a Pre-Existing Medical Condition);
4. You, a Travelling Companion's or Close Relative's Terminal Illness which was diagnosed before You made Your Relevant Travel Purchase;
5. where You:
 - a. are eighty (80) years of age or older when You make Your Relevant Travel Purchase; and/or
 - b. have not started and ended Your Trip in New Zealand; and/or
 - c. are not a Resident of New Zealand;
6. any Trip undertaken by a Spouse or Dependent Child who is not travelling with the Plan Member on each part of the Trip;
7. circumstances where You are unfit to travel if You knew, or a reasonable person in Your circumstances would have known, that You were unfit to travel whether or not You had sought medical advice;
8. a Domestic Return Trip where:
 - a. the destination is less than a 50-kilometre radius from Your Home; or
 - b. the destination is more than a 50-kilometre radius (but less than a 100-kilometre radius) from Your Home and You do not stay at least two (2) consecutive nights; or
 - c. the destination is more than a 100-kilometre radius from Your Home and You do not stay at least one (1) night.
9. any One-Way Trip where You are unable to provide reasonable evidence of Your intention to return to Your Home or Your Work. Such evidence may include providing copies of a return ticket, itinerary or schedule, return transfer or accommodation bookings, confirmation of return to Work dates;
10. being under the influence of alcohol, whilst operating a motor vehicle, where You have a recorded blood alcohol concentration (BAC) greater than the limit prescribed by the applicable governing authority or at all other times having recorded a blood alcohol concentration (BAC) greater than 0.10%;
11. taking of any drug, medication, narcotic or hallucinogen, unless as prescribed by a Doctor and taken in accordance with the prescription and Doctor's advice but is not for the treatment of addiction to illegal drugs;
12. Your intentionally self-inflicted injury, suicide, self-destruction or any attempt thereof;
13. Your participation, involvement or taking part in Excluded Sports and Activities while on a Trip;
14. any reckless misconduct or wilful or malicious act committed by You;
15. participation in a sporting event where any participant receives, or is eligible to receive, an appearance fee, wage, salary or prize money in excess of \$1,000. Participation includes training for, coaching or otherwise competing in that sporting event;
16. travel into hazardous work sites (e.g. underwater, mines, construction sites, oilrigs, etc.);
17. any costs with respect to Cuba;
18. declared or undeclared War or any act thereof. War means armed conflict between nations, states, or parties, invasion, act of foreign enemy, hostilities, civil war, rebellion, revolution, insurrection, sedition or any military or usurped power whether war is declared or not. Civil war includes armed opposition between two or more parties belonging to the same country where the opposing parties are different ethnic, religious, or idealistic groups;
19. service in the armed forces (military, naval or air service of any country) except New Zealand where cover applies for Cancellation, Curtailment or Trip Change under Section A - Trip Cancellation and Amendment Cover (specified Event number 4);
20. participation in any military or emergency services such as police or fire-fighting;
21. activities undertaken as an operator or crew member of any transport provider;
22. flying in military aircraft or any aircraft which requires special permits or waivers;
23. air travel for a business purpose on a Non-Scheduled Flight;
24. commission of or attempt to commit an illegal act by or on behalf of You or Your beneficiaries. This exclusion does not apply to any Covered Person who is not the perpetrator of any such illegal act, or who did not know of or condone any such act;
25. direct or indirect, actual, alleged or threatened discharge, dispersal, seepage, migration, escape, release of or exposure to any hazardous biological, chemical, nuclear or radioactive material, gas, matter or contamination;

