

Mastercard Travel Insurance Conditions of Use

(Individual coverage periods apply and will differ)

ABOUT THE INSURANCE COVER

These are **your Mastercard Travel Insurance** benefits. Please read and consider the terms of the policy carefully and keep it in a safe place. This policy contains important restrictions relating to **your** coverages.

The **Mastercard Credit Card Travel Insurance** benefits are available to selected **credit cardholders** and are insured by AIG Insurance New Zealand Limited, pursuant to an agreement with Mastercard Asia/Pacific Pte Ltd ("**Mastercard**"). The policy references contained in this document refer to the terms and conditions that appear under the master policies issued to **Mastercard** as the policyholder, under which this insurance is provided to **eligible cardholders**. These master policies are intended to confer benefits on **eligible cardholders** in terms of the Contract and Commercial Law Act 2017, section 12.

Mastercard is neither the insurer under these policies nor the agent of AIG Insurance New Zealand Limited in relation to the Travel Insurance benefits provided herein and does not guarantee the obligations of AIG Insurance New Zealand Limited under these policies.

Cancellation of the Master Policies

Pursuant to the policyholder's agreement with Us, this policy may be cancelled at any time not less than thirty (30) day's written notice of such cancellation being given by the policyholder to the cardholder.

If the policy is cancelled any claim arising prior to such date of cancellation will, subject to the terms of the policy, be covered by the insurer.

If the policy is cancelled by policyholder, **your** cover will cease immediately.

Changes to the Master Policies

The Policyholder may change, add to, delete or replace the terms and conditions of this Policy at any time by giving not less than thirty (30) days' notice to the cardholder. Such notice may be given by any one (1) or combination of the following:

- A letter sent to the Cardholder's last known address;
- Bank statement inserts;
- An email sent to the cardholder's last known email address;
- Statements on the Policyholder's website;
- Statements in the media (including public notices).

You are able to verify the current status of **your** coverage and whether the Policy is still current by contacting the Insurer at:

AIG Insurance New Zealand Limited

PO Box 1745
Shortland Street
Auckland 1140
New Zealand

Or email AIG: nz.contactus@aig.com

Fair Insurance Code

The Insurer is a signatory to the Fair Insurance Code. This aims to raise the standards of practice and service in the insurance industry, and it includes the following:

- When **you** lodge a claim, **we** will tell **you** in plain language what information **we** need and how **you** should go about making a claim.
- **We** will respond promptly to any request **you** make for assistance with a claim and it will be considered and assessed promptly.

You can obtain a copy of the code from www.icnz.org.nz or by contacting the Insurer.

Dispute Resolution

We strive to provide a consistently high standard of service at all times. **We** recognise that occasionally mistakes or misunderstandings can happen. If this is the case, **we** realise that **you** will want to let us know and may wish to make a complaint.

If **you** make a complaint, **we** will make sure that **your** concerns are addressed as quickly as possible.

What should you do if you have a complaint?

You can register a complaint by writing to:

The Complaints Manager

AIG Insurance New Zealand Limited
PO Box 1745
Shortland Street
Auckland 1140
or email customerfeedbacknz@aig.com

As soon as **we** receive **your** complaint, **we** will take all possible steps to resolve it. If **you** wish to lodge a complaint, **we** will respond to **your** complaint within ten (10) business days of the date **we** have all the information **we** need to determine **your** complaint, unless **we** agree a longer timeframe with **you**. **We** will update **you** at least once every twenty (20) business days, or another such interval as **we** may agree with **you**, until **your** complaint is resolved.

What should you do if you are not satisfied with our response to your complaint?

If **you** are not satisfied with **our** handling of or response to **your** complaint, **you** may request to have **your** complaint reviewed by **our** Internal Dispute Resolution Committee ("Committee"). The Committee is comprised of Senior Management of the company who have the experience and authority to decide on matters brought to the Committee.

If **you** wish to have **your** complaint reviewed by this Committee, please write to the Chairperson IDRC provide them with detailed reasons for requesting the review. This information will greatly assist the Committee in reviewing **your** claim or enquiry. **You** may also make a request for a review by the Committee by contacting:

The Chairperson IDRC

AIG Insurance New Zealand Limited
The AIG Building
PO Box 1745
Auckland 1140
customerfeedbacknz@aig.com

The Committee will provide their decision with reasons within forty (40) business days of receipt of **your** request to refer **your** dispute to the Committee.

The Insurer is also a member of an independent dispute resolution scheme operated by

Financial Services Complaints Limited (FSCL) and approved by the Ministry of Consumer Affairs. In addition, if **you** are not satisfied with **our** handling of or the outcome of **your** complaint **you** may, if **you** wish to take **your** complaint to FSCL, contact details are info@fscl.org.nz or telephone 0800 347 257.

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

Privacy Notice

This policy is issued/insured by AIG Insurance New Zealand Limited. AIG collects information necessary to underwrite and administer this policy, to maintain and improve customer service, and to advise **you** of **our** products. AIG will collect, use, disclose, hold and otherwise process **your** personal information in accordance with its privacy policy available at <https://www.aig.co.nz/privacy-policy>.

You should read that policy as it includes important information such as how AIG will use and disclose **your** personal information, how to contact AIG and **your** rights to request access to and correction of **your** personal information.

Why we collect your personal information

AIG collects information necessary to:

- i. underwrite and administer **your** insurance cover;
- ii. maintain and improve customer service; and
- iii. Process **your** insurance claim.

To whom we disclose your personal information

In the course of underwriting and administering **your** policy **we** may disclose **your** information to:

- i. entities to which AIG is related, reinsurers, contractors or third-party providers providing services related to the administration of **your** policy;
- ii. banks and financial institutions for policy payments;
- iii. assessors, third party administrators, emergency providers, retailers, travel carriers, in the event of a claim;
- iv. the Insurance Claims Register, which is administered by the Insurance Council of New Zealand; and
- v. government, law enforcement, dispute resolution, statutory or regulatory bodies, or as required by law.

