helloworld Rotorua
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P.O.Box 1062
Rotorua 3040
Phone: 07 3494130
Email: rotorua@travel.helloworld.co.nz
Website: helloworld.co.nz/rotorua



TRAVEL PROPOSAL

ITINERARY ESPECIALLY PREPARED FOR
MOTION ENTERTAINMENT ROTORUA
2 adults and 2 children age 11 and under.

DATE OF ISSUE 14 October 2025 **CONSULTANT** Deborah Kay

Hello Adam and Taliya, how are you?

Further to our recent contact I have great pleasure advising details for your fabulous prize package for 2025.

FLIGHT AIR NEW ZEALAND NZ 6

Check in at Auckland International
Depart Auckland 08:15 PM Economy
Arrive Los Angeles 01:20 PM Non-stop
Arrival in Los Angeles Terminal B
Flight Meals Auckland - Breakfast
Auckland - Dinner
Total Journey Time 12hrs 05mins

This flight is based on full service; this provides each traveller with 1 x 23kg checked baggage, 1 x 7kg carry-on luggage, tea and coffee and a meal, and entertainment.

Upon arrival, you will be transferred by private shuttle to your accommodation.

HOTEL CASTLE INN & SUITES

Check In 03:00 PM
Check Out 10:00 AM

Castle Inn & Suites
Address: 1734 S Harbor Blvd, Anaheim, CA 92802, United States
Phone: +1 714-774-8111

7 nights' accommodation in a Standard Room with 2 Queen Beds

Enjoy family fun at Castle Inn and Suites, an Anaheim hotel located across the street from Disneyland® Resort and all its magical theme parks and entertainment districts, including the Downtown Disney® District. This location makes our family-owned Anaheim hotel the perfect spot for a family or group vacation, though we're also ideal for business travelers visiting the Anaheim Convention Center less than half a mile away. After a busy day at the local theme parks or convention center events, everyone can relax in our heated outdoor pool or grab something delicious to eat at the several local restaurants within walking distance from our Anaheim hotel.

DISNEYLAND 3 DAY PARK HOPPER

Disneyland Resort Hopper Ticket with Lightning Lane Multi Pass

DISNEYLAND PARK *For the first time ever, there's a place where you can live your very own Star Wars™ adventure. A place where you can fly the galaxy's most legendary ship, the Millennium Falcon. A place where you'll find yourself caught in an epic battle in Star Wars: Rise of the Resistance. With a whole new land, you can finally live your adventure in a galaxy far, far away. Star Wars: Galaxy's Edge may be the newest reason to visit the Disneyland Resort—but it's certainly not the only one. There's so much more to explore, so much to see and do, you're going to need extra days to take in all the magic, fun and excitement! In addition to the new Star Wars: Galaxy's Edge, Disneyland Park is where you'll discover seven more lands filled with incredible experiences and entertainment. Join the 999 ghostly inhabitants of Haunted Mansion—where there's always room for one more. Sail away with the rowdiest crew of buccaneers to sack the Spanish Main aboard Pirates of the Caribbean. Witness the fiery nighttime clash between good and evil during Fantasmic! And let your imagination soar on the classic Dumbo the Flying Elephant. Finally enjoy the newest ride at Disneyland Park, Snow White's Enchanted Wish. This dark ride will take guests on a fairytale journey with Snow White as she flees from the evil Queen.*

DISNEY CALIFORNIA ADVENTURE PARK NOW OPEN! *Avengers Campus! In this land you can meet all of your favorite Marvel superheroes. Next jump on WEB SLINGERS: A Spider-Man Adventure to help Spider-Man on an exciting adventure! Step out onto Pixar Pier and into favorite Pixar stories. Zoom along on the Incredicoaster. Take a spin on the Pixar Pal-A-Round. Go for a whirl on Jessie's Critter Carousel, inspired by the Toy Story movies. And starting this summer, ride Inside Out Emotional Whirlwind, featuring Characters from Inside Out. And don't miss other favorite attractions like Guardians of the Galaxy—Mission: BREAKOUT!, plus unforgettable shows like Frozen— Live at the Hyperion and the World of Color nighttime spectacular.*

Lightning Lane Multi Pass
offers the opportunity to reserve on the day of park visit an expedited access window for certain attractions and experiences in the theme park or theme parks that the ticket holder visits with the ticket. Lightning Lane Multi Pass allows the ticket holder to hold an expedited access window for only one attraction or experience at a time. Some attractions and experiences are not available on Lightning Lane Multi Pass, and the number of expedited access windows for each eligible attraction or experience are limited. The expedited access window offered to the ticket holder by Lightning Lane Multi Pass service may be next available. Ticket holder will need to have the My Disney Experience mobile app on day of park entry to use Lightning Lane Multi Pass. The Lightning Lane Multi Pass user interface is in the English language only. It is expected that more than 50 attractions and experiences throughout the four Walt Disney World theme parks will have expedited access windows reserved with Lightning Lane Multi Pass. Lightning Lane Multi Pass also includes some in-park audio experiences and some special in-park functionality that can be used on certain photos taken by the guest while in the park., Please note that attractions may vary by date, are subject to change, and may not be available at all on the date of visit or at the time of purchase. Availability can change throughout the day.

*****NB: Disney Character Breakfast is only able to be booked directly so if winners want to do this, they can pay separately.**

Transfer from your accommodation to Universal Studios

UNIVERSAL STUDIOS HOLLYWOOD

Universal Studios Hollywood Express

Picture your best day ever - all the mischief, wonder and thrills in store at Universal Studios Hollywood. Imagine soaring over lands you've only seen on screen. And letting loose with some of your favorite characters on incredible rides. And of course, there's the world-famous Studio Tour. It's absolutely the best day in LA. Tickets available for purchase include:· Universal Express (includes 1 Day General Admission. No more lines to redeem vouchers. Simply print the barcoded voucher or take it on your mobile device and present it at the turnstiles located at the front entrance. All tickets and options are nontransferable and exclude activities/events separately priced. Universal elements and all related indicia TM and © 2024 Universal Studios. All rights reserved. Start/opening time8am -10am depending on day and season. End/closing time5pm - 9pm depending on day and season. Universal Studios Hollywood Park hours vary throughout the year and are subject to change. Important information – There may be restrictions. Some rides have height requirements and age restrictions. Download the Universal Studios Hollywood Mobile App for information on how to navigate through the park and CityWalk with interactive maps, wait times, show times, and information in multiple in languages.

Transfer from Universal Studios to your accommodation

Upon checkout, you will be transferred by private shuttle to the Airport.

FLIGHT AIR NEW ZEALAND NZ 5

Check in at Los Angeles Terminal B

Depart	Los Angeles	10:10 PM	Economy
Arrive	Auckland	06:00 AM	Non-stop

Arrival in Auckland International

Flight Meals Los Angeles - Breakfast
Los Angeles - Dinner

Total Journey Time 12hrs 50mins

This flight is based on full service; this provides each traveller with 1 x 23kg checked baggage, 1 x 7kg carry-on luggage, tea and coffee and a meal, and entertainment.

-ESTA Visas must be obtained for this travel. Cost is approx. $40.00 USD per person and the responsibility of the traveler
-Travel Insurance based on adults being 49 years and below at time of departure. Should travelers be over 49yrs at time of departure, the additional amount is the responsibility of the traveler.
-Based on 2 adults @ $637.00 per person and 2 children free of charge under the age of 21 still living at home and not currently working full time)
-Travel Insurance cost is subject to change at time of booking should there have been Insurance cost increases.
-Please note all prices are subject to availability at time of booking, the prize package is based on current availability of Sep 2025 and subject to availability at time of booking.
-The prize winner may have to pay any surcharge should prices alter, or if any upgrades/date changes/deviations occur from the main prize package.
-Travel must be booked by 31 March 2026 / travel completed no later than February 2027.
-Travel dates vary and excludes school holidays, Christmas/ New Year and public holidays. If the Prize winner wants to travel these dates, a surcharge may apply.
-Prize package is based on 2 adults and 2 children aged 11 and under at time of travel. Prices will change accordingly and are payable by the prize winner should the winning family not fit these requirements.
-Any additional expenses not included in the above package are payable by the prize winner, including but not limited to spending money, hotel deposits, meals etc.
-Rates are valid as of 1st October 2025.
-This prize is subject to exchange rates, availability and contracted 2026 rates at time of booking.

Please note the above package includes our non-refundable helloworld service fee as per our full Terms & Conditions.

*** Please be aware that once you ask us to proceed with your booking, we are then committed to our suppliers. Any amendment or cancellation after this will incur amendment and cancellation fees. Travel Insurance should be taken out at this stage.

*****PLEASE READ THE FOLLOWING INFORMATION ALONG WITH THE FULL TERMS & CONDITIONS ATTACHED SO YOU ARE FULLY AWARE OF ALL CONDITIONS THAT APPLY TO YOUR TRAVEL ARRANGEMENTS*****

***Please note, accommodation is on request at this stage, we do not know if the accommodation we have quoted is available until we receive a confirmation from the property and your accommodation is subject to availability at the time of booking. Once you ask us to proceed with your booking we will go through to the Resort/Hotel and make your reservation. If the Hotel comes back unable, we will endeavour to source a suitable alternative for you.

All prices quoted are correct at present but are subject to change by airlines, hotels, tour and /or cruise operators, currency fluctuation or government intervention until paid in full.

EPIDEMIC/PANDEMIC/WAR CHANGE POLICY
Please note that your travel arrangements are non-refundable, hence we recommend purchasing a Travel Insurance policy, which covers any unforeseen reason you may need to cancel (excluding pre-existing medical conditions, epidemic/pandemic/war and changes to government border restrictions). Should events change and you are not able to proceed with your travel arrangements, we would need to confirm with the Airline, Hotel and other supplier's regarding their policy at that stage. Airline tickets are non-refundable once purchased. Please note our helloworld booking fee is non-refundable and our change/cancellation fees will apply.

DOCUMENTATION:
Once full payment has been received, tickets and documentation will be ordered. Unless you request otherwise, your documentation will be kept in our safe until you are ready to collect them. In the interest of being environmentally friendly we are offering the ability for you to receive your documents electronically. Please let your consultant know if you would like your documents emailed to you.

CANCELLATION AND AMENDMENT PENALTIES:
All travel arrangements are non-refundable after you have paid your deposit or paid in full; however some travel arrangements may be amendable subject to paying the applicable penalty or fee. Fees vary depending on the date of your amendment or cancellation and fees increase the closer you get to your departure date and can be up to 100% of the value of your travel arrangements.

Strict cancellation and amendment penalties will be imposed by all suppliers in the event that you cancel or amend your travel arrangements. Fees vary by supplier and date of amendment / cancellations please ask your travel consultant if you would like clarification of these fees.

PASSPORTS AND VISAS:
As a security procedure, passports for all travellers must be shown at the time of booking. This is important to ensure names are correct as per passport with correct spelling. Strict fees will apply for any name changes or corrections of names after ticketing. helloworld Travel cannot be held responsible for costs incurred by travellers due to names incorrectly spelt if passports are not shown at the time of booking.

All travellers are warned to ensure their passport has at least six months validity beyond their intended date of return to New Zealand. There is the odd exception to this requirement please check the requirements for your travel with your consultant. Criminal convictions may restrict travel to many countries, please check with the embassies of the countries you intend travelling to should this apply. Whilst every effort will be made by consultants to give accurate advice on passport and visa requirements, correct travel documentation is ultimately the responsibility of the traveller

in all cases As the Privacy Act precludes us from accessing all relevant information, and requirements can change without notice to the travel industry.

If you are not travelling on a New Zealand Passport, please ensure you have the correct documentation required to enter back into New Zealand, eg: Returning Resident Visa, Work Visa etc. Please ensure this documentation is transferred to your new passport when obtained.