26. The refusal, failure or inability of any person, company or organisation, including but not limited to a travel agent, tour operator, accommodation provider, airline or other carrier, vehicle rental agency or any other travel or tourism services provider to provide services or accommodation due to their Insolvency or the Insolvency of any person, company or organisation they deal with;
27. an act of Terrorism except for when such Event occurs under the following cover in Sections; B - Overseas Medical Emergency Expenses Cover of this Policy;
28. any loss of enjoyment or any financial loss not specifically covered within this Policy;
29. any loss which is recoverable by compensation under any other workers compensation act, transport accident laws or any other similar legislation or by Government sponsored fund, plan, medical benefit scheme required to be affected by or under a law;
30. an epidemic, pandemic or outbreak of an infectious disease or virus or any derivative or mutation of such viruses (or arising directly or indirectly from these) or the threat, or perceived threat, of any of these. However this exclusion does not apply to COVID-19;
31. any costs in relation to You being required to be quarantined except where You have a valid Trip Change or Curtailment claim under specified Event 1 of Section A and incur reasonable additional travel or accommodation expenses resulting from the quarantine;
32. You riding a motorcycle or scooter:
 - a. without wearing a helmet (either as the driver or a passenger);
 - b. as the driver without being licensed in both New Zealand and the country of travel to drive such a motorcycle or scooter; or
 - c. whilst You are racing or participating in a professional capacity or motocross;
33. pregnancy in the following circumstances:
 - a. any past medical condition(s) relating to a previous pregnancy or if You have experienced pregnancy complications prior to You making Your Relevant Travel Purchase;
 - b. for any costs arising from or relating to Your pregnancy after the end of the 23rd week of Your pregnancy, which is calculated from the last known date of Your menstrual period or calculated from staging ultrasound and is not otherwise excluded within this Policy;
 - c. for any costs under Section B - Overseas Medical Emergency Expenses Cover arising from childbirth or the health of a newborn child. This exclusion applies irrespective of the stage of pregnancy at which the child is born. Meaning a newborn (whether premature or otherwise) is not considered a Covered Person under the Policy if the child was born on the Trip;
 - d. for any costs under Section B - Overseas Medical Emergency Expenses Cover arising from or relating to an abortion, unless this is to save life of the mother following an Injury or Illness;
 - e. for any costs under Section B - Overseas Medical Emergency Expenses Cover arising from fertility treatment or treatment associated with an assisted reproduction program including but not limited to, in vitro fertilisation (IVF);
34. Treatment from, or medical advice given, by a doctor or dentist who is You or Your Close Relative except in a life-threatening emergency.

How do I make a claim?

Overseas emergency – Call Chubb Assistance on +64 9 374 1774.

Non-emergency – Making a claim is quick and easy: in 4 steps You can submit Your claim online by visiting the Chubb Claims Centre www.chubbclaims.co.nz

What will I need to submit a claim online?

You (or Your representative) will need to provide:

1. The Policy number as shown in this Policy, which enables Us to verify the Policy details.
2. Your email address.
3. Your contact information, which allows Us to give You real-time updates on Your claim status or contact You for additional information.
4. Supporting documents. The documents reasonably required vary based on claim type, but may include any relevant:
 - medical or doctors' reports;
 - receipts or other proof of expenses;
 - proof of earnings that are being claimed;
 - reports that have been obtained from the police, accommodation provider or transport provider (including an airline) about the loss, theft or damage;
 - product warranties or bank statements;
 - photographs or quotes. Please attach these to Your online submission to expedite assessment;
 - additional evidence that We may reasonably request to enable Us to assess Your claim; and
 - Intended payee information, which allows Us to quickly make approved payments.

Costs incurred by You in getting any documents for Us to assess Your claim are payable by You.

What should I do before I submit a claim?

1. Take reasonable steps to mitigate any further losses or unreasonable and unnecessary expenses, including notifying Chubb Assistance as soon as practically possible, if You are admitted to hospital or You anticipate medical or additional accommodation or travel expenses;
2. Claims for loss, theft or criminal damage must, unless not reasonably possible, be reported to the local police and a written report obtained of the incident occurring. If it is not reasonably practical to obtain a written report, You must provide reasonable evidence in support of why a report cannot be obtained, such as emails, call logs to the local police demonstrating Your attempt to obtain the report.

When should I notify Chubb of my claim?

You should notify Us as soon as reasonably practicable of an Event which is likely to give rise to a claim under this Policy.

Will I need to undertake a medical examination?

If required and to enable Us to confirm if some of the benefits sections within the Policy respond or continue to respond to an Event, We may need to arrange for You to undertake a medical examination at Our expense when and as often as We may reasonably require.

Can I claim under this Policy if I can claim for the same expense under another insurance Policy e.g. my private health insurance?

If You submit Your claim under this Policy, You must inform Us if You have already made a claim under any other insurance policies or tell Us if You have any insurance policies in place which might respond to Your loss. As a general rule, the amount You can recover for Your costs under this Policy or any other policies cannot exceed Your costs.

Where permissible by law, if other valid and collectible insurance is available to any Covered Person for loss also covered by this Policy, other than a policy that is specifically written to apply in excess of this Policy, the insurance afforded by this Policy shall apply in excess of and shall not contribute with such other insurance.

Can I claim expenses that I have incurred in obtaining evidence to submit with my claim?

No, expenses incurred by You in obtaining evidence for Us to assess Your claim cannot be claimed as an expense under this Policy. These expenses are payable by You.

Can I admit liability if an Event occurs which may give rise to a claim?

No, You (or Your legal representative) should not make any offer, promise of payment or admit any liability without written consent from Us (where such consent will not be unreasonably withheld or delayed. You should request the claim against You be put in writing.

Do I need to help Chubb make recoveries for any amounts paid under the Policy?

Yes, You may need to help Us to make recoveries of any amounts that We pay You under this Policy. We have the right to sue under any other party in Your name to recover money payable or paid under the Policy, or to choose to defend any action brought against You. You must provide reasonable assistance to Us in this regard.