AIG is likely to disclose information to some of these entities located overseas, including in the following countries: United States of America, United Kingdom, Singapore, Malaysia, the Philippines, India, Hong Kong and Australia, as well as any country in which **you** have a claim and such other countries as may be notified in **Our** Privacy Policy from time to time.

Access to your personal information

Our Privacy Policy contains information about how **you** may access and seek correction of personal information **we** hold about **you**. In summary, **you** may gain access to **your** personal information by submitting a written request to:

The Privacy Officer

AIG Insurance New Zealand Limited
PO Box 1745
Shortland Street
Auckland 1140

New Zealand
Or email privacy.officerNZ@aig.com

While access to this personal information may generally be provided free of charge, **we** reserve the right to charge for access requests in some limited circumstances.

Complaints

Our Privacy Policy also contains information about how **you** may complain about a breach of the applicable privacy principles and how **we** will deal with such a complaint.

Consent

You consent on behalf of Yourself and any other individuals **you** provide information to the collection, use and disclosure of personal information as set out in this notice.

Your duty of disclosure.

Under this policy **you** have a duty to disclose to **us** every matter that **you** know, or could reasonably be expected to know, is relevant to **our** decision (or the decision of a prudent insurer in the circumstances) of whether to accept the risk of providing **you** with insurance and if so on what terms. If **you** fail to comply with this duty of disclosure, **we** may be entitled to reduce or refuse to pay a claim.

Your duty does not extend to matters;

- That diminish the risk to be undertaken by **us**.
- That are of common knowledge.
- That **we** know or in the ordinary course of **our** business ought to know.
- Where compliance of **your** duty is waived by **us**.

Matters that **we** consider should be disclosed include but are not limited to:

- Travelling for missionary or humanitarian purposes.
- Travelling to remote or inhospitable locations including but not limited to locations that do not have ready access to comprehensive medical or transport infrastructure.
- Extreme or hazardous activities.
- Travel arranged partly or wholly for the purpose of seeking medical treatment, including but not limited to cosmetic or dental treatment.
- Manual or dangerous work activity including but not limited to work carried out by trades persons, repair or maintenance persons, machine operators, handlers of toxic substances or the like.

Travel Insurance

Schedule of Benefits and Sums Insured

Section	Benefits	Maximum Sum Insured per person per <i>journey</i> <u>unless specifically stated otherwise</u>
1	Overseas Medical Expenses Emergency Medical Evacuation Return of Mortal Remains Bed Care Patient Allowance	Up to \$337,500 Up to \$337,500 Up to \$337,500 \$135 per day
2	Cancellation, Rescheduling, Interruption or Curtailment Delay and Missed Connection	Up to \$3,375 Up to \$340
3	Loss of Luggage and Personal Effects Luggage Delay Travel Documents and Money	Up to \$3,375 Up to \$340 Up to \$340
4	Covid-19 Cover Overseas Quarantine Allowance	Included \$135 per day
5	Assistance Department	Included

General Conditions

Agreement

We will provide **you** with **Mastercard Travel Insurance** cover subject to the terms, conditions, exclusions and limitations set out in this document. General definitions, conditions, and exclusions apply to all sections of the **Mastercard Travel Insurance**. Specific definitions, conditions and exclusions also apply to specific sections of cover.

Eligibility Criteria

You are eligible for cover under this **Mastercard Travel Insurance** if:

- (i) **you** are an **eligible cardholder**, and
- (ii) **you** have completed the Travel Insurance Benefit registration process prior to the commencement of **your** trip; and
- (iii) the entire cost of **your Common Carrier** fare has been charged to **your eligible card** or has been acquired with points earned by a rewards program associated with **your eligible card** (i.e. mileage points for travel).

Cover is valid for travel twelve (12) months from the date of **your** registration. The **journey** must commence within this period and the duration of the **journey** must not exceed the

period specified in the definition of ***period of the journey***.

Coverage is provided automatically when the entire cost of ***your*** land, sea or air travel arrangements had been charged to ***your eligible card***. However, such trips cannot exceed the period specified in the definition of ***period of journey***.

Please note: In the event of a claim, ***you*** will be required to provide documentation which is reasonably necessary to support ***your*** eligibility.

Pre-existing Medical Condition(s)

Mastercard Travel Insurance does not provide any benefits or cover arising from, in connection with or for ***pre-existing medical condition(s)***.

Limits of Liability

Our liability for each section is limited to the sums insured specified for each section, as shown in the Schedule of Benefits above ("***Schedule***"). **Sub-limits apply for spouse and dependent children on all benefits**. The sub-limit for ***spouse*** and ***dependent children*** is equivalent to 50% of all Travel Insurance Coverage benefits.

Cover

Cover only applies whilst ***you*** remain an ***eligible cardholder*** and ***your journey*** must commence in New Zealand.

Cover will cease at the earliest of when ***you*** are no longer an ***eligible cardholder*** or the ***master policy*** is terminated. However, if ***you*** made a payment for ***your*** land, sea or air travel arrangements or if ***you*** are travelling on an eligible ***journey*** at the time that the cover ceases, ***your*** cover will continue until the end of ***your*** eligible ***journey*** or the maximum ***period of journey***, subject to the terms and conditions of the ***Mastercard Travel Insurance***.

One-Way Journeys

For one-way ***journeys***, all benefits end seven (7) days after ***your*** arrival at ***your*** final destination outside of New Zealand.

Automatic Extension of Coverage Period

If ***your*** return to New Zealand is delayed by reason of either:

- a. Travel delay; or
- b. ***Your*** illness/injury,

And the reason is a covered event under ***your*** policy, ***you*** are automatically insured under this policy up to a further ninety (90) consecutive days provided:

- a. ***You*** have obtained approval from ***our*** Emergency Assistance Department as soon as possible for this extension;
- b. ***You*** return to New Zealand as soon as the reason for the travel delay is removed or ***you*** have recovered from ***your*** illness/injury; and
- c. ***You*** follow the direction/advice of ***our*** Emergency Assistance Department.