INSURANCE:
A fully comprehensive travel insurance policy is essential for all travellers. I can advise you on the most suitable options for your travel and provide you with a quotation, pre-existing medical conditions must be declared to ensure correct cover and claims are not declined. Cancellation Insurance should be included from the time you make your first payment towards your travel. helloworld Travel strongly cautions anyone against travelling without a suitable insurance cover. **Please note Travel Insurance covers any unforeseen reason you may need to cancel (excluding pre-existing medical conditions and any Covid/Pandemic related situations).**

FREQUENT FLYER REWARD POINTS:
At your request, your airline frequent flyer details can be entered into your reservation at the time of booking for the purpose of recording your air miles. Please advise your consultant of your membership details. Due to the inability of our consultants to be able guarantee that points will be awarded correctly, we strongly recommend that you retain copies of your E-tickets and boarding passes until your membership account has been updated correctly.

SEAT REQUESTS AND SPECIAL SERVICE REQUESTS:
Whilst we are happy to process your specific seat and special service requests to the airline on your behalf, we cannot be held responsible for the delivery of these services. All airlines reserve the right to change any pre-allocation of seats prior to check in and this is outside of our control. Many airlines now offer the opportunity to purchase your preferred seat. The delivery of special services such as vegetarian meals, bassinettes etc. are also entirely at the discretion of the airline and cannot be guaranteed by helloworld Travel.

Please advise us should you wish to reserve connecting flights from Rotorua to Auckland and return. Should you wish to drive to Auckland we are able to book security car parking and also reserve Auckland Airport accommodation. We also have details regarding the door to door shuttle transfers if you prefer this option. Please feel free to contact us for further details.

We confirm that we have read, understood and accept the full terms and conditions as per the above and the attached document, relating to our travel arrangements made by helloworld Travel.

Signed____

Name(s)______________________________________ Date__________________

I would like to thank you for giving helloworld Travel Rotorua the opportunity to provide you with your travel proposal. I will be in contact with you over the next few days, however in the meantime, if you have any questions or require further information, please feel free to contact me.

Deborah

Deborah Kay
Owner/Operator

" .. Holidays restore what everyday life steals from you .... it's true. "

TERMS OF SERVICE

1. DEFINITIONS AND INTERPRETATION

1.1 The following definitions apply in these Terms:

helloworld, **we**, **us** and **our** means **Wow Travel Ltd** trading as **helloworld Travel Rotorua**.

Business Day means any day other than a Saturday, Sunday or public holiday in the region in which the Services are provided.

Confidential Information means this Agreement and any non-public financial, business or commercial information relating to a Party (in any form) which the other Party may receive or obtain in connection with this Agreement or the Services.

Customer, **you** and **your** means you, the Customer.

Travel Booking means any Travel Product or Travel Products that have been booked by us on your behalf and confirmed by the relevant Travel Provider.

Travel Product means any travel service or product offered by a Travel Provider (for example, an airfare, cruise or hotel accommodation).

Travel Providers means any provider of Travel Products and **Travel Provider** means any one of them.

Services means any travel consulting and advisory services that we provide to you from time to time, including (as applicable) designing travel holiday packages, booking Travel Products on your behalf, facilitating amendments or cancellations to your Travel Booking, advising on relevant travel requirements and all incidental consultancy and advisory services.

1.2 The following rules of interpretation apply in this Agreement:

(a) References to persons include natural persons and any other body corporates (wherever incorporated).

(b) References to the words including, include or similar words do not imply any limitation.

2. AGREEMENT

2.1 Unless agreed otherwise by us in writing, these terms of service (**Terms**) apply to every supply of Services by us to you, including any bookings you make with our travel consultants in-store, over the phone or by email. We reserve the right to amend the Terms from time to time by written notice to you. Your continued use of the Services, or subsequent requests for further Services will be deemed acceptance of such amended Terms and such amended Terms will replace any previous arrangements or understandings between you and us.

2.2 If you instruct us to make a booking and/or accept our quote that shall constitute acceptance these Terms and such quote, together with these Terms, shall constitute the agreement between you and us (**Agreement**). Any variations or additions to the Agreement not expressly agreed in writing by us are expressly rejected.

3. AGENCY

3.1 We are a travel agent only. This means we arrange travel services and sell Travel Products on behalf of third party Travel Providers, including airlines, tour and cruise operators, car hirers and accommodation providers. Our Services to you include booking and advisory services that allow you to purchase Travel Products from the Travel Providers. We charge a Service Fee for providing these Services to you.

3.2 Each Travel Product is governed by the terms and conditions of the relevant Travel Provider. This means that your rights to amend or cancel your Travel Booking, and the cost of doing so, will be governed by the Travel Provider's terms and conditions. In no circumstances is helloworld liable to you for the delivery of the Travel Product by the Travel Provider.

3.3 We will use reasonable endeavours to ensure you are aware of the Travel Provider's terms and conditions. This includes notifying you of key terms such as the Travel Provider's amendment and cancellation policies, and any additional fees which may apply to the Travel Product (for example, tipping, resort fees etc.) at the time of travel.

4. OUR SERVICES

4.1 We will provide the Services on the basis set out in our quote and otherwise in accordance with the terms and conditions contained in this Agreement.

4.2 In our performance of the Services, we will:

(a) exercise due care and skill; and

(b) comply will all applicable laws, regulations and by-laws in force relating to the provision of the Services.

4.3 Subject to clause 4.4, we will provide our Services in accordance with the consumer guarantees contained in the Consumer Guarantees Act 1993 (**CGA**). In summary, this means the Services:

(a) will be carried out with reasonable care and skill;

(b) will be reasonably fit for any particular purpose made known by you to us;

(c) will be of such a nature and quality that they can reasonably be expected to achieve the desired result; and

(d) will be provided within any agreed timeframe or, if no timeframe is agreed, within a reasonable time.

If we do not meet any of the consumer guarantees, you have rights under the CGA.

4.4 Where you are in "trade" and acquiring the Services for the purposes of "trade" (as that term is defined in the CGA), you acknowledge and agree that:

(a) the provisions of the CGA will not apply to this Agreement or any Services provided by us under this Agreement; and

(b) it is fair and reasonable to be bound by this provision.

5. SERVICE FEES AND COMMISSIONS

5.1 The fees payable by you shall be as agreed or quoted in writing prior to our provision of the Services, or, in the absence of any agreement thereof, at our rates set out in the Schedule (**Service Fees**). The Service Fees are not refundable, even if the Travel Product is cancelled or not used for any reason.

5.2 You acknowledge and agree that we may receive commissions, fees, rebates, gifts or other financial incentives from Travel Providers in respect of your Travel Booking (**Commissions**). We are not obligated to pass such Commissions on to you.

5.3 Unless we require payment in part or in full in advance of providing any Services (which we may so require in our sole discretion), we will submit invoices to you on a periodic basis or on completion of the Services. You must pay each invoice in full within seven days of the date of invoice. Payment will be made by direct credit to our nominated bank account.

5.4 If a sum required to be paid you under this Agreement is not paid to us by the due date:

(a) you must also pay interest on that sum at the rate of 3% per annum (calculated daily and capitalised monthly) for the period beginning on the due date and ending on the date that the sum (including all accrued interest) is paid in full by you; and

(b) we shall not be obliged to perform further Services unless and until such outstanding amounts are paid to you.

6. YOUR TRAVEL BOOKING

6.1 We will book the Travel Products on your behalf in accordance with your instructions and the information provided by you.

6.2 It is your responsibility to provide all required information for each traveller and you must ensure such information is correct. This includes advising us of any medical (including pregnancy), dietary or mobility conditions of any traveller that is relevant to the Travel Product. We are not responsible for any losses or damages arising from any incorrect information provided by you.

6.3 You acknowledge and agree that:

(a) the Travel Products are not guaranteed until payment has been made in full and the Travel Provider has processed and issued a confirmation of the Travel Booking;

(b) the Travel Products offered are subject to availability and can be withdrawn or subject to change [without notice] by the Travel Provider at any time in accordance with the Travel Provider's terms and conditions;

(c) it is your responsibility to contact the Travel Provider prior to departure to ensure there is no change to the scheduled departure time.

6.4 For international and domestic departure, e-tickets will be issued upon payment and completion of the booking process. All other travel documentation, such as hotel booking confirmations, will be emailed to the email address you provided as an e-document. We will not be responsible if your e-ticket does not arrive due to an incorrect email address provided by you or your junk email settings. You must notify us immediately if you change your email address or contact telephone number after making a booking. It is your responsibility to advise us if you have not received your e-ticket confirmation. Should the Travel Provider issue paper vouchers, these will be posted to the address you provided.

6.5 Baggage allowance varies from airline to airline and in many cases the airfare you have paid may not include the cost to cover checked baggage. Please check with your Travel Advisor and/or the airline providing your flights for the allowances.

6.6 To determine whether your airfare is eligible for Frequent Flyer rewards, please ask your Travel Agent. It is your responsibility to provide us with your frequent flyer details and these will be added to your reservation. We do not take any responsibility should an airline not register your trip. You should retain copies of your air ticket and boarding pass. Special requests will be passed on to the Travel Provider but cannot be guaranteed.

7. PAYMENT OF TRAVEL BOOKING

7.1 You must pay for the Travel Products in accordance with the payment terms of the relevant Travel Provider and any deposit requirements set out in the Schedule.

7.2 Payment can either be made by you:

(a) to us at time of confirmation of your Travel Booking, in which case we will provide the Travel Provider with your credit card details on your behalf where payment is via your credit card, or we will hold such funds on trust on your behalf in a separate bank account and pay such funds to the relevant Travel Provider in accordance with the Travel Provider's payment terms where payment is made by cash or bank transfer (**Merchant Method**); or

(b) directly to the relevant Travel Provider at the time of confirmation of your Travel Booking or at the time of travel as required by the Travel Provider's payment terms (**Retail Method**).

We will work with you to determine which payment method is appropriate for you.

7.3 Payment may be due in a foreign currency (currency other than the original card holders' country of issue), in which a case currency conversion may be payable. The currency conversion would be calculated on the date of payment using the Travel Provider's exchange rate of the day. Please refer to your financial institution for applicable fees.

7.4 Payment by way of the Merchant Method may incur credit card fees as set out in the Schedule. Payment by way of the Retail Method may incur credit card or debit card fees charged by the Travel Provider, in which case you will be notified of such charges prior to payment.

7.5 There may be taxes levied abroad but not paid at the point of purchase that are payable in relation to hotel bookings (e.g. local taxes, sales tax etc.). Any local taxes will be payable by you directly to the Travel Provider at the time of check in/check out.

8. AMENDMENTS TO TRAVEL BOOKING

8.1 We will assist you with making any amendments required to your Travel Booking (including where such amendments are required to re-schedule your Travel Booking as a result of a Force Majeure Event such as COVID-19 related events) as requested by you. You agree to pay the Service Fees to us for such Services, provided that we will waive the Service Fees where an amendment is required due to our error, negligence or fault.

8.2 Your rights to make any amendments to your Travel Booking is subject to the Travel Provider's terms and conditions and the applicable consumer laws in the jurisdiction in which the Travel Provider is located.

8.3 The Travel Provider may charge amendment fees in accordance with the terms and conditions agreed between you and the Travel Provider. Please be aware many Travel Providers treat name changes and route and/or itinerary alterations as a full cancellation and these can incur the Travel Provider's full cancellation charges.

8.4 We are not liable for any amendment or cancellation fees charged by the Travel Provider or any refusals to amend the Travel Booking made by the Travel Provider.

9. CANCELLATION OF TRAVEL BOOKING

9.1 If you cancel or do not use your Travel Product for any reason (including where such cancellation is due to a Force Majeure Event, such as COVID-19 related events), your right to a refund or credit is subject to the terms and conditions of the Travel Provider or the applicable consumer laws in the jurisdiction in which the Travel Provider is located.

9.2 The Travel Provider may charge cancellation fees in accordance with the terms and conditions agreed between you and the Travel Provider.

9.3 If the Travel Provider is required to provide you with a refund or credit for the Travel Product, we will liaise with the Travel Provider to arrange that refund or credit on your behalf. You agree to pay the Service Fees to us for such assistance.