How long will it take for my claim to be assessed?

Once We have all relevant information, We will decide Your claim and inform You of Our decision and reasoning within 10 business days. If We are unable to make a decision within that time, We will explain why. We will not take more than 4 months from receiving Your claim to make a claim decision unless there are special circumstances. Special circumstances that may delay our claim decision by up to 12 months include where:

- a. Your claim is fraudulent, or We reasonably suspect it is fraudulent;
- b. You do not respond to Us; or
- c. We have difficulty communicating with You about Your claim that is beyond Our control.

If my claim is approved, how long will it take for me to receive payment?

Once We have approved Your claim, if there is an associated payment due to You, We will issue the payment within ten (10) business days.

If I die, will my estate be able to claim under the Policy?

Yes, if the Policy provides cover in the event of Your death, Your estate will be able to make a claim under the Policy.

I don't have internet access / an email address to submit my claim online; can I still submit a claim?

Yes, however this may increase the time taken to assess Your claim. You can call Us on **0800 600 604 (10:30am to 7pm Monday to Friday NZST/NZDT)** to request a claim form to be mailed out to You which can then be mailed back to Us.

Privacy Statement

This statement is a summary of Our Privacy Policy and provides an overview of how We collect, hold, store, use, disclose, retain, give access to, and correct Your personal information. Our Privacy Policy may change from time to time, the updated Privacy Policy will be posted on Our [website](#). Please review Our Privacy Policy for more information about how We manage Your personal information. You can contact the Privacy Officer about Your personal information at:

Privacy Officer
Chubb Insurance New Zealand Limited
PO Box 734
Auckland
+64 (9) 3771459
NZlegal.privacy@chubb.com

How We handle Your personal information

Chubb is committed to protecting Your privacy in accordance with the requirements of the Privacy Act 2020, as amended or replaced from time to time.

How We collect Your personal information

Chubb collects Your personal information (which may include health information) from You when You interact with Us. You interact with us when You are applying for, changing, or renewing an insurance policy or when We are processing a claim, complaint, or dispute. Chubb may also (and You authorise Chubb to) collect Your personal information from other parties such as brokers or service providers, as detailed in Our Privacy Policy.

Why We collect Your personal information

We collect and hold Your personal information for us to offer products and services to You. This includes offers to assess applications for insurance, to provide and administer insurance products and services, and to handle any claim, complaint, or dispute under a policy.

If You do not provide Us with Your personal information, We may not be able to provide You or Your organisation with insurance. We may not be able to respond to any claim, complaint or dispute, or offer other products and services to You or Your organisation without Your personal information. From time to time, We may use Your personal information to send You offers or information regarding Our products that may be of interest to You.

Who else might receive Your personal information

We may disclose Your personal information to third parties, including:

- contractors and service providers engaged by Us to deliver Our services or carry out certain business activities on Our behalf. For example, actuaries, loss adjusters, claims investigators, claims handlers, professional advisers including lawyers, doctors and other medical service providers, credit reference bureaus, call centers, and marketing agencies.
- intermediaries and service providers engaged by You, such as current or previous brokers, travel agencies and airlines.
- other companies in the Chubb group.
- the policyholder if the insured person is not the policyholder.

- insurance and reinsurance intermediaries, other insurers, Our reinsurers and other parties involved in the policy or claim, such as Natural Hazards Commission Toka Tū Ake.
- government agencies or organisations when We are required to by law or otherwise.

If these third parties are located outside New Zealand, We take steps to ensure Your personal information remains adequately protected.

You can access and correct Your personal information If You would like to correct, update, or access a copy of Your personal information, or withdraw Your consent to receiving offers of products or services from Us or Our associated organisations, then please contact the Privacy Officer at the contact details noted above.

How to make a complaint

Please contact Our Complaints and Customer Resolution Service (CCR Service) if:

- You are not satisfied with Our organisation, services, or response to Your enquiry.
- You have any concerns about Our treatment of Your personal information.
- You believe there has been a breach of Our Privacy Policy.

Complaints and Customer Resolution Service (CCR Service)

Chubb Insurance New Zealand Limited
PO Box 734
Shortland Street
Auckland 1140
+64 9 377 1459
Complaints.NZ@chubb.com

You also have a right to complain directly to the New Zealand Privacy Commissioner by telephoning 0800 803 909, emailing enquiries@privacy.org.nz or using the online form available on the Office of the Privacy Commissioner's website at www.privacy.org.nz.