Receipts

Receipts for claimable expenses and items purchased by ***you*** should be retained to support ***your*** claim. It is recommended that, for security purposes, receipts for purchases be kept separately from the items obtained.

Exclusions

You should take special note of the General Exclusions applicable to all sections of cover, as well as to the Specific Exclusions listed in each section of this document.

Words

Words with a special meaning are shown in this document in ***bold, italic*** font. Definitions for all Sections are found in the Definition section of this document. Some Sections contain additional defined terms.

Fit for Travel and other circumstances

At the time this insurance cover becomes effective **you** must be fit to travel and not be reasonably aware of any circumstance which could lead to cancellation or disruption of the ***journey***. If **you** are not fit to travel or **you** travel in such circumstances, any subsequent claim arising from same will not be met.

New Zealand law

The ***Mastercard Travel Insurance*** is governed by and construed according to New Zealand law. The Courts of New Zealand have exclusive jurisdiction to settle any dispute arising out of or in connection with this policy. The parties agree that the Courts of New Zealand are the most convenient Courts to settle any such dispute and no party will argue to the contrary.

New Zealand Ministry of Foreign Affairs and Trade

You are not covered for travel into and within a location that is listed as a “Do not travel” location on the Ministry of Foreign Affairs and Trade website (safetravel.govt.nz).

If the location(s) in **your** planned itinerary are added or upgraded to “Do not travel” when **you** are in such location(s), the full policy cover applies, always provided that **you** try to leave that location as soon as possible after **you** become aware of the addition or upgrade. This is important because **our** ability to assist **you** may be impeded by what has occurred in that location and **you** are obligated to avoid potential claim situations.

New Zealand currency

All dollar limits within this policy are stated in New Zealand currency. If expenses are incurred in a foreign currency, then the rate of currency exchange used to calculate the amount payable will be the rate at the time of the claimant incurring the expense or suffering the loss.

Cancellation of master policy

AIG and **Mastercard** may terminate the ***master policy*** at any time.

Other insurance

There is no cover provided under this ***Mastercard Travel Insurance*** for any loss or event or liability which is covered under any other insurance, any health or medical scheme, or Act of Parliament or is legally payable from any other source. Where permissible at law, **we** will however pay the difference between what is payable under the health or medical scheme, or Act of Parliament, or such other source and what **you** would otherwise be entitled to recover under this ***Mastercard Travel Insurance*** cover.

Subrogation

If **you** are able to claim for **your** loss from some other person and **we** have also paid **you**, for such loss then **you** must refund **us** the amount **you** may have received from such other person.

You must assist **us** even after **we** have paid **your** claim if **we** want to recover the amount of

any payment from anyone who caused **you** to suffer loss or damage or to defend **you** against an allegation. This could include attending court to give evidence.

You must not start any legal action for recovery of amounts which are the subject of a claim without first telling **us**.

Fraudulent claims

If any claim is in any respect fraudulent or if any fraudulent means or devices are used by **you** or anyone acting on **your** behalf to obtain any benefit under this insurance cover then any amount payable in respect of such claim shall be forfeited. Any benefits already paid to **you** must be repaid in full.

Conditions and Exclusions.

You should take special note of the General Policy Conditions, General Policy Exclusions, and the conditions and exclusions included in each Section.

General Definitions:

Words with a special meaning are shown in this document in **bold, italic** font. The following definitions apply to all sections of the Policy:

Bed care patient means **you** confinement to bed during the **journey** for a continuous period of not less than twenty-four (24) hours and **your** confinement is certified as necessary by a legally qualified and registered medical practitioner (other than **yourself** or a member of **your family**) and **you** are under the continuous care of a registered nurse or other registered medical practitioner (other than **yourself** or a member of **your family**).

You are not a **Bed care patient** if **you** are a patient in any institution used primarily as a nursing or convalescent home, a place of rest, a geriatric ward, a mental institution, rehabilitation or external care facility or a place for the care or treatment of alcoholics or drug addicts.

Common carrier means:

- a) An air conveyance operated by a **scheduled airline** and licensed for the transportation of passengers for hire; or
- b) A land or water conveyance licensed for transportation of passengers for hire. A land or water conveyance does not include:
 1. while driving, riding as a passenger in, boarding or alighting from a rental vehicle, unless the rental vehicle is rented by a licensed **common carrier** for the purpose of carrying passengers for hire;
 2. while driving, riding as a passenger in, boarding or alighting from a taxi;
 3. while driving, riding as a passenger in, boarding or alighting from an auto rental shuttle, hotel shuttle or parking lot shuttle that transports passengers off airport premises; or
- c) A shuttle licensed for the transportation of passengers, while traveling directly between **common carrier** Conveyances only when such shuttle is included as part of the **journey**; or
- d) An airport shuttle licensed for the transportation of passengers, while traveling on the airport premises only, and used:
 1. Immediately preceding scheduled departure of a **journey** on a **scheduled airline**; or
 2. Immediately following scheduled arrival of a **journey** on a **scheduled airline**.

Dependent child/children means **your children** not in full time employment who are under the age of 25 at the commencement of a **journey**.

Eligible card means **Mastercard** credit or debit card issued from time to time in New Zealand.

Eligible cardholder means the holder of an **eligible card**, who is a permanent resident of New Zealand and are aged 75 years or under.

Family(-ies) means the **eligible cardholder**, the **spouse** and **dependent children**.

Injury means a physical **injury**, caused by violent, external and visible means, which occurs fortuitously and which results, solely, directly and independently of any pre-existing condition or other cause,

Journey means a trip that commences from the departure date as shown on **your** travel ticket, purchased using **your eligible card** and must be within the time period specified in the **period of journey**. A **journey** for domestic trips must be to a destination more than 100 kilometres from **your** permanent residence in New Zealand. Daily commutes, even for more than 100 kilometres shall not be considered a **journey** under the **policy**. All **journeys** must start from New Zealand. Coverage for a **journey** is subject to the eligibility criteria stated in the General Conditions section.