9.4 If you are entitled to a refund and you originally paid for the Travel Product via the Merchant Method, we are unable to provide you with such refund until we receive it from the Travel Provider. If you originally paid for the Travel Product via the Retail Method, the Travel Provider will provide the refund directly to you. Please note that most Travel Providers take between 60 and 90 days to process any refund.

9.5 We will return to you any Commission received by us in respect of any cancelled Travel Product, provided that we reserve the right to retain a portion of the Commission to cover our reasonable costs incurred in facilitating the refund to the extent our costs exceed any Service Fees paid by you.

9.6 We are not liable for any cancellation or amendment fees charged by the Travel Provider or any refusals to refund made by the Travel Provider.

10. YOUR WARRANTIES

10.1 You warrant to us that:

(a) you are at least 18 years old and have the power, capacity and authority to enter into a binding contract with us and with the Travel Providers of the Travel Products that you acquire;

(b) you have read and understood these Terms and if booking on behalf of third parties, you have conveyed these Terms to them;

(c) the information you provide us about yourself and your fellow travellers is true, accurate, current and complete (apart from any optional items) as required by any registration process;

(d) you have considered acquiring comprehensive travel insurance and you acknowledge and agree that we are not responsible for any failure by you to acquire adequate insurance cover.

11. PASSPORTS, VISAS AND HEALTH REQUIREMENTS

11.1 It is your responsibility to ensure that you have the required documents, including visas and passports, before travelling to a destination. For more information please log on to https://www.safetravel.govt.nz and https://www.mfat.govt.nz. Please check with the respective Embassy or Consulate of each country that you are travelling to, as many destinations require visas for both New Zealanders and non-New Zealand passport holders. For more information, log on to www.visalink.com.au. You need to ensure that you have at least 6 months validity on your passport from the date of your departure return.

11.2 For international travellers booked on flights to the USA (including Hawaii) it is mandatory under the Visa Waiver Program to receive an electronic authorisation known as ESTA (**Electronic System for Travel Authorisation**) no less than 72 hours before travel to the USA. New Zealand or Australian passport holders will not be able to enter the United States without a valid ESTA (or visa). Please note, you may not meet the eligibility requirements of ESTA and may be required to obtain a visa. An ESTA can be obtained from the following website: https://esta.cbp.dhs.gov/esta/.

11.3 For international travellers booked on flights to Canada, you either need a visitor visa or an Electronic Travel Authorization (**eTA**) to fly to, or transit through, a Canadian airport. An eTA can be obtained from the following website: https://www.canada.ca/en/immigration-refugees-citizenship/services/visit-canada/eta/apply.html. Please also see http://www.cic.gc.ca/english/visit/eta.asp for important information regarding compulsory eTA for visa-exempt foreign nationals.

11.4 For international travellers booked on flights to the UK, you either need a visitor visa or an Electronic Travel Authorization (**eTA**) to fly to, or transit through, a United Kingdom airport. An eTA can be obtained from the following website: https://www.gov.uk/guidance/apply-for-an-electronic-travel-authorisation-eta You need to ensure that you have at least 6 months validity on your passport from the date of your departure return.

11.5 You must ensure that you are aware of any health requirements and recommended precautions relevant to your travel and ensure that you carry all necessary vaccination documentation. In some cases, failure to present required vaccination documentation (e.g. proof of Yellow Fever vaccination) may deny you entry into a country. We recommend that you consult with your local doctor, travel medical service or specialist vaccination clinic before commencing your travel. Please note that vaccinations may be recommended before your travel departure date.

11.6 For non-New Zealand Passport holders, you may also require a returning residents visa to re-enter New Zealand. Please check here for more information https://www.immigration.govt.nz/new-zealand-visas/apply-for-a-visa/visa-factsheet/permanent-resident-visa.

11.7 We recommend that you contact the Ministry of Foreign Affairs and Trade (**MFAT**) or visit their website at https://www.safetravel.govt.nz/ for general travel advice, as well as specific advice (including safety alert levels) relating to the destination you wish to visit.

12. TRAVEL INSURANCE

12.1 We strongly recommend that you take out appropriate travel insurance to cover your travel arrangements. Your insurance protection should include cover for cancellation, medical and repatriation expenses, personal injury and accident, death and loss of personal baggage and money and personal liability insurance. Evidence of such insurances must be provided to your helloworld travel consultant on request. Please be aware that insurance cover offered by credit card companies or reciprocal medical cover agreements are often not comprehensive.

12.2 Please contact your helloworld travel consultant to take out travel insurance through us or if you have any questions about our travel insurance products. If you make a Travel Booking through us, and decline to take out travel insurance, you may be required to sign a disclaimer.

13. OUR LIABILITY

13.1 To the fullest extent permitted by law, our aggregate liability under this Agreement is limited to 100% of the total Service Fees paid or payable by you under this Agreement.

13.2 We are not liable for any technical errors, corruption of data, inaccuracies in information supplied by you or third parties or failure to complete bookings when that failure is due to circumstances beyond our control.

13.3 Notwithstanding any other clause under these Terms, you acknowledge and agree that in no circumstances will be we liable to you or anyone else for any loss or damage which is suffered directly or indirectly in connection with the delivery or non-delivery of any Travel Product or any act or omission of any Travel Provider or other third parties. As an agent of the Travel Provider, we have no control over or liability for the Travel Products provided by Travel Providers. We cannot guarantee the performance of the Travel Provider and we have no liability in respect of the supply of any Travel Products including any liability in contract, tort or otherwise, for any injury, damage, loss, delay, additional expense or inconvenience caused directly or indirectly by any Travel Provider.

13.4 To the fullest extent permitted by law, we shall not be liable, whether in contract, tort (including negligence), breach of statutory duty or otherwise for any loss of profit, or indirect, consequential or special loss or damage or for any business interruption, whether or not that loss was, or ought to have been, contemplated by us.

14. TERMINATION

14.1 We may terminate this Agreement with immediate effect by giving written notice to you if:

(a) you dishonour or attempt to dishonour any payment made to us under this Agreement (including by way of a credit card chargeback);

(b) you breach a material obligation imposed on you under this Agreement and the breach is not capable of being remedied, or the breach is capable of being remedied and you fail to remedy the breach to our satisfaction within 14 Business Days of receiving notice requiring such breach to be remedied;

(c) a Force Majeure Event continues for more than seven consecutive days.

14.2 Upon the termination of this Agreement (for whatever reason):

(a) you shall promptly pay all sums due and owing to us for Services provided up to and as at the date of termination;

(b) all rights granted under this Agreement shall immediately cease, except where they are expressed to survive termination.

14.3 Termination of this Agreement will not affect any accrued rights or obligations of any of the Parties.

15. FORCE MAJEURE

15.1 We shall not be liable to you, or be deemed to be in breach of this Agreement, as a result of any delay or failure to perform our obligations in booking the Travel Product or otherwise providing the Services due to any event that is beyond our reasonable control which cannot reasonably be avoided or overcome by us and which is not attributable to our actions, including cyber warfare, cyberattacks or ransomware attacks, operation of the forces of nature such as earthquakes, hurricanes, lightning, typhoons or volcanic activity, instances of exceptionally adverse weather, outbreaks of disease, epidemics or quarantine (including COVID-19), or acts of government authority, whether lawful or unlawful (**Force Majeure Event**).

16. CONFIDENTIALITY

16.1 You agree to keep confidential any non-public financial, business or commercial information relating to us (in any form) which you may receive or obtain in connection with this Agreement.

17. GENERAL PROVISIONS

17.1 This Agreement constitutes the entire agreement and understanding of the Parties relating to the matters dealt with in this Agreement and supersedes and extinguishes any previous Agreement or quote (whether oral or written) between the Parties in relation to such matters.

17.2 We will not be deemed to have waived any right under this Agreement unless the waiver is in writing and signed by us.

17.3 If any provision of this Agreement is found by a court or other competent authority to be void or unenforceable, such provision will be deemed to be deleted from this Agreement and the remaining provisions of this Agreement will continue in full force and effect.

17.4 The Parties agree that the provisions of clauses 14 and 16 shall survive the termination or expiry of this Agreement.

17.5 This Agreement will be governed by and construed in accordance with the laws of New Zealand and the Parties submit to the exclusive jurisdiction of the courts of New Zealand.

SCHEDULE

Professional Service Fees (all fees are in NZD, include GST and are non-refundable.)

These fees cover your initial consultation, research, planning, quote and itinerary preparation, booking with the relevant suppliers, invoicing and payment management, documentation and follow up care for your journey.

$100 South Pacific/Domestic/Trans-Tasman airfare per person

$200 International airfare per person (Economy class)

$400 International airfare per person (Premium Economy or Business class)

$100 South Pacific/Domestic/Trans-Tasman holiday package per person (including airfares, accommodation)
NB: Name changes are considered as cancellations or amendments and charged accordingly.

$200 Tours and Cruises, per person.
NB: Name changes are considered as cancellations or amendments and charged accordingly

Other services available include;

$150 Border Entry and Airline specific advice including Vaccination and testing requirements, Passport and Visa Advice (note this fee excludes any consular, courier, or supplier costs to obtain tests, visas or passports and is a service fee for production and supply of information to you).

$150 Itinerary planning for Visa or Immigration purposes only where no travel is booked per itinerary – credited towards reservation once booked

$150 Travel Insurance Claim preparation and submission per claim.

Amendments and Cancellations;

Changes to South Pacific/Domestic/Trans-Tasman bookings will incur a fee of $100 per passenger in addition to helloworld professional service fees as above, Travel Provider and credit card fees.

Changes to International bookings (excluding South Pacific/Trans-Tasman bookings) will incur a fee of $200 per passenger in addition to helloworld professional service fees as above, Travel Provider and credit card fees.

Urgent changes to International bookings (any destination) and changes made After-hours (any destination) will incur a fee of $400.00 per passenger in addition to helloworld professional service fees as above, Travel Provider and credit card fees.

Cancellations to South Pacific/Domestic/Trans-Tasman bookings will incur a fee of $200 per person in addition to helloworld professional service fees as above, Travel Provider and credit card fees.

Cancellations to International bookings (excluding South Pacific/Trans-Tasman bookings) will incur a fee of $400 per person in addition to helloworld professional service fees as above, Travel Provider and credit card fees.

Reservation Deposit

You are required to pay a non-refundable deposit towards your Travel Booking, payable prior to reservation. Your deposit amount will include:

1. The minimum amount required for us to book and confirm your travel itinerary, including, but not limited to, airlines & wholesale suppliers. There may be more than one Travel Provider for your booking.
2. The total commission your consultant will make on your booking, which covers their wages, documentation and associated costs to make your booking and look after you for the duration of your booking, including cancellation if applicable.

Final payment is required no later than 6 weeks prior to departure unless otherwise stated. Some airfares or services must be paid in full at the time of booking.

Credit Card Fees

Visa or Mastercard - an additional 2.5% applies

AMEX - an additional 3% applies

LEISURE TRAVEL INSURANCE

POLICY WORDING

EFFECTIVE 1 APRIL 2025

helloworld TRAVEL
THE TRAVEL PROFESSIONALS

AZ.MS.CEL.HW.1.0425

CONTENTS

Allianz

IMPORTANT MATTERS

This document is Our leisure travel insurance Policy Wording. Our Comprehensive plan provides higher limits and extended benefits while the Essentials and Loss of Deposits plans have restricted benefits and lower policy limits for travellers who wish to reduce premium costs.

This policy is issued and managed by **AWP Services New Zealand Limited** trading as **Allianz Partners, Level 3, 1 Byron Avenue, Takapuna, Auckland 0622** and underwritten by **Mitsui Sumitomo Insurance Company, Limited (NZBN 9429039809810, FSP Number 20661) (Incorporated in Japan), ("MSI"), Level 8, 139 Quay Street, Auckland Central, Auckland, 1010, New Zealand** (referred to as "Us", "We" or "Our").