Complaints and Dispute Resolution Process

If You are not satisfied with any aspect of a Chubb product or service and You wish to make a complaint, please contact:

Complaints and Customer Resolution Service (CCR Service)
Chubb Insurance New Zealand Limited
PO Box 734
Shortland Street Auckland 1140
+64 9 377 1459
Complaints.NZ@chubb.com

We take Your concerns very seriously. Our complaints and dispute resolution procedure has two stages outlined below. Further details regarding Our complaint handling and dispute resolution procedures are available from Our website and on request.

Stage 1 – We handle Your complaint internally

When You contact the CCR Service, please provide Us with Your claim or policy number (if applicable) and as much information You can about the reason for Your complaint. Our CCR Service team members are independent of the original decision maker. They are committed to reviewing complaints objectively, fairly and efficiently.

We will acknowledge receipt of Your complaint within five (5) business days of receiving it from You. We will provide You with the name and relevant contact details of the CCR Service team member assigned to You and Your complaint. We will investigate Your complaint and if We have all the information required, We will provide you our decision within ten (10) business days. If We require more time or further information, We will request it from you. We will update You at least every twenty (20) business days until We finalise our response.

When We provide Our complaint decision to You, or if We cannot resolve your complaint within two (2) months of you lodging it, We will send You a letter confirming your complaint is deadlocked. The 'deadlock' letter explains Our reasons for not reaching a resolution. In Stage 2 You can seek external review if unresolved or you are dissatisfied with the determination.

Stage 2 – You can seek external review

We are a member of a Financial Ombudsman Service operated by Financial Services Complaints Limited (FSCL). This is an external financial ombudsman service approved by the Minister of Consumer Affairs. FSCL provides a free to customers, independent dispute resolution service.

If You are not satisfied with Our complaint determination or We are unable to resolve Your complaint within two (2) months, You may contact FSCL. You must refer Your complaint to FSCL within three (3) months of the date of the 'deadlock' letter (or any longer period permitted under FSCL's Terms of Reference).

Financial Services Complaints Limited (FSCL)
www.fscl.org.nz
PO Box 5967
Wellington 6140
0800 347 257
+64 4 472 3725
complaints@fscl.org.nz

Financial Strength Rating

At the time of print, Chubb has an "AA-" insurer financial strength rating given by S&P Global Ratings. The rating scale is:

AAA Extremely Strong	BBB Good	CCC Very Weak	SD or D – selective default or default
AA Very Strong	BB Marginal	CC Extremely Weak	R – Regulatory Action
A Strong	B Weak		NR – Not Rated

The rating from 'AA' to 'CCC' may be modified by the addition of a plus (+) or minus (-) sign to show relative standings within the major rating categories. A full description of the rating scale is available on the S&P Global Ratings [website](#). Our rating is reviewed annually and may change from time to time, so please refer to Our website for Our latest financial strength rating.

Duty of Disclosure

What is your duty of disclosure

When You apply for our insurance, We ask you questions. You are responsible for providing Us with complete, honest, and accurate responses, including any additional relevant information that may affect Our decision to provide coverage or determine the price of Your premium. This is referred to as Your duty of disclosure. Your duty also applies when You answer on behalf of another insured.

When you need to disclose

Before entering into a contract of insurance with Us, each prospective insured has a duty to tell Us information that is relevant to Our decision whether to accept the insurance and, if so, on what terms. This includes relevant information about You, any other people, and all property and risks insured under this contract. Information may be relevant even if we do not specifically ask you a question about it.

You have the same duty to disclose relevant information to Us before renewal, extension, variation, or reinstatement of a contract of insurance with Us. You should also provide all relevant information when You make a claim or if circumstances change during the term of the contract of insurance.

Each prospective insured must understand all information provided in support of the application for insurance and that it is correct. Each insured will be bound by the answers and information provided.

Your duty of disclosure continues after the application for insurance has been completed up until the time the contract of insurance is entered into.

Consequences of not disclosing

If You fail to meet Your duty of disclosure, We can reduce our liability under the contract in respect of a claim or refuse to pay the entire claim. We may also have the right to avoid the contract from its beginning. This means the contract will be treated as if it never existed and no claims will be payable.

Fair Insurance Code

We are a member of the Insurance Council of New Zealand (ICNZ) and a signatory to ICNZ's Fair Insurance Code (the Code). The Code and information about the Code is available at www.icnz.org.nz and on request.

Sanctions

This insurance does not apply to the extent that trade or economic sanctions or other laws or regulations prohibit us from providing insurance, including, but not limited to, the payment of claims. All other terms and conditions of the Policy remain unchanged.

Chubb is a subsidiary of a US company and Chubb Limited, a NYSE listed company. Consequently, Chubb is subject to certain US laws and regulations [in addition to EU, UN and national sanctions restrictions] which may prohibit it from providing cover or paying claims to certain individuals or entities or insuring certain types of activities related to certain countries such as but not limited to Iran, Syria, North Korea, North Sudan, Crimea and Cuba.