Mastercard Travel Insurance means the insurance cover set out in this document while the **master policy** is in force.

Major travel event means:

- (a) **natural disaster**;
- (b) major industrial accident;
- (c) civil unrest, riot or commotion resulting in cancellation of scheduled travel or in a relevant government warning against non-essential travel;
- (d) strike resulting in cancellation of scheduled travel; or
- (e) any event leading to airspace or multiple airport closures.

Master policy means the policy issued by **us** to **Mastercard** which extends the benefit of the cover in accordance with the **Mastercard Travel Insurance**

Natural disaster means extreme weather conditions (including but not limited to typhoons, hurricanes, cyclones or tornados), fires, floods, tsunamis, volcanic eruptions, earthquakes, landslides or other convulsion of nature or by consequences of any of the occurrences mentioned above.

Period of journey means the shorter period commencing from the time **you** leave **your** place of residence in New Zealand, until:

- (a) For roundtrip **journeys**:
 - 1. the time **you** return to **your** place of residence in New Zealand; or
 - 2. the expiry of one hundred eighty (180) consecutive days following the time that **you** leave **your** place of residence in New Zealand.
- (b) For one-way **journeys**, means the expiry of seven (7) days following the time that **you** leave **your** place of residence in New Zealand as shown on **your** travel ticket.

Pre-existing medical condition(s) means:

- (a) any **sickness**, disease or other condition, including symptoms thereof suffered by **you, your relative**, business associates, or **travelling companion**, which in the one (1) year period before **you** applied for insurance:
 - (i) first manifested itself, worsened, became acute or exhibited symptoms which would have caused an ordinarily prudent person to seek diagnosis, care or treatment; or
 - (ii) required taking prescribed drugs or medicine, or tests or further investigation had been recommended by a legally qualified medical practitioner; or
 - (iii) was treated by a legally qualified medical practitioner or treatment had been recommended by a legally qualified medical practitioner.
- (b) any congenital, hereditary, chronic or ongoing condition of **yours, your relative**, business associates, or **travelling companion** which **you** or they are aware of, or could reasonably be expected to be aware of, before **you** made the **qualifying transaction** or purchased **your** land, sea or air travel arrangements.

Relative means **your spouse**, parent, parent-in-law, grandparent, stepparent, uncle, aunt, sister, sister-in-law, brother, brother-in-law, daughter, stepdaughter, daughter-in-law, son, step-son, son-in-law, grandchild, guardian, fiancé, fiancée, half-brother, half-sister, niece or nephew, all resident in New Zealand.

Scheduled airline means an airline listed in the Official Airline Guide or ABC World Airways Guide where the air carrier holds a certificate, license, or similar authorization for scheduled air transportation issued by the relevant authorities of the country in which the aircraft is registered, and in accordance with such authorization, maintains and publishes schedules and tariffs for passenger service between named airports at regular and specific times.

Sickness means illness or disease of any kind.

Spouse means **your** legal or de facto **spouse** or a partner of either gender, with whom **you** have continuously cohabited for a period of three (3) consecutive months or more, immediately preceding the **journey**.

Terrorism or Terrorist act means any actual or threatened use of force or violence directed at or causing damage, **injury**, harm or disruption, or committing of an act dangerous to human life or property, against any individual, property or government, with the stated or unstated objective of pursuing economic, ethnic, nationalistic, political, racial or religious interests, whether such interests are declared or not. Robberies or other criminal acts, primarily committed for personal gain and acts arising primarily from prior personal relationships between perpetrator(s) and victim(s) shall not be considered **terrorist acts**. **Terrorism** shall also include any act which is verified or recognised by the (relevant) government as an act of terrorism.

Travelling companion means person(s) who is/are booked to accompany **you** on **your journey** and for does not include **your family**.

Unaccompanied means, in relation to luggage, personal effects or travel documents, sent or left somewhere else by **you** and they are not with **you** on **your journey**.

Unattended means in relation to luggage, personal effects or travel documents not with **you** or on **your** person or are left with a person other than **your travelling companion**, in circumstances where such luggage, personal effects or travel documents can be unlawfully taken without **your** knowledge, or **you** are unable to prevent it from being

taken.

War means war, whether declared or not, or any warlike activities, including use of military force by any sovereign nation to achieve economic, geographic, nationalistic, political, racial, religious or other ends.

We, our, us means AIG Insurance New Zealand Limited.

You, your, yourself means the **eligible cardholder**, the **spouse** and includes **dependent child/children**.

General Exclusions

We will not pay under any section of this insurance cover for claims arising directly or indirectly out of:

1. **war**, civil war, invasion, insurrection, revolution, use of or threatened use of military power or usurpation of government or military power.
2. nuclear explosion including all effects thereof; or radioactive contamination caused by ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste caused by the combustion and or ongoing combustion of nuclear fuel; or the radioactive, toxic, explosive or other hazardous properties of any nuclear equipment or component thereof.
3. the dispersal or application of pathogenic or poisonous biological or chemical materials; or the release of pathogenic or poisonous biological or chemical materials.
4. riot or civil commotion unless **you** have already left New Zealand or **you** have paid for **your** travel and accommodation and **your** cover was in force prior to the riot or civil commotion.
5. any professional sporting activities.
6. parachuting, base jumping, sky diving or travel in any other air supported device other than as a passenger in a licensed passenger aircraft operated by an airline or charter company. This General Exclusion does not apply to hot air ballooning or parasailing.
7.
 - (a) racing (other than on foot), or
 - (b) mountaineering involving the use of ropes or guides, rock-climbing, or
 - (c) underwater activities involving the use of underwater breathing apparatus (unless **you** hold an open water diving certificate or are diving with a qualified instructor), or
 - (d) motorcycling outside New Zealand (unless **you** are riding a motorcycle with an engine capacity of 200cc or less and hold a motorcycle licence which is valid in the country **you** are in, but always excluding motorcycle racing), or
 - (e) hunting.
8. deliberate exposure to exceptional danger unless in an attempt to preserve **your** own life or the life of others.
9. **your** suicide, attempted suicide or intentional self-injury.