What we will pay

In consideration of the payment of the premium, We agree to indemnify You in the manner and to the extent set out in this document.

This document, the Certificate of Insurance and any written confirmation issued by Us extending or limiting cover form Your insurance contract.

We will pay claims up to the Maximum Benefit amounts shown in the Schedule of Benefits, depending on whether You have elected to purchase the Comprehensive, Essentials or Loss of Deposits plan.
Your Certificate of Insurance details the type of cover You have purchased. The policy limits apply per Insured Person and are stated in New Zealand Dollars.

Please read this Policy Wording carefully and note the exclusions in each section along with the General Conditions and General Exclusions to ensure that You understand the cover provided by Us.

If You need any clarification on Your cover or the Policy Wording please contact either Your issuing agent, or Our Customer Care Team on Toll Free **0800 800 048**

Insured

The insured(s) under this policy is the person or persons named on the Certificate of Insurance. In this document, the insured is also referred to as "You" or "Your".

Dependent Children travelling with an Insured Person (refer to DEFINTIONS) are covered at no additional charge. Their policy benefits will be shared within the travelling Insured Person's policy limits.

Period of insurance

Your policy commences once a Certificate of Insurance has been issued to You and the required premium is paid. Loss of Deposits cover expires once the full Journey has been paid for. The period of insurance for all other policies continues until the expiry date shown on Your Certificate of Insurance or until You return to Your normal place of residence, whichever is the earlier date.

For frequent flyer plans Your policy is activated at the commencement of each Journey undertaken in the period of insurance. If You have purchased a frequent flyer plan then each Journey is covered up to a maximum of 60 days.

Excess

An excess, as stated in Your Certificate of Insurance, will be deducted from Our settlement if You make a claim (unless a higher excess has been imposed on Your cover by Us and confirmed to You in writing). The excess applies under this policy to each separate event giving rise to a claim. There will be no excess charged if You have purchased and paid the additional premium for a No Excess policy. This will be shown on Your Certificate of Insurance.

Important claims information

If during Your Journey You are to be hospitalised, require evacuation or repatriation services, need to make alternative travel or accommodation arrangements or have lost Your Personal Baggage or Personal Money, please notify Us as soon as possible.

All claims must be notified as soon as possible and in any event no later than 30 days after the completion of the Journey. If You do not contact Us this may affect the acceptance or payment of Your claim.

We provide Our customers with easy access to Our 24 hour emergency assistance service. A single call will put You directly in touch with a doctor or travel specialist who will be able to assist You and confirm cover available under Your policy. You will be advised of any steps You will need to follow in claiming under Your policy. You can call collect from anywhere in the world for emergency medical and travel assistance:

Reverse charge call through telephone operator: +64 9 486 6868

If Your Personal Baggage, effects or Personal Money are stolen, You must notify the local police or local government authority within 24 hours and You must obtain a copy of their incident report. Any loss or damage to Personal Baggage whilst in the custody of the carriers (e.g. an airline or bus company) must be notified to them immediately and a property irregularity report obtained.

You must provide Us with all reports, receipts, doctor's certificates, information and proof We reasonably require to help substantiate any claim.

Pre-existing Medical Conditions

It is important to understand that Pre-existing Medical Conditions may not be covered under Your plan. Certain Pre-existing Medical Conditions are covered automatically within certain criteria for travellers who are insured under the Comprehensive plan only. Cover for conditions outside of those listed in the Pre-existing Medical Conditions section may be available following a medical assessment.

Please note that no cover for Pre-existing Medical Conditions is available under the Essentials plan.

If You have any queries on this, You can contact Our Customer Care Team on **0800 100 124.**

Correctness of Statements and Fraud

If any claim under this policy is in any respect fraudulent, or if any false declaration is made or false or incorrect information is used in support of any claim, then We can, at Our sole discretion, not pay Your claim and cancel Your cover under this policy from the date that the incorrect statement or fraudulent claim was made to Us.

Your Duty of Disclosure

When You apply for insurance or alter this policy, You have a duty at law, to disclose to Us all material facts. A material fact is one that may influence a prudent insurer in deciding whether or not to accept the cover and, if so, on what terms and conditions and for what premium.

Examples of information You may need to disclose include:

- anything that increases the risk of an insurance claim;
- any criminal conviction subject to the Criminal Records (Clean Slate) Act 2004;
- if another insurer has cancelled or refused to insure or renew insurance, has imposed special terms, or refused any claim;
- any insurance claim or loss made or suffered in the past.

These examples are a guide only. If there is any doubt as to whether any particular piece of information needs to be disclosed, this should be referred to Us.

If You fail to comply with Your duty of disclosure it may result in:

- this policy being avoided retrospectively with the effect that the policy never existed;
- this policy being cancelled;
- the amount We pay if You make a claim being reduced; or
- Us refusing to pay a claim.

Change of circumstances

During the period of insurance, You must tell Us immediately of any material change in the circumstances surrounding the subject matter of this insurance that:

- increases the risk We are insuring, or
- alters the nature of the risk We are insuring.

Once You have told Us, We may immediately change the terms of this policy or cancel it. If You fail to tell Us, We may apply these changes retrospectively from the date You ought to have reasonably told Us.

Cancelling this policy

We may cancel this policy in the following circumstances only, by giving You 14 days prior notice by email sent to Your last known email address supplied to Us:

a) If You fail to comply with Your duty of utmost good faith;

b) If You fail to comply with a provision of this policy, including a provision relating to the payment of the premium;

c)If You make a fraudulent claim under this policy.

Cooling–off period

If You are not completely satisfied with the extent of cover provided by this policy You may cancel this policy within 14 days after You are issued with Your Certificate of Insurance. You will be given a full refund of the premium You have paid, provided You have not started Your Journey and You do not wish to make a claim or exercise any other right under the policy.

Automatic extensions of cover

Your cover will be extended at no additional charge for up to 3 months if Your return to Your normal place of residence in Your Country of Origin has been delayed because of one or more of the following:

- a bus line, airline, shipping line or rail authority You are travelling on, or that has accepted Your fare or Your Personal Baggage is delayed; or
- the delay is due to an event that is covered under this policy. If the event causing the delay is not covered under this policy, please refer to the **"Extending your cover in other circumstances"** section of the Policy Wording as You may be eligible to extend Your original period of cover.

The cover provided under **3b. Accidental Death or Permanent Disablement or 3c. Accidental Death or Permanent Disablement as a Result of an Act of Terrorism** will not automatically extend for any period more than 12 consecutive months from the start date shown on Your Certificate of Insurance, in any circumstances.

The cover will end when You return home or if after assessment of Your claim, the reasonable medical advice is that You are medically fit to return to New Zealand, the cover will end on the date that Allianz Partners would have been able to reasonably facilitate Your return to New Zealand.

Extending your cover in other circumstances

If You are already travelling and would like to be insured for longer than Your original period of cover, You will need to apply for cover prior to the expiry of Your original policy.

To apply, please contact Us on the number shown on the back cover of this Policy Wording to determine Your eligibility.

Please note this may be subject to certain underwriting requirements. If accepted, additional premium will apply.

If We accept Your application, We will issue You with a new policy which will not be an extension of Your original policy. A new period of cover will apply and You will be issued with a new Certificate of Insurance.

The period of cover on Your new Certificate of Insurance cannot exceed 12 months from the start date shown on Your new Certificate of Insurance.

A new policy cannot be provided if You are already travelling and if Your original policy is:

- a Frequent Flyer plan

Important: Cover under Your new policy will not be provided:

- for any Pre-existing Medical Condition covered under Your original policy unless You make a further application for cover and Allianz Partners agrees to provide cover for Your Pre-existing Medical Condition;
- for any new medical condition You suffered during the term of Your original policy that now meets the definition of Pre-existing Medical Condition for Your new policy unless you apply for cover for Your Pre-existing Medical Conditions at the time You apply for Your new policy; or
- for any Pre-existing Medical Condition which was automatically covered under Your original policy but where there have been changes or new events relating to that condition, unless You make an application for cover and Allianz Partners agrees to provide cover for Your Pre-existing Medical Condition;
- for losses related to any circumstances that have given (or may give) rise to a claim under Your original policy.

Jurisdiction and Choice of Law

This policy is governed by and construed in accordance with the laws of New Zealand and You agree to submit to the exclusive jurisdiction of the courts of New Zealand. You agree that it is Your intention that this Jurisdiction and Choice of Law clause applies.

Limitation of cover

Notwithstanding anything contained in this policy wording We will not provide cover nor will We make any payment or provide any service or benefit to any person or party where providing such cover, payment, service or benefit would expose Us to or violate any applicable trade or economic sanction or any law or regulation.

Fair Insurance Code

Mitsui Sumitomo Insurance Company, Limited is a member of the Insurance Council of New Zealand and adheres to the Fair Insurance Code, which provides You with assurance that We have high standards of service to Our customers. A copy of the Fair Insurance Code is available from the Insurance Council of New Zealand website: www.icnz.org.nz/fair-insurance-code.

Dispute Resolution Process

If You have a complaint or dispute in relation to this insurance, or the services of Allianz Partners or its representatives, please call Us on 0800 800 048 or put the complaint in writing and send it to The Dispute Resolution Department, PO Box 33 313, Takapuna, Auckland 0740, New Zealand , or email Your complaint to DisputeResolution@allianz-assistance.co.nz.

We will attempt to resolve the matter in accordance with Our Internal Dispute Resolution procedure. To obtain a copy of this please contact Us.

We are registered by law with an independent, external dispute resolution scheme. To obtain a copy of Our External Dispute Resolution process, please contact Us.

If Your complaint or dispute is not satisfactorily resolved, We will provide You with information on Our external dispute resolution provider.

Privacy Notice

To arrange and manage your insurance and provide you with our services, we (in this Privacy Notice section "we", "our" and "us" means Allianz Partners, and our agents) collect, store, use and disclose your personal information including sensitive information. We will usually collect it directly from you but may also collect it from others (including those authorised by you such as your family members, travelling companions, your doctors, hospitals, and other persons whom we consider necessary including our agents). We are the "data controller" and are responsible for ensuring your personal information is used and protected in accordance with applicable laws and regulations. Personal information we collect includes, for example, your name, address, date of birth, phone number, email address, medical information, passport details, bank account details, as well as other information we collect when you visit our website such as your IP address and online preferences, where that information is necessary for us to provide insurance and our services to you. Any personal information we collect is used by us and our agents to evaluate and arrange your insurance. We also use it to administer and provide the insurance services and manage your and our rights and obligations in relation to the insurance services, including managing, processing, investigating claims and screening to comply with economic sanctions obligations. We may also collect, use and disclose it for product development, marketing (where permitted by law or with your consent), customer data analytics, research, IT systems maintenance and development, recovery against third parties, fraud investigations and for other purposes with your consent or where authorised or required by law. We do not use sensitive information for marketing purposes or provide that information to any third parties for marketing.

You authorise us to disclose your personal information to recipients including third parties (some of whom are data processors) in New Zealand and overseas involved in the above processes, such as travel consultants, travel insurance providers and intermediaries, agents, distributors, reinsurers, claims handlers and investigators, cost containment providers, medical and health service providers, overseas data storage (including "cloud storage") and data handling providers, transportation providers, legal and other professional advisers, your agents, broker and travelling companions, your travel group leader if you travel in a group, your employer if you have a corporate travel policy, your bank if you have bank credit card insurance, the Insurance Claims Register and our related and group companies and Mitsui Sumitomo Insurance Company, Limited. Some of these third parties may be located in other countries including in Australia, Europe, United Kingdom and Ireland, Asia, Canada or the USA. We will use reasonable endeavours to ensure people we disclose your personal information to outside New Zealand are required to protect it in a way that provides comparable safeguards to those set out under New Zealand privacy law, such as via contractual data protection obligations, our group binding corporate rules or because they are subject to laws of another country with comparable protections. However, you acknowledge that sometimes overseas recipients of your personal information may not be required to protect it in a way that provides comparable safeguards to those provided under the New Zealand privacy law.