10. sexually transmitted disease of any sort, Acquired Immune Deficiency Syndrome (AIDS), or AIDS Relating Complex (ARC), or Human Immunodeficiency Virus (HIV).
11. **you** having a blood alcohol content over the prescribed legal limit when driving or operating any motor vehicle, and/or being under the influence of any drug other than a drug administered by, or in accordance with the advice of, a legally qualified medical practitioner.
12. any **pre-existing medical condition(s)**.
13. pregnancy, or childbirth:
 - (a) except for related complications before the 26th week of pregnancy, or
 - (b) except for childbirth before the 26th week of pregnancy which was accelerated by accidental **injury**.
 - (c) unless otherwise provided for under Section 3.
14. **you** travelling against medical advice or when **you** ought reasonably to know that **you** were unfit to do so.
15. any condition for which **you** are travelling to seek medical or other treatment.
16. **You** or **your family** engaging in any illegal conduct or criminal act.
17. confiscation or destruction by customs or any other authorities.
18. any interference with **your** travel plans by a government, government regulation or official authority including but not limited to refusal of a visa or permit to **you** or to any **relative** or **travelling companion** or restriction of access to any locality.
19. the refusal, failure or inability of any person, company or organisation, including but not limited to any airline, other transportation provider, hotel, car rental agency, tour or cruise operator, travel wholesaler, booking agent or other provider of travel or tourism related services, facilities or accommodation, to provide services, facilities or accommodation, by reason of their own **financial default** or the **financial default** of any person, company or organisation with whom or with which they deal.
20. any loss as a result of **you** being a crewmember or pilot of any land, sea or air conveyance.
21. **your** failure to take precautions to avoid a claim after there were warnings in the mass media.
22. any consequential loss including loss of enjoyment or any financial loss not specifically covered in this document.
23. a change of plans because **you** or **your travelling companion** change **your** mind and decide not to proceed with **your** original **journey**.
24. any losses incurred if **you** are not an **eligible cardholder**.
25. any loss, **injury**, damage or legal liability sustained directly or indirectly by any terrorist or member of a terrorist organisation, narcotics trafficker, or purveyor of nuclear, chemical or biological weapons.

26. any claim relating directly or indirectly to the below unless otherwise covered under Section 4 – COVID-19 Cover:
- a. an epidemic or pandemic (including, but not limited to, COVID-19 and any mutation, strain, or variation of COVID-19) as declared by the World Health Organisation or by any official governmental body or health authority; or
 - b. any disease (including any mutation, strain, or variation of any such disease) or event declared by the World Health Organisation as a public health emergency of international concern (including any mutation, strain, or variation of any such disease); or
 - c. the threat or fear of any such epidemic, pandemic, disease or event; or
 - d. any preventive or preemptive action taken to prevent the spread of a potential epidemic or pandemic.
27. any claim arising from travel restrictions due to government orders, advisories, regulations, directives or border closures.

Sanctions Exclusion

We will also not be liable to provide any coverage or make any payment hereunder if to do so would be in violation of any sanctions law or regulation which would expose **us**, **our** parent company or **our** ultimate controlling entity to any penalty under any sanctions law or regulation.

Section 1- Overseas Medical and Extra Expenses

We will pay:

1. MEDICAL EXPENSES

Your reasonable medical, surgical, hospital, ambulance, and nursing home expenses and the cost of other treatments, given or prescribed by a legally qualified medical practitioner (other than **you** or a member of **your family**) and necessarily incurred outside New Zealand, as a result of **you** suffering a **sickness** or accidental **injury** during **your journey** provided they are not otherwise recoverable from any other source. This coverage provides a maximum benefit up to \$337,500 per person per **journey**.

If **you** are hospitalised, **you** must contact Assistance Department as soon as possible. **you** can call directly on toll free number 866 273 9079 when travelling inside the US (N-America) or **you** can ring the operator on call collect number 001 817-826-7014 when traveling outside the US (N-America).

2. EXTRA EXPENSES AND COVERS

- a. **Your** reasonable extra travel and accommodation expenses (including the costs of meals over and above the amount **you** had already budgeted for less any refund received for the unused prepaid travel and accommodation arrangements), actually and necessarily incurred on the written advice of a legally qualified medical practitioner (other than **you** or a member of **your family**), as a result of **you** suffering an accidental **injury** or **sickness** during the **journey**.
- b. **We** will cover **your** reasonable emergency dental costs up to \$135 per tooth if incurred overseas as a result of an **injury** sustained to sound natural teeth;
- c. **We** will cover **you** for \$135 for each continuous twenty-four (24) hour period **you** are confined in an overseas hospital as a **bed care patient**, as a result of **you** suffering a **sickness** or accidental **injury** during the **journey** from a minimum of three (3) days up to a maximum fifteen (15) days. This payment is unrelated to actual expenses incurred but must be supported by written confirmation from the hospital of the length of **your** stay.
- d. **Your** emergency medical evacuation as ordered by the Assistance Department who will certify that the severity or nature of **your injury** or **sickness** warrants **your** emergency medical evacuation. Covered expenses are those for transportation and medical treatment, including medical services and medical supplies necessarily incurred in connection with **your** Emergency Evacuation. All Transportation arrangements made for evacuating **you** must be by the most direct and economical route possible.
- e. In the event of **your** death, the reasonable cost of returning **your** remains to **your** residence in New Zealand or for the funeral or cremation costs if **your** body is buried at the place of **your** death.

Specific Exclusions to Section 1

In addition to the General Exclusions applying to all sections of this insurance cover, **we** will not pay:

- a. medical, surgical, hospital, ambulance, and nursing home expenses and other costs of treatment, including dental treatment, incurred in New Zealand or for which **we** are legally prohibited to pay.
- b. medical, surgical, hospital, ambulance, and nursing home expenses, and other costs

of treatment, including dental treatment, incurred more than twenty-four (24) months after the accidental ***injury*** or ***sickness***, which is the subject of the claim, first occurred.