Where permitted by law or with your consent, we may contact you with offers of products or services (from us, our related companies, as well as offers from our business partners) that we consider may be relevant and of interest to you (including insurance products). This could be via telephone, post, email, electronic messages online or via other means such as SMS. You can withdraw your consent at any time if you no longer wish to receive marketing material or promotional offers from us or our related companies and business partners by calling our Customer Care Team on 0800 800 048.

The collection of information is required pursuant to the common law duty to disclose all material facts relevant to the insurance sought and is mandatory. If you do not agree with the matters set out in our Privacy Notice or will not provide us with personal information, we may not be able to provide you with our services or products, process your application, issue you with a policy or process your claims. We will not retain your personal data for longer than is necessary for the purposes for which it may be lawfully used.

You can: (1) seek access to your personal data and ask about its origin, the purposes of the processing, and details of the data controller or data processor and the parties to whom it may be disclosed; (2) correct and update your personal information (subject to the provisions of applicable privacy legislation), and (3) ask for a copy of your personal data in an electronic format for yourself or for someone you nominate. You may in some circumstances restrict the processing of your personal data, and request that it be deleted. Where your personal information is used or processed with your specific consent as the sole basis for processing (rather than on a contractual basis or legitimate interest), you may withdraw your consent at any time.

In cases where we cannot comply with your request concerning your personal information, we will give you reasons why. You may not access or correct personal information of others unless you have been authorised by their express consent or are otherwise permitted by law. When you provide personal information to us about other individuals, we rely on you to have first obtained each of those individuals' consent, and have made them aware of the matters set out in this Privacy Notice.

If you have a request or complaint concerning your personal information or about our Privacy Notice, please contact: Privacy Officer Allianz Partners, P.O. Box 33 313, Takapuna, Auckland 0740 or email us at AzPNZ.Privacy@allianz-assistance.co.nz. For urgent assistance please call our Customer Care Team on 0800 800 048. You can also contact the Privacy Commissioner at the Office of the Privacy Commissioner, P.O. Box 10 094, The Terrace, Wellington 6143 if you have a complaint.

For more information about our corporate privacy policy and handling of personal information, including further details about access, correction and complaints, please visit our website at www.allianzpartners.co.nz and click on the Privacy Policy link.

Privacy Act and the Insurance Claims Register (ICR)

The ICR is a database of insurance claims to which participant insurers have access. The purpose of the ICR is to prevent insurance fraud. The ICR is operated by Insurance Claims Register (ICR), PO Box 474, Wellington.

This policy is issued to You on the condition that You authorise Us to place details of any claims made against this policy on the database of ICR, where they will be retained and be available for other insurance companies to inspect. You also authorise Us to obtain from ICR personal information about You that is (in Our view) relevant to this policy or any claim made against it. You have certain rights of access to and correction of this information, subject to the provisions of applicable privacy legislation.

SCHEDULE OF BENEFITS

The Schedule of Benefits sets out a summary only of the cover that is provided under each plan and the most We will pay in total for all claims under each section.

IMPORTANT - PLEASE NOTE:
ALL COSTS AND EXPENSES MUST BE REASONABLE. WHERE USED, `UNLIMITED' ONLY MEANS THAT THERE IS NO CAPPED DOLLAR SUM INSURED. TERMS, CONDITIONS, SUB-LIMITS AND EXCLUSIONS APPLY AS SET OUT IN THE POLICY WORDING. BENEFITS ARE PER INSURED PERSON AND THE BENEFITS LIMITS ARE SHARED FOR DEPENDENT CHILDREN.

SECTION 1: CANCELLATION / TRAVEL DISRUPTION BENEFITS	Maximum Benefits in NZ$		
Policy Option	**Comprehensive**	**Essentials**	**Loss Of Deposits**
1a.* Loss of Deposits	Unlimited	$5,000	$10,000
1b. Cancellation of Journey Paid in Full	Unlimited	$5,000	Nil
1c. Curtailment	Unlimited	$5,000	Nil
1d. Missed Connection	$15,000	$500	Nil
1e. Travel Delay	$15,000	$500	Nil
1f. Frequent Flyer Points	$5,000	Nil	Nil
1g. Resumption of Travel	$10,000	Nil	Nil
1h. Strikes and Hijacks	$10,000	Nil	Nil
1i. Evacuation – Civil Unrest Pacific Islands	$1,500	Nil	Nil
1j. Additional Expenses as a Result of an Act of Terrorism	$3,000	Nil	Nil
1k.* Epidemics and Pandemics	Unlimited	$5,000	$10,000

SECTION 2: MEDICAL BENEFITS	Maximum Benefits in NZ$		
2a.* Overseas Medical Expenses	Unlimited	$250,000	Nil
2b. Terrorism – Overseas Medical Expenses	$250,000	Nil	Nil
2c. Emergency Dental Expenses			
• Emergency Dental Treatment – Pain Relief Only	$1,000	Nil	Nil
• Emergency Dental Treatment – as a Result of an Injury	$3,000	$500	Nil
2d.* Incidental Hospital Expenses	$4,000	Nil	Nil
2e. Accompanying Person	$15,000	Nil	Nil
2f. Search and Rescue – Natural Disaster	$20,000	Nil	Nil

SECTION 3: LIFE BENEFITS	Maximum Benefits in NZ$		
3a. Funeral Expenses	$25,000	$10,000	Nil
3b. Accidental Death or Permanent Disablement	$50,000	Nil	Nil
3c. Accidental Death or Permanent Disablement as a Result of an Act of Terrorism	$25,000	Nil	Nil

SECTION 4: BAGGAGE, PERSONAL EFFECTS AND MONEY BENEFITS		Maximum Benefits in NZ$		
4a.	Personal Baggage – Total limit (including any items insured in Section 4c)	$30,000	$5,000	Nil
	Personal Baggage Item Limit	$1,500	$750	Nil
	Personal Baggage - Special Limit (electronic equipment, video and camera equipment)	$2,500	Nil	Nil
4b.*	Emergency Baggage	$1,500	$250	Nil
4c.	Specified High Value Items			
	Maximum Value Per item	$10,000	Nil	Nil
	Maximum Total Value	$20,000	Nil	Nil
4d.	Travel Documents	$3,000	$500	Nil
4e.	Personal Money	$500	Nil	Nil
4f.	Additional Expenses as a Result of an Act of Terrorism	$3,000	Nil	Nil

SECTION 5: PERSONAL LIABILITY BENEFITS		Maximum Benefits in NZ$		
5a.	Rental Vehicle Excess	$6,000	$1,000	Nil
5b.	Personal Liability	$2,500,000	$500,000	Nil
5c.	Defence Costs – Including Wrongful Arrest	$10,000	Nil	Nil

*Sub-limits apply - please read this Policy Wording in full for details.

DEFINITIONS

When the words below are used in this insurance policy they shall have the meanings detailed below.

Act of Terrorism

Means an act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), which from its nature or context is done for, or in connection with, ethnic, ideological, political, religious, or similar purposes or reasons, including the intention to influence any government and/or to put the public, or any section of the public, in fear. Terrorism also includes any act that is verified or recognised by the local government as an Act of Terrorism.

Close Relative

Means Your spouse, de facto partner, civil union partner, fiancé(e), parent, parent-in-law, step parent, child, step child, foster child, son and daughter-in-law, sibling, brother and sister-in-law, half or step brother or sister, grandparent, or grandchild.

Country of Origin

Means the country in which You principally resided prior to applying for cover.

Dependent Children

Means Your children or grandchildren aged under 21, accompanying You on the journey, who are not in full-time employment, and who are named on Your Certificate of Insurance.

Epidemic

Means the sudden development and rapid spreading of a contagious disease in a region where it developed in an endemic state or within a previously unscathed community.

Injury

Means an external or internal bodily injury caused solely and directly by violent, accidental, external and visible means.

Insured Person

Means each person named on the Certificate of Insurance who has paid a full premium.

Journey

Means from when You leave Your normal place of residence in Your Country of Origin until You return to Your normal place of residence in Your Country of Origin, or for one way travellers the expiry date as shown on Your Certificate of Insurance. If You have paid a frequent flyer policy premium the number of journeys per annum is unlimited but each journey is limited to a maximum of 60 days.

Mental Illness

Means any illness, condition or disorder listed in the current edition of the Diagnostic and Statistical Manual of Mental Disorders.

Pandemic

Means a form of an Epidemic that extends throughout an entire continent.

Personal Baggage

Means Your suitcases, trunks and similar containers including their contents and articles worn or carried by You. It does not mean or include any business samples or items that You intend to trade, passport or travel documents, cash, bank notes, currency notes, cheques, negotiable instruments, electronic data, software, intangible assets, watercraft of any type (other than surfboards), furniture, furnishings, household appliances, mechanically propelled vehicles, unmanned vehicles, hired items or any other item listed as excluded on Your Certificate of Insurance.

Personal Money

Means cash, bank or currency notes, cheques, postal and money orders, current postage stamps, travellers' cheques, coupons or vouchers that have a monetary value, admission tickets, travel tickets and pre–paid passes (e.g. for ski lifts) taken with You on Your Journey.

Pre-existing Medical Condition

Means:

1. Any physical defect, infirmity, existing or recurring illness, Injury, disability or Mental Illness of which You, or the person due to whom You are claiming, are aware of.
2. Any medical condition for which You, or the person due to whom You are claiming have had or received a medical examination, consultation, treatment, investigation and/or medication in the 12 months prior to the date Your policy was issued.

Professional Sport

Means training for, coaching or competing in any sporting event where You are entitled to receive, or are eligible to receive, an appearance fee, wage, salary or prize money in excess of NZ$1,000.

Public Place

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

Public Transport

Means an aircraft, vehicle, train, tram, vessel or other scheduled transport operated under a license for the purpose of transporting passengers. However, it does not mean a taxi, limousine or similar service.

Reasonable

Means:

a) For medical, hospital, dental or funeral expenses, the standard level of care given in the country You are in provided it does not exceed the level You would normally receive in New Zealand; and

b) For all other covered expenses, a level comparable to the same nature and class as booked for the rest of Your Journey;

in each case as determined by Us.

Registered Medical Practitioner

Means a qualified doctor or dentist, other than You, a Travelling Companion, someone You work with, or a Close Relative, holding the necessary certification in the country in which they are currently practising.

Travelling Companion

Means a person with whom You have made arrangements before Your policy was issued, to travel with You for at least 75% of Your Journey.

Unattended

Means leaving Your Personal Baggage and effects:

i. with a person who is not named on Your Certificate of Insurance or who is not a Travelling Companion or who is not a Close Relative; or

ii. with a person who is named on Your Certificate of Insurance or who is a Travelling Companion or who is a Close Relative but who fails to keep Your Personal Baggage and effects under close supervision; or

iii. where they can be taken without Your knowledge; or

iv. at such a distance from You or outside of Your line of sight, that You are unable to prevent them from being taken.

We, Us, Our

Means Mitsui Sumitomo Insurance Company, Limited acting through AWP Services New Zealand Limited trading as Allianz Partners.

You, Your

Means each person named on the Certificate of Insurance.

PRE-EXISTING MEDICAL CONDITIONS

Important information concerning Pre-existing Medical Conditions

There is no cover for Pre-existing Medical Conditions under the Essentials plan. There is limited cover for Pre-existing Medical Conditions under the Comprehensive plan.

Please refer to the definition of Pre-existing Medical Conditions in the Definitions section.

Some Pre-existing Medical Conditions are covered automatically under the Comprehensive plan. Cover for conditions which are not automatically covered may be available following application to and acceptance by Our Customer Care Medical Assessments Team.

Our Customer Care Medical Assessments Team can be contacted on 0800 100 124.

(i) Comprehensive plan Pre-existing Medical Conditions that are not covered

Some medical conditions cannot be covered under this policy. These include but are not limited to any medical condition:

- for which surgery is planned or for which You are on a waiting list;
- arising directly or indirectly from any signs or symptoms which You have had, or for which You have not sought a medical opinion, or received a diagnosis, or for which You are under medical care or are awaiting investigations.