- c. expenses, including the cost of any medication, incurred for continuing treatment which commenced prior to the date the travel was purchased, and which ***you*** have been advised to continue during the ***journey***.
- d. expenses incurred for the normal maintenance of dental health or to address normal wear and tear.
- e. any cost or expense if ***you*** are travelling against a medical practitioner's or doctor's advice, or any claim arising from ***you*** acting in a way that goes against the advice of a medical practitioner or doctor.
- f. any claim for which ***you*** are entitled to receive reimbursement from any workers' compensation, any other statutory scheme or private health insurance.

Section 2 - Cancellation, Rescheduling, Interruption or Curtailment, Delay and Missed Connection

We will pay:

1. Cancellation

The non-refundable unused portion of travel or accommodation arrangements paid for in advance by ***you*** following cancellation of ***your journey*** prior to the start date of ***your journey*** up to a maximum limit of \$3,375 per person per ***journey*** due to:

- (a) the unforeseeable death, accidental ***injury***, ***sickness*** or compulsory quarantine of ***you*** or ***your relative***, business partner or ***travelling companion***; or
- (b) ***Major travel event*** that prevents ***you*** from travelling to ***your*** main destination(s) as scheduled and outlined in ***your journey*** itinerary;
- (c) severe weather condition that cancels the scheduled departure of a land, sea or air conveyance; or
- (d) security reasons or mandatory evacuation at ***your*** destination;
- (e) loss or damage in the home or business owned by ***you*** due to fire, explosion and flood that makes the property uninhabitable, as well as theft committed within one (1) week before the date of departure of ***your*** journey and which requires ***you*** to be present at ***your*** permanent place of residence on the date of departure; or;
- (f) complications of pregnancy suffered by ***you*** or ***your spouse*** that endanger the health or life of those involved;
- (g) summon as a party or witness before a civil, family, labour or criminal court;
- (h) ***you*** are involved in separation or divorce litigation that requires ***you*** to be present in court;
- (i) ***your*** sudden unemployment;
- (j) loss of ***your*** identification documents due to assault or theft, and in a case where it is not possible to recover them in order to make the ***journey***;
- (k) requirement to join the armed forces of any country.

2. Rescheduling

The reasonable costs of rescheduling **your** travel and/or accommodation up to a maximum of \$3,375 per person per **journey**, if **you** are unable to travel due to any of the following unexpected events occurring within 60 days of **your** original departure date:

- (a) the unforeseeable death, accidental **injury**, **sickness** or compulsory quarantine of **you** or **your relative**, business partner or **travelling companion**; or
- (b) **Major travel event** that prevents **you** from travelling to **your** main destination(s) as scheduled and outlined in **your journey** itinerary;
- (c) severe weather condition that cancels the scheduled departure of a land, sea or air conveyance; or
- (d) security reasons or mandatory evacuation at **your** destination;
- (e) loss or damage in the home or business owned by **you** due to fire, explosion and flood that makes the property uninhabitable, as well as theft committed within one (1) week before the date of departure of **your** journey and which requires **you** to be present at **your** permanent place of residence on the date of departure; or;
- (f) complications of pregnancy suffered by **you** or **your spouse** that endanger the health or life of those involved;
- (g) summon as a party or witness before a civil, family, labour or criminal court;
- (h) **you** are involved in separation or divorce litigation that requires **you** to be present in court;
- (i) **your** sudden unemployment;
- (j) loss of **your** identification documents due to assault or theft, and in a case where it is not possible to recover them in order to make the **journey**;
- (k) requirement to join the armed forces of any country.

Specific Conditions

In addition to the General Conditions applicable to all sections, the following conditions apply:

We will only pay if the event giving rise to the claim would have resulted in a claimable event under sub-section 1. Cancellation and **you** have chosen not to claim under sub-section 2. Rescheduling. The amount **we** will pay **you** will not be more than the amount outlined in the **Schedule of Benefits and Sums Insured**.

3. Interruption and Curtailment

We will pay **your** reasonable extra travel and accommodation expenses (including the cost of meals over and above the amount **you** had already budgeted for less any refund received for the unused pre-paid travel and accommodation arrangements) actually and necessarily incurred while **you** are on **your journey** due to:

- (a) the unforeseeable death, accidental **injury**, **sickness** or compulsory quarantine of **you** or **your relative**, business partner or **travelling companion**; or
- (b) complications of pregnancy suffered by the eligible cardholder or the Spouse that endanger the health or life of those involved;
- (c) summon as a party or witness before a civil, family, labour or criminal court;
- (d) **you** are involved in separation or divorce litigation that requires **you** to be present on court audiences;
- (e) **your** sudden unemployment;
- (f) requirement to join the armed forces of any country.

Accompaniment of Minors

In the event, **you** are travelling alone with a minor up to 15 years old and **you** are unable to continue the **journey** due to **your sickness, injury** or death, **we** will pay the cost of a round trip economy airfare ticket in a scheduled carrier for an adult designated by **you** or in the case of death **your** next of kin to accompany the minor back to **your** country of permanent residence.

These expenses must be authorized in advance by the Assistance Department (see section 5 below for contact details)

4. Delay

We will pay for **your** expenses up to \$340 per person per **journey**, if **your** scheduled transport is delayed for four (4) hours or more for the reasons below and **you** cannot claim the expenses from anyone else:

- (a) inclement weather, which means any severe weather condition that delays the scheduled departure of a land, sea or air conveyance; or
- (b) sudden, unforeseen breakdown of the land, sea or air conveyance equipment that caused a delay or interruption of normal trips; or
- (c) any unforeseen strike or labour disagreement by employees of the land, sea or air conveyance that interferes with the normal departure and arrival of such conveyance; or
- (d) operational reasons at the departure airport due to air traffic restrictions and beyond the carrier's control.

If **you** claim under this benefit, **we** will not pay for any accommodation, meals or other travelling expenses under any other sub-section of this section.

No benefit shall be payable under this sub-section where such delay was directly or indirectly due to any delay which was made public or known to **you** prior to the date **your** scheduled transport was booked.

5. Missed Connection

We will pay **you** \$340 per person per **journey** if **you** miss **your** connecting flight due to the delay or cancellation of **your** previous flight.

Specific Exclusions

In addition to the General Exclusions applying to all sections of this insurance cover, **we** will not pay:

- 1. any refundable unused portion of travel and/or accommodation arrangements where an airline, hotel, travel agent or any other provider of travel and/or accommodation has offered a voucher or credit or re-booking of the journey for cancellation refund or compensation.
- 2. for cancellation or disruption to travel which relates to **your** or **your travelling companion's** business or employment, including but not limited to, not being able to take leave from that employment. This exclusion will not apply to **you** being retrenched from **your** usual fulltime employment in New Zealand;
- 3. claims arising from the inability of any tour operator or wholesaler to complete arrangements for any tour due to a deficiency in the number of people required to commence any tour or **journey**;
- 4. cancellation expenses and extra travel and accommodation expenses directly or

indirectly incurred as a result of intentional use of military force or other intervention by a government or official authority to intercept, prevent, or mitigate any known or suspected **terrorist act**;

5. claims arising from alcohol or drug abuse, addiction or overdose;
6. claim arising from elective cosmetic or plastic surgery, except as a result of an accident;
7. any cancellation if **you** cancel **your** journey because of disinclination to travel, change of mind or fear of travelling.
8. any loss or cancellation if **you** are travelling against a medical practitioner's or doctor's advice, or any claim arising from **you** acting in a way that goes against the advice of a medical practitioner or doctor.
9. **you** not complying with **your** ticket conditions.

The cost of a return ticket if **you** have not purchased a return ticket to **your** place of residence. Note: **we** will deduct from **your** claim the cost of the travel fare between **your** last intended place of departure to New Zealand, at the same cabin class as **your** initial departure travel fare.

SECTION 3 - Luggage, Personal Effects and Travel Documents and Money

We will pay:

1. For accidental loss of, theft or damage to **your** accompanied luggage and personal effects (other than household furniture) during **your journey**. **We** may choose to replace, repair, or pay for the loss in cash, after making allowance for depreciation and wear and tear. The maximum amount **we** will pay **you** for any one item, set or pair of items is \$845 except for **laptop computers** which is \$1,350 inclusive of all accessories.
2. For emergency replacement of **your** luggage up to \$340 per person per **journey** if **your** checked luggage is delayed, misdirected or temporarily misplaced by any carrier for more than four (4) hours during **your journey**. Claims must be supported by written confirmation from the carrier responsible and receipts for the replacement items **you** needed to purchase.
3. For the non-recoverable cost of replacing lost, stolen or damaged personal travel documents, cash, credit cards, debit cards and travellers' cheques taken with **you** on the **journey** up to \$340.

The maximum benefit **we** will pay **you** under section 4 in respect of any one **journey** is \$3,375 for any one **eligible cardholder**, the **spouse** or **dependent child/children**.

For any one or more of the following items, **we** will not pay more than a combined maximum sub-limit of \$340 for any one **eligible cardholder**, the **spouse** or **dependent child/children**:

- jewellery, watches, articles consisting in whole or in part of silver, gold or platinum;
- furs, articles trimmed with or made mostly of fur; and/or
- cameras, including related camera equipment.

All losses under this section are to be reported to the appropriate authority within twenty-four (24) hours (or as soon as reasonably possible) after the discovery of the loss or damage and a written acknowledgment obtained. Also, any loss of credit cards, debit cards, travellers' cheques and travel documents must be reported as soon as reasonably possible to the issuing authority and the appropriate cancellation measures taken. In addition, **you** should as soon as reasonably possible report any luggage or personal effects loss or damage to the airline or carrier and submit a claim to them.

Specific Exclusions:

In addition to the General Exclusions applying to all sections of this insurance cover, **we** will not pay for:

1. damage or loss arising from electrical or mechanical breakdown of any item.
2. scratching or breakage of fragile or brittle items. This exclusion does not apply to photographic or video equipment, binoculars, spectacles or contact lenses.
3. damage or loss arising from wear and tear, deterioration, or losses caused by atmospheric or climatic conditions, mould or fungus, insects, rodents, vermin, or any process of cleaning, ironing, repairing, restoring or alteration.
4. luggage, personal effects or travel documents left **unattended** in any **public place**.
5. luggage, personal effects or travel documents left in an unlocked and **unattended** vehicle or building.
6. **unaccompanied** luggage, personal effects or travel documents.
7. luggage, personal effects or travel documents shipped under any freight agreement, or items sent by postal or courier services.
8. loss or damage to sporting equipment whilst in use.
9. any goods that are intended for sale or trade.
10. losses due to devaluation or depreciation of currency.
11. delay of checked luggage on **your** return to New Zealand.

Section 4 - Covid-19 Cover

We will pay:

1. OVERSEAS MEDICAL AND EXTRA EXPENSES

- a. **Your** reasonable medical, surgical and hospital expenses necessarily incurred outside of New Zealand, as a result of **you** being diagnosed with COVID-19 outside New Zealand, during **your journey**.
- b. The reasonable cost of repatriating **you** to another country/region/territory or to bring **you** home to New Zealand as a result of **you** being diagnosed with COVID-19 outside New Zealand during **your journey** and on the written advice of a legally qualified medical practitioner. If **you** want to move and want **us** to pay for it, **you** must contact **us** first and get **our** agreement.
- c. **We** will decide on which action to take based on strict medical necessity and medical restraints as agreed on advice from **your** legally qualified treating practitioner and in consultation with **our** medical advisers. If **we** bring **you** home to New Zealand, **we** will use **your** return ticket towards **our** costs.