Please refer to General Exclusions if:

- You are travelling against the advice of a Registered Medical Practitioner;
- You are travelling with the intention of obtaining medical treatment.

(ii) Comprehensive plan Pre-existing Medical Conditions that are not automatically covered

You are not automatically covered in respect of a medical condition if the condition relates to:

- Your heart (excluding hypertension);
- Your brain;
- a transplanted organ (including stem cell transplants);
- renal failure;
- thinning of the bones (osteoporosis);
- a lung condition (excluding asthma), due to which You are permanently limited by shortness of breath or diagnosed as cystic fibrosis;
- cancer;
- an aneurysm, blood or lung clots (including stroke/TIA);
- insulin dependent diabetes;
- major allergic reactions;
- back problems if You have had spinal surgery;
- surgery involving any joints;
- Mental Illness;
- sexually transmitted disease AIDS, HIV or related conditions.

(iii) Comprehensive plan Pre-existing Medical Conditions that are automatically covered

If You have purchased the Comprehensive plan and Your Pre-existing Medical Condition falls within the terms detailed below then You are automatically covered for the condition.

You do not need to contact Us for approval if:

a. Your Pre-existing Medical Condition is stable and well controlled and Your treatment (including medication) has not changed in the 12 months prior to the date Your policy was issued; and

b. Your condition is not an ongoing or chronic condition for which You have received treatment at a hospital in the 5 years prior to the date Your policy was issued; and

c. You have not had surgery or hospital treatment for the medical condition in the 12 months prior to the date Your policy was issued; and

d. the Pre-existing Medical Condition is not detailed in (i) or (ii) above as either a Pre-existing Medical Condition that You need to contact Us about or which cannot be covered under this policy.

If You are in any doubt as to whether a medical condition is covered please contact Our office.

Cover for conditions outside of those described in part (iii) of the Pre-existing Medical Conditions section may be available following a medical assessment. If cover is approved, You may be required to pay an additional premium and written confirmation will be forwarded to You.

GENERAL CONDITIONS

– applying to all sections

1. You must tell Us everything that may be material to Our decision to issue or alter this policy.
2. We may at Our own expense take proceedings in Your name to recover compensation, damages or otherwise from any third party for loss or damage covered under this policy. Any amount recovered will belong to Us.
3. This policy will not provide cover for any loss or expense covered under any other insurance policy, compensation scheme or legislation. You must first seek settlement of Your cost under that policy or scheme. We will then only consider payment of any difference between the amount settled and the payment You would have been entitled to under this insurance. (This condition does not apply to claims under Section 3b. Accidental Death or Permanent Disablement.)
4. You must provide Us with all receipts, certificates, information and proof We reasonably require to help substantiate Your claim. This will include a doctor's certificate or letter if Your Journey was curtailed or cancelled due to illness or Injury and You must provide at Your own expense any medical certificate or report that We may require to consider any claim further. A medical report and blood test will also need to be provided if You have been drugged involuntarily.
5. You must not make any offer, promise or payment regarding admission or liability for any loss.
6. No claim will be payable where any person entitled to indemnity under this policy breaches any policy terms and conditions.
7. Where this policy is in joint names, then this policy is a joint policy. This means that if one Insured Person does or fails to do anything so that there is no cover there will be no cover for any Insured Person, not just the Insured Person responsible for the act or omission that caused there to be no cover.
8. You must comply with all Our requests relating to Your claim including providing all co–operation, information and assistance requested.
9. You must at all times act in a prudent manner and take all reasonable steps to prevent loss and minimise any claim made under Your policy.
10. You must immediately consult and follow the advice of a Registered Medical Practitioner if You have suffered an Injury or illness.

GENERAL EXCLUSIONS

– applying to all sections

This policy does not cover any loss, damage, liability, death or incapacity directly or indirectly caused by or arising from:

1. war, invasion, act of foreign enemy, warlike operations (whether war is declared or not), civil war, mutiny, rebellion, revolution, insurrection, military or usurped power. (In respect of civil unrest only, this exclusion does not apply to Section 1i. Evacuation – Civil Unrest Pacific Islands).
2. Acts of Terrorism (refer to 'Definitions' for full details) – unless cover is otherwise provided under individual sections of this policy. If We allege that by reason of this clause, any loss or damage, cost or expense is not covered by this insurance the burden of proving the contrary will be upon the insured.
3. nuclear weapons material.
4. an actual or likely Epidemic or Pandemic, or, the threat of an Epidemic or Pandemic, except under the following sections:

   Section 1k. Epidemics and Pandemics; and

   Section 2 Medical Benefits.

   Refer to www.who.int and www.safetravel.govt.nz for further information on Epidemics and Pandemics.
5. ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel. (For the purpose of this exclusion, combustion includes any self sustaining process of nuclear fission).
6. biological and/or chemical materials, substances, compounds or the like used directly or indirectly for the purpose of harming and destroying human life and/or create public fear.
7. Your deliberate or reckless acts.
8. Your unlawful acts.

9. any person lawfully in Your accommodation premises.
10. any travel within New Zealand unless this forms part of Your international Journey, or You are travelling on a frequent traveller policy and are more than 250 kilometres from Your place of residence.
11. the New Zealand Government's recommendation that travel not be taken to any country, territory or region, if the warning has been issued prior to the purchase of this insurance, whether this relates to essential or non–essential travel or both.
12. occupations involving unusual or dangerous work.
13. elective or cosmetic surgery.
14. active participation in:
    i. skiing and snow-boarding outside of ski resort boundaries;
    ii. diving underwater using an artificial breathing apparatus unless You hold open water diving license recognized in New Zealand or are diving with an instructor licensed for these activities, or, under any circumstances, diving underwater at a depth greater than 30 metres;
    iii. flying hang or tow gliding, microlite flying, parachuting, sky diving and other aerial activities other than the following;
        - hot air ballooning;
        - paragliding;
        - parasailing;
        - bungee jumping; or
        - as a fare–paying passenger in a power driven aircraft licensed to carry passengers flown by a pilot licensed to carry passengers;
    iv. mountain and rock climbing;
    v. Professional Sport;
    vi. racing of any kind (other than on foot) including training;
    vii. ocean yachting 25 nautical miles or more from the mainland;
    viii. white water rafting, white water kayaking or black water rafting in grade 5 or more rivers;
    ix. pot holing;
    x. rodeo activities;
    xi. hunting;
    xii. any activity in remote areas except as part of an organised tour group;
    xiii. extreme versions of any sport.
15. pregnancy or childbirth (except for unforeseen medical complications or emergencies within the first 20 weeks/140 days of Your pregnancy). There is no cover for a child born overseas unless, after birth, cover is applied for and We agree in writing to include the child in this cover.
16. sexually transmitted diseases contracted during Your Journey.
17. Your domestic pet or farm/lifestyle animal.
18. Your self-inflicted illness or injury, or Your suicide or You undergoing an abortion where it is not deemed medically necessary to do so by a Registered Medical Practitioner.
19. a therapeutic or illicit drug or alcohol addiction.
20. You being under the influence of any intoxicating liquor, drugs or substances except a drug prescribed to You by a Registered Medical Practitioner, and taken in accordance with their instructions.
21. riding a moped or motorcycle (whether as driver or passenger) in any of the following circumstances:
    i. where the engine capacity is more than 200cc; or
    ii. without a helmet; or
    iii. without a valid driver's licence as required in the country You are in.
22. any consequential loss, loss of enjoyment or loss of income.
23. You travelling against the advice of a Registered Medical Practitioner.
24. You travelling with the intention of obtaining medical or dental treatment.

SECTION 1:
CANCELLATION AND TRAVEL DISRUPTION BENEFITS

Based on the plan shown on Your Certificate of Insurance You will be eligible for each Cancellation/Travel Disruption Benefit up to the Maximum Benefit shown in the Schedule of Benefits.

If You have purchased an Essentials or Loss of Deposits plan, there are a number of benefits under this section where cover is either reduced or unavailable.

You must advise Us as soon as You are aware of any health or other circumstances that are likely to result in cancellation or curtailment of Your Journey.

Note: If Your travel plans are disrupted by a claimable event, a claim can only be lodged under one of the following: Sections 1b. Cancellation of Journey Paid in Full; 1d. Missed Connection; 1e. Travel Delay; or 2a – sub–paragraph 4. Overseas Medical Expenses; or 2e. Accompanying Person. You cannot make a separate claim for the same event under each of these sections.

1a. Loss of Deposits

(All Plans)

If prior to payment of the final amount payable for Your Journey You must cancel or amend Your travel arrangements due to any unforeseeable circumstance beyond Your control We will pay up to the policy's Maximum Benefit for Your irrecoverable travel and accommodation deposits or expenses, which have been paid in advance.

In respect of a cancellation fee charged by Your travel agent, provided the travel agent has disclosed their cancellation fees to You in writing at the time of making Your travel arrangements, We will also pay You up to a maximum of 10% of Your total travel costs (that were paid through the travel agent) or NZ$500 per adult, whichever is the lesser.

1b. Cancellation of Journey Paid in Full

(Comprehensive and Essentials Plans Only)

If following full payment of Your Journey, You have to cancel or amend Your travel arrangements, due to any unforeseeable circumstance beyond Your control, We will pay up to the policy's Maximum Benefit for Your irrecoverable travel and accommodation expenses, which have been paid in advance.

1c. Curtailment

(Comprehensive and Essentials Plans Only)

If You cannot complete Your Journey due to an unforeseeable circumstance beyond Your control and have to return to Your Country of Origin earlier than planned, We will pay up to the policy's Maximum Benefit for Reasonable additional travel and accommodation expenses (necessarily and actually incurred by You, in order to return to Your Country of Origin) which are additional to Your planned itinerary provided You already hold a pre–paid return ticket. The amount claimable will be less any amounts refundable on unused travel vouchers or tickets.

Wherever claims are made by You under this section, and Sections 1a. Loss of Deposits or 1b. Cancellation of Journey Paid in Full, for cancelled services/facilities or alternative arrangements for the same or similar services/facilities, We will pay for the higher of the two amounts, not both.

1d. Missed Connection

(Comprehensive and Essentials Plans Only)

If Your scheduled Public Transport service is cancelled or curtailed due to riot, strike or civil commotion, natural disaster or severe weather conditions, or You miss Your connecting scheduled Public Transport service due to any unforeseeable circumstance beyond Your control We will pay up to the Maximum Benefit for the additional necessary and Reasonable travel and accommodation expenses, appropriate to the Journey being undertaken that You incur to arrange alternative transport to enable You to maintain Your original travel itinerary, provided that:

i. there was no warning that the cancellation may occur;

ii. You have made reasonable efforts to avoid any additional expenses; and

iii. refunds on unused tickets or travel vouchers have been applied for.

If the purpose of Your Journey is to attend a wedding or conference, We will pay the Reasonable alternative travel costs to Your planned destination if the conference or wedding cannot be delayed solely due to Your late arrival.

The amount claimable under this section will be less any amounts refundable for unused tickets or vouchers.

1e. Travel Delay

(Comprehensive and Essentials Plans Only)

If the departure of the scheduled Public Transport in which You have arranged to travel is delayed, for at least 12 hours from the time specified, due to any unforeseeable circumstance beyond Your control, We will pay for Reasonable meal and accommodation expenses necessarily incurred due to the delay, which are not recoverable from any other source.

Written proof of delay from the transport provider must be submitted together with receipts for the extra costs incurred.

1f. Frequent Flyer Points

(Comprehensive Plan Only)

If an airline ticket has been purchased using frequent flyer or a similar air points rewards system, and the airline ticket is cancelled due to any unforeseen circumstances beyond Your control, We will pay up to the policy's Maximum Benefit, the retail price for that ticket at the time it was issued. This cover is provided only in the event that the loss of points cannot be recovered from any other source. If the air points company charges a reinstatement fee then this cost will be claimable under Your policy.

1g. Resumption of Travel

(Comprehensive Plan Only)

If You are forced to return to Your Country of Origin due to the serious Injury, illness, disease or death of a Close Relative in Your Country of Origin, We will pay up to the Maximum Benefit for the Reasonable transport costs actually incurred by You to resume Your pre–booked travel plans as per Your original itinerary, provided that:

i. the serious Injury, illness, disease or death of a Close Relative occurred after Your departure from Your Country of Origin and was not caused by a Pre-existing Medical Condition;

ii. the Journey was at least 14 days;

iii. You had been away for less than 50% of the duration of Your Journey;

iv. You have not made a claim under Section 1c. Curtailment; and

v. You held a return ticket at the time the event which has caused You to return to Your Country of Origin occurred.

1h. Strikes and Hijacks

(Comprehensive Plan Only)

We will pay up to the policy's Maximum Benefit for irrecoverable additional travel and accommodation costs, due to cancellation or curtailment of scheduled Public Transport services, as a result of a strike or hijack.

1i. Evacuation – Civil Unrest Pacific Islands

(Comprehensive Plan Only)

In the event that You are in the Pacific Islands and for Your safety You must evacuate for any reason not covered under any other section of this policy, We will pay up to the policy's Maximum Benefit for additional expenses incurred.

1j. Additional Expenses as a Result of an Act of Terrorism

(Comprehensive Plan Only)

We will provide cover for the Reasonable additional costs incurred when You or Your travel arrangements are affected directly by or in connection with any Act of Terrorism. Any payment for an Act of Terrorism will be limited to a maximum of NZ$3,000 per Insured Person per period of insurance.

1k. Epidemics and Pandemics

(All Plans)

Important: Cover under section 1k. Epidemics and Pandemics is only provided to the extent that the plan You purchased allows for.

The cover described under Sections 1a, 1b, 1c, and 1f is extended to cover the following events:

i) You or Your Travelling Companion are diagnosed with an Epidemic or a Pandemic disease and cannot commence or complete Your travel; or

ii) You or Your Travelling Companion are specifically and individually designated by name in an order or directive to be placed into mandatory quarantine or isolation by the New Zealand Government or any other government or local authority, based on their suspicion that either of You have been exposed to an Epidemic or Pandemic disease; or

iii) Your travel is disrupted following the commencement of Your Journey due to You or Your Travelling Companion being denied boarding on any scheduled Public Transport service, based on the suspicion that either of you have an Epidemic or Pandemic disease and You incur costs for additional accommodation and meals as a result. The most We will pay for any claim under part iii) is NZ$200 per day up to a maximum of NZ$1,400.

There is no cover for claims arising from any lockdowns, changes in government alert levels, quarantine or mandatory isolation that applies generally or broadly to some or all of a population, vessel or geographical area, or that applies based on where You are travelling to, from, or through.

Exclusions – applying to all policies under Section 1

We will not pay for claims that relate to loss, damage, liability, expenses or claims for or arising directly or indirectly out of:

1. Your disinclination to travel, personal wishes, financial circumstances or business reasons;
2. failure to check in at the correct departure time or claims resulting from You being a standby passenger;
3. the serious Injury, illness, disease or death of any person who is not:
   i. You; or
   ii. Your Travelling Companion; or
   iii. a Close Relative;
4. Your Pre-existing Medical Condition(s) or those of any other person on whose state of health the Journey depends unless the condition/s are described as being covered under this policy or accepted by Us in writing;
5. any Pre-existing Medical Condition suffered by a Close Relative or any complications directly attributable to those conditions;
6. any circumstances likely to lead to the cancellation or curtailment of the Journey that You are aware of (including strikes or strike notices) that were present at the time You purchased this insurance;
7. the receivership, statutory management, administration, bankruptcy, liquidation, financial collapse or adverse financial position of any airline, transport provider, tour operator, travel agent, or wholesaler;
8. You or Your Travelling Companion not having the appropriate passport, entry visa or work permit documentation required by any foreign government or foreign power;
9. Your travel plans being affected when travel is prevented or limited by legislation, government or court order;
10. the inability of a tour operator or wholesaler to complete arrangements for a group tour, due to a deficiency in the number of persons required to commence or complete any part of the tour;
11. costs charged by or payable to a supplier resulting from rescheduling or cancelling of travel arrangements by that supplier;
12. Your curtailment or Your cancellation for medical reasons unless on written medical advice;
13. the inability or negligence of a tour operator, charter airline or wholesaler to complete Your travel arrangements;
14. costs paid in advance that exceed the recommended retail value of any concert or sporting event ticket that is scheduled to take place during Your Journey;
15. lockdowns, changes in government alert levels, quarantine or mandatory isolation that applies generally or broadly to some or all of a population, vessel or geographical area, or that applies based on where You are travelling to, from, or through;
16. You commencing Your travel against the New Zealand Government's advice, or against local government advice at Your overseas destination.

SECTION 2: MEDICAL BENEFITS

Based on the plan shown on Your Certificate of Insurance You will be eligible for each Medical Benefit up to the Maximum Benefit shown in the Schedule of Benefits.

If You have purchased an Essentials plan there are a number of benefits under this section where cover is either reduced or unavailable. Please note there are no benefits under this section if You have purchased the Loss of Deposits plan.

2a. Overseas Medical Expenses

(Comprehensive and Essentials Plans Only)

You are covered for Reasonable and customary overseas hospital, medical, surgical, nursing home charges or other remedial attention or treatment given or prescribed by a Registered Medical Practitioner, including medical repatriation expenses, incurred as a result of an illness, Injury or disease which occurred on Your Journey. This benefit only applies in excess of any amounts You are entitled to from any reciprocal arrangements between Your usual country of residence and the country in which the charges or expenses were incurred and in excess of any amounts that are recoverable by or on behalf of You from any other source.

Please note that New Zealand has reciprocal health arrangements with Australia and the United Kingdom. You will be required to seek treatment in these countries from their public health system.

In all cases:

1. We will only pay costs incurred within 12 months of the illness or Injury;
2. You, or someone acting on Your behalf, must wherever possible contact Allianz Partners prior to treatment or hospitalisation. Failure to obtain Our prior approval before any hospitalisation or treatment may result in Your medical expenses claim being declined;
3. We have the option of returning You to Your Country of Origin for further treatment if You are medically fit to travel and We will cover the costs for Your repatriation. If You decline to return We will not pay for any ongoing overseas medical expenses;
4. If You cannot continue Your Journey due to an Injury or illness which needs immediate treatment from a Registered Medical Practitioner who certifies in writing that You are medically unfit to continue Your Journey, We will reimburse Your Reasonable additional accommodation and travel expenses up to the standard of Your original booking, including returning You home if You are unable to use Your pre–arranged return transport. The amount claimable will be reduced by any amounts refundable on unused travel vouchers or tickets.

   Additional cover is also provided under the Comprehensive plan for emergency telephone calls and taxi fares up to an amount of NZ$100 per person in connection with Your Injury or illness.

   Note: If Your travel plans are disrupted by a claimable event, a claim can only be lodged under one of the following: Sections 1b. Cancellation of Journey Paid in Full; 1d. Missed Connection; 1e. Travel Delay; 2a – sub–paragraph 4. Overseas Medical Expenses; or 2e. Accompanying Person. You cannot make a separate claim for the same event under each of these sections.
5. If You choose not to return to Your Country of Origin on or prior to the expiry date shown on Your Certificate of Insurance, We will not pay for any ongoing medical expenses, including medication, that You incur after the expiry date in connection with any Injury, illness or disease that occurred during the period of insurance;
6. Follow on medical expenses in New Zealand (Comprehensive only) – on Your repatriation or return to New Zealand We will pay up to NZ$2,000 per Insured Person for continuing follow on treatment provided these expenses are necessarily and reasonably incurred within a 12–month period following the date of the illness or Injury. The cover provided excludes dental expenses as these are covered under Section 2c. Emergency dental expenses.

2b. Terrorism – Overseas Medical Expenses

(Comprehensive Plan Only)

We will provide cover for overseas medical expenses and repatriation costs, incurred directly from or in connection with any Act of Terrorism, subject to the policy's Maximum Benefit as set out in the Schedule of Benefits.

2c. Emergency Dental Expenses

Emergency Dental Treatment – Pain Relief Only

(Comprehensive Plan Only)

We will reimburse You for emergency dental expenses up to the policy's Maximum Benefit to relieve sudden and acute dental pain first manifesting itself during the Journey, provided:

1. the treatment is to a sound natural tooth. Sound natural teeth do not include dentures or any tooth which has a filling or been subject to restoration work, capping or crowning; and
2. You have been to a dentist in the last 24 months as part of Your routine dental maintenance and received all recommended treatment.

Emergency Dental Treatment as a Result of an Injury

(Comprehensive and Essentials Plans Only)

We will pay for dental expenses up to the policy's Maximum Benefit for emergency treatment as a result of an Injury to sound natural teeth during the Journey.

2d. Incidental Hospital Expenses

(Comprehensive Plan Only)

If You are confined to a hospital overseas as a result of Injury, illness or disease, We will pay You NZ$50 for each 24 hour period You are hospitalised, provided the period of confinement exceeds at least 48 hours and limited to the policy's Maximum Benefit per Insured Person. We will not pay for the first 48 continuous hours You are in hospital.

2e. Accompanying Person

(Comprehensive Plan Only)

We will pay the Reasonable return airfare (economy class), transportation and accommodation expenses up to the policy's Maximum Benefit for one relative or friend, who on the advice of Our Registered Medical Practitioner, travels to You and/or remains with You because of the severity of any Injury, illness or disease suffered. You must contact Us for approval before any expense is incurred.

2f. Search and Rescue – Natural Disaster

(Comprehensive Plan Only)

We will pay up to NZ$20,000 towards the costs of a private search if You are declared missing following a natural disaster, during the period of insurance, provided that:

i. one of Your close family members requests the search;

ii. the search is approved by local authorities; and

iii. the search commences within 72 hours of the official notification that You are missing.

Exclusions – applying to all policies under Section 2

1. We will not pay claims directly or indirectly caused by or arising out of:
   a. Pre-existing Medical Conditions that are not described as being covered under this policy or confirmed as being covered by Us in writing prior to the commencement of Your Journey;
   b. You engaging in any activity associating with prostitution;
   c. any complications arising from a medical condition where You are travelling against medical advice.
2. We will not pay any medical expenses relating to hospitalisation or surgical treatment where Our prior approval has not been sought and obtained, unless notification is not possible.
3. Cover will cease under this section if You fail to follow Our requirements as per Section 2a.
4. We will not pay any medical expenses incurred for continuing treatment including medication which commenced prior to this Journey.
5. We will not pay for private medical treatment when public treatment is available.
6. We will not pay for claims that relate to loss, damage, liability, expenses or claims for or arising directly or indirectly out of:
   a. the extraction of wisdom teeth unless these have become impacted;
   b. dental expenses incurred in Your Country of Origin;
   c. normal dental health maintenance, or any treatment resulting from a lack of regular dental health maintenance or hygiene including dentures, fillings, root canals, polishing and scaling, replacement due to the loss of dental bridges, restoration work, caps or crowns;
   d. precious metal cost or pins and fittings, titanium implants in relation to dental treatment.
7. We will not pay claims directly or indirectly caused by or arising out of You commencing Your travel against the New Zealand Government's advice, or against local government advice at Your overseas destination.

SECTION 3: LIFE BENEFITS

Based on the policy option shown on Your Certificate of Insurance, You will be eligible for each Life Benefit up to the Maximum Benefit shown in the Schedule of Benefits.

If You have purchased an Essentials plan there are a number of benefits under this section where cover is either reduced or unavailable. Please note there are no benefits under this section if You have purchased the Loss of Deposits plan.

3a. Funeral Expenses

(Comprehensive and Essentials Plans Only)

Where Your death occurs We will pay up to the policy's Maximum Benefit for the Reasonable funeral and cremation or burial expenses in the area where death occurred, or for the costs of returning Your body or ashes to Your Country of Origin excluding funeral and interment costs.

3b. Accidental Death or Permanent Disablement

(Comprehensive Plan Only)

If during Your Journey You sustain an Injury which within 12 months of such Injury results in Your death, We will pay to Your estate the policy's Maximum Benefit as stated in the schedule of benefits.

Alternatively, if due to an Injury during Your Journey, You are permanently disabled, We will pay You the policy's Maximum Benefit. Permanent disablement means an Injury which within 12 months of the accident results in paraplegia, quadriplegia, tetraplegia, the loss of one or more limbs, loss of sight in one or both eyes, loss of hearing or speech.

3c. Accidental Death or Permanent Disablement as a Result of an Act of Terrorism

(Comprehensive Plan Only)

If during Your Journey You sustain an Injury as a result of or in connection with an Act of Terrorism, which results in Your death or permanent disablement, We will pay a maximum of NZ$25,000 per Insured Person per period of insurance to You or Your estate.

Exclusions – applying to all policies under Section 3

1. We will not pay for funeral expenses under Section 3a, where death occurs as a result of Pre-existing Medical Conditions that are not described as being covered under this policy or confirmed as being covered by Us in writing prior to the commencement of Your Journey.
2. We will not pay claims arising from:
   a. manual or hazardous work;
   b. deliberate exposure to danger unless in the attempt to save a human life;
   c. disease, illness or any natural causes (under Sections 3b and 3c);
   d. the accidental death or permanent disablement of persons under the age of 16 years.
3. If You fail to follow Our requirements under Section 2, anywhere such failure causes or contributes to a claim under Section 3, no claim benefit under Section 3 shall be payable.

SECTION 4: BAGGAGE, PERSONAL EFFECTS AND MONEY BENEFITS

Based on the policy option shown on Your Certificate of Insurance, You will be eligible for each Personal Baggage, Effects and Personal Money Benefit up to the Maximum Benefit shown in the Schedule of Benefits.

If You have purchased an Essentials plan there are a number of benefits under this section where cover is either reduced or unavailable. Please note there are no benefits under this section if You have purchased the Loss of Deposits plan.

If Your Personal Baggage or effects are stolen, You must notify the local police or local government authority within 24 hours and You must obtain a copy of their incident report. Any loss or damage to Personal Baggage whilst in the custody of the carriers (airline, bus company etc) must be notified to them immediately and a property irregularity report obtained. You must take all reasonable precautions to protect the property insured by this policy and to prevent any claim arising.

4a. Personal Baggage

(Comprehensive and Essentials Plans Only)

We will pay up to the policy's Maximum Benefits for accidental loss or damage to Your Personal Baggage, which has been taken or purchased on Your Journey. The loss or damage must occur in the course of the Journey and during the period of insurance.

At Our discretion We may elect to repair or replace the property or We will pay the present day value of the lost or damaged item in cash, after making an allowance for depreciation and wear and tear. Proof of purchase and ownership will be required to support any claim over NZ$500.

The special item limit per item for camera and video equipment includes attached or unattached lenses or accessories.

Items Under 2 years of age

For items that are less than 2 years old, present day value means the lesser of the purchase price or the replacement price of the item(s).

Items Over 2 years of age

If an item is more than 2 years old, present day value is calculated by applying a minimum 20% depreciation per annum (from the date of purchase) to the lesser of the purchase price or current replacement price of the item. Depreciation may be measured by using the current second hand value of the lost or damaged item.

Items where the age of the item cannot be determined

If You cannot establish the purchase date of any item, present day value is calculated by applying a minimum of 50% depreciation, (which may be increased further based upon Our assessment of the age of the item) to the lesser of the purchase price or current replacement price of the item.

4b. Emergency Baggage

(Comprehensive and Essentials Plans Only)

If Your Personal Baggage is temporarily lost in transit, and is not restored to You within 12 hours of the discovery of the loss, We will reimburse You for the emergency purchase of essential replacement items. We will reimburse You up to NZ$500 after the first 12 hours under the Comprehensive plan and NZ$250 under the Essentials plan. If the Personal Baggage is still missing after a further 48 hours then an additional amount of NZ$500 is claimable under the Comprehensive plan. After a further 72 hours then a further amount of NZ$500 is also claimable under the Comprehensive plan, if You are still deprived of Your luggage.

Receipts of purchases must be produced to support any claim.

This section does not apply if Your Personal Baggage is temporarily lost when You are returning to Your normal place of residence.

Please note that where the mislaid luggage is not found and a claim is made under Section 4a, the costs of the items purchased under this policy section will be deducted from the claim amount paid under Section 4a.

4c. Specified High Value Items

(Comprehensive Plan Only)

If You wish to include items of Personal Baggage or effects that have a present day value more than the applicable policy limit per item, You can specify these on Your policy. You will be required to provide a receipt of purchase and/or valuation certificate for each specified item in the event of a claim and pay an additional premium prior to the commencement of Your policy. The total limit per item is NZ$10,000 with an overall total limit for all specified items of NZ$20,000 per policy.

4d. Travel Documents

(Comprehensive and Essential Plans Only)

We will pay up to the policy's Maximum Benefit per Insured Person for:

i. the cost of replacing Your personal travel documents including passports, entry visas and credit cards, carried with You on Your Journey arising out of accidental loss or theft;

ii. any additional travel and accommodation expenses, if Your Journey is disrupted, to arrange replacement of Your travel documents; and

iii. the cost of subsequent unauthorised use by other persons, provided that You have observed all terms and conditions as set down by the issuing authority and You cannot recover Your loss from any other source.

As soon as the loss is discovered You must notify the police and the issuing authority to ensure that the appropriate cancellation measures are taken.

4e. Personal Money

(Comprehensive Plan Only)

We will pay up to the policy's Maximum Benefit for the accidental loss or theft from Your person or from a locked safe or from Your accommodation when You are present in the room, of Personal Money taken on Your Journey for personal use.

4f. Additional Expenses as a Result of an Act of Terrorism

(Comprehensive Plan Only)

We will provide cover for the Reasonable additional costs incurred, when Your travel arrangements or Your belongings are affected directly or in connection with any Act of Terrorism. Provided that any payment for an Act of Terrorism will be limited to a maximum of NZ$3,000 per Insured Person.

Exclusions – applying to all policies under Section 4

1. We will not pay for loss or damage to:
   a. household furniture (other than soft goods which include manchester and household linen);
   b. fragile or brittle articles unless damage is caused by fire or accident to the conveyance in which they are being carried;
   c. tools of trade, bicycles, skis/snowboards and/or bindings, surfboards, windsurfers or similar water equipment other than when they are damaged in transit on a licensed commercial transporter or resulting from fire in or theft from locked accommodation premises;
   d. any other sporting equipment whilst in use;
   e. stock or samples of any kind related to business or trade;
   f. Personal Baggage sent in advance or articles mailed, sent or shipped by freight or cargo separately;
   g. Personal Baggage left Unattended by You or Your Travelling Companion in a Public Place. This includes where an item is at a distance from You that You cannot prevent it from being taken;

h. Personal Baggage left in a motor vehicle unless stored in a locked luggage compartment of the motor vehicle and forced entry is gained. If there is no lockable luggage compartment in the motor vehicle the items must be unable to be seen from outside the locked vehicle;
i. travel documents not reported within 24 hours to the police or the issuer of any credit card or travellers cheque(s) or travel documents where You have not complied with the conditions under which they have been issued and done everything to minimise the loss;
j. jewellery – except when at the time of the loss or damage the item is being worn by You, or was in Your bedroom while You are present in the same room, or in a locked safe;
k. any electronic device caused by the malfunction of that device;
l. any electronic data or software.

2. We will not pay for loss or damage arising from:
   a. delay, detention or confiscation by Customs Officers or other officials; or
   b. scratching, denting, grazing, staining, wear and tear, rot, mould, mildew, rust, corrosion, the action of insects or vermin, or clothing and personal effects being cleaned, dyed, altered or repaired.
3. We will not pay for loss of Personal Money except when at the time of the loss or damage the Personal Money was on Your person, or was in Your bedroom while You were present in the same room, or in a locked safe.

SECTION 5: PERSONAL LIABILITY BENEFITS

Based on the policy option shown on Your Certificate of Insurance, You will be eligible for each Personal Liability Benefit up to the Maximum Benefit shown in the Schedule of Benefits.

If You have purchased an Essentials plan there are a number of benefits under this section where cover is either reduced or unavailable. Please note there are no benefits under this section if You have purchased the Loss of Deposits plan.

5a. Rental Vehicle Excess

(Comprehensive and Essentials Plans Only)

You are covered for the insurance excess You are required to pay, as a result of loss or damage to a rental vehicle You have hired, up to the policy's Maximum Benefit, provided that:

a. You were the driver of the vehicle at the time of the accident or if the vehicle was not being driven it was under Your custody and control when stolen or damaged;
b. You have observed all local driving license rules and regulations;
c. Your vehicle was rented from a licensed rental agency;
d. You have not breached Your rental vehicle hire contract;
e. the excess is not recoverable from any other source; and
f. You have made a claim with the motor vehicle's insurer which has been accepted, or would have been accepted except for the application of the excess.

5b. Personal Liability

(Comprehensive and Essentials Plans Only)

We will indemnify You up to the policy's Maximum Benefit for all sums that You become legally liable to pay as direct compensation consequent on:

a. accidental injury, death or illness to persons; or
b. accidental loss or damage to tangible property; occurring during the course of Your Journey and during the period of insurance.

In respect of a claim to which the above indemnity applies We will pay any costs of litigation legally recovered by any claimant from You and all other costs and expenses incurred with Our written consent.

5c. Defence Costs – Including Wrongful Arrest

(Comprehensive Plan only)

We will pay for defence costs incurred by You with Our consent in defending claims made against You, including such costs incurred which are the direct result of Your false arrest or wrongful detention by any government or government agency, up to the policy's Maximum Benefit.

Exclusions – applying to all policies under Section 5

1. We will not be liable in respect of Your legal liability for injury or damage caused by or arising in connection with:
   i. land or buildings owned, or held in trust by You or in Your custody and control;
   ii. Your business or occupation;
   iii. the ownership or use of any land or building, aircraft or aerial device other than model aircraft;
   iv. mechanically propelled vehicles;
   v. watercraft other than a rowboat, surfboard, sailboard, body board, water–ski or model and or boat; or
   vi. unmanned vehicles.
2. We will not pay claims arising from:
   a. damage to property belonging to You or any employee or member of Your family or under Your or their control;
   b. Injury, death or illness to You, Your employee or members of Your family;
   c. damage to any structure or land due to vibration or to the withdrawal or weakening of support;
   d. fines, penalties and punitive, exemplary, aggravated or liquidated damages imposed upon or awarded against You;
   e. Your liability under a contract;
   f. Your unlawful, malicious, deliberate or intentional acts; or
   g. transmission of any communicable disease.

EMERGENCY PHONE NUMBER

Reverse charge call through telephone operator: +64 9 486 6868

CONTACT DETAILS

Email: help@allianz-assistance.co.nz
Phone: 0800 800 048
www.allianzpartners.co.nz

AWP Services New Zealand Limited
trading as Allianz Partners,
Level 3, 1 Byron Ave, Takapuna, Auckland 0622

Mitsui Sumitomo Insurance Company, Limited - Financial Strength Rating.

Mitsui Sumitomo Insurance Company, Limited has a financial strength rating of A+ (Stable) given by S&P Global Ratings.

The S&P Global rating scale in summary form is:

AAA (Extremely Strong)
AA (Very Strong)
A (Strong)
BBB (Good)
BB (Marginal)
B (Weak)
CCC (Very Weak)
CC (Extremely Weak)
R (Under Regulatory Supervision)
SD (Selective Default)
D (Default)
NR (Not Rated)

The rating may be modified by the addition of a plus (+) or minus (-) sign to show relative standing within the major rating categories.

Further information on the S&P Global ratings is available here: https://www.spglobal.com/ratings/en/products-benefits/products/financial-strength-rating.

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