- d. In the event of **your** death whilst on **your journey**, the reasonable cost of returning **your** remains to **your** residence in New Zealand, or the reasonable cost of a funeral or cremation costs if **your** body is buried or cremated at the place of **your** death.
- e. The maximum **we** will pay for all claims under Sections 1 and 2 is \$337,500 per insured person. Sub-limits apply to **spouse** and **children**.

In addition to the General Exclusions of this Policy, we will not pay for:

- a. any cost or expense if **you** are travelling against a medical practitioner's or doctor's advice, or any claim arising from **you** acting in a way that goes against the advice of a medical practitioner or doctor (including, but not limited to, travelling with COVID-19 symptoms).
- b. medical, surgical, hospital, ambulance, and nursing home expenses and any other related expenses incurred in New Zealand.
- c. expenses incurred for continuing treatment including any medication commenced prior to the date the travel was purchased, and which **you** have been advised to continue during **your** trip.
- d. any claim for which **you** are entitled to receive reimbursement from any workers' compensation, any other statutory scheme or private health insurance.
- e. any expenses incurred from using a hospital as a nursing, convalescent or rehabilitation place.
- f. the cost of a return ticket if **you** have not purchased a return air ticket to New Zealand. **We** will deduct from **your** claim the cost of the fare between **your** last intended place of departure to New Zealand, at the same cabin class as **your** initial departure fare.

2. OUT-OF-COUNTRY COVID-19 DIAGNOSIS QUARANTINE ALLOWANCE

We will pay up to \$135 per day for up to fourteen (14) consecutive days, if while on a **journey**, **you** test positive for **COVID-19**, and as a result are unexpectedly placed into mandatory quarantine outside of New Zealand.

Please note:

- **we** will pay the amount specified above to cover reasonable and necessary accommodation, meal or other expenses actually incurred and directly related to quarantine.
- any claim for **Out-of-Country COVID-19 Diagnosis Quarantine Allowance** will be offset against any amount **we** have paid or are liable to pay covered under other Sections in the **policy** in respect of the same event.
- The maximum **we** will pay for all claims under this **Out-of-country COVID-19 Diagnosis Quarantine Allowance** Section is \$1,890 per insured person.
- **We** will only pay for a claim in respect of either Section 1.2.c. or **Overseas Covid-19 Diagnosis Quarantine Allowance** for the same event, but not both.

In addition to the General Exclusions of this Policy, we will not provide cover under this Section for:

- a. any loss where quarantine measures are mandatory for all arriving passengers or quarantine mandates exist for all passengers from a particular country/region of origin.

- b. any loss if **you** are travelling against a medical practitioner's or doctor's advice, or any claim arising from **you** acting in a way that goes against the advice of a medical practitioner or doctor (including, but not limited to, travelling with COVID-19 symptoms).

Cancellation

We will pay up to the amount shown in the Schedule of Benefits if the cancellation of **your journey**, for which **you** have paid under a contract and which is not refundable, is necessary and unavoidable as a result of **you** or **your relative** being diagnosed with COVID-19 prior to the scheduled **journey** departure date.

In addition to the General Exclusions of this Policy, we will not pay for:

- a. any cancellation solely due to epidemic- or pandemic-related travel advisories issued by governments, health authorities or the World Health Organization, by or for destination country or origin country.
- b. any cancellation resulting solely from border closures, quarantine or other government orders, advisories, regulations or directives.
- c. Cancellation if **you** cancel **your journey** because of disinclination to travel, change of mind or fear of travelling.
- d. Cancellation if an airline, hotel, travel agent or any other provider of travel and/or accommodation has offered a voucher or credit or re-booking of the **journey** for cancellation refund or compensation.
- e. any loss if **you** are travelling against a medical practitioner's or doctor's advice, or any claim arising from **you** acting in a way that goes against the advice of a medical practitioner or doctor (including, but not limited to, travelling with COVID-19 symptoms).

Curtailment

We will pay up to the amount listed in the Schedule of Benefits if the disruption of **your journey** is necessary and unavoidable because **you** or **your relative** is diagnosed with COVID-19 while travelling and need to return to New Zealand earlier than planned. In that event, **we** will cover:

- a. reasonable and necessary travel and accommodation expenses for which **you** have paid, and which are not refundable.
- b. reasonable and necessary additional travel costs to return to New Zealand.

In addition to the General Exclusions of this Policy, we will not pay for:

- a. Curtailment resulting solely from border closures, quarantine or other government orders, advisories, regulations or directives.
- b. any loss if **you** are travelling against a medical practitioner's or doctor's advice, or any claim arising from **you** acting in a way that goes against the advice of a medical practitioner or doctor (including, but not limited to, travelling with COVID-19 symptoms).

Section 5 - Assistance Department

In the event of an emergency overseas contact Assistance Department anytime from anywhere in the world:

For Customer Service in case of a medical emergency call <i>our</i> 24 hours Assistance Departments:	
When travelling inside the US (N-America):	866 273 9079 toll free number
For Travel outside the US (N-America):	001 817-826-7014 call collect

Please keep in mind that the assistance provided by the Assistance Department is not insurance coverage and that **you** will be responsible for the fees incurred for professional or emergency services requested of the Assistance Department (for example, medical or legal bills). However, there may be some cover for medical related expenses (Please refer to Section 1: Overseas Medical and Extra Expenses for additional information).

1. Where the service is available:

In general, this service is available worldwide, but there are exceptions.

Restrictions may apply to regions that may be involved in an international or internal conflict, or in those countries and territories where the existing infrastructure is deemed inadequate to guarantee service or due to any sanction restrictions. **You** may contact the Assistance Department prior to embarking on a **journey** to confirm whether or not services are available at **your** destination(s).

2. Assistance Department:

- During **your journey** in the event of an emergency, the Assistance Department provides information on travel requirements, including documentation (visas, passports) and immunizations
- In case of loss or theft of **your** travel tickets, passport, visa or other identity papers necessary to return home, the Assistance Department will provide assistance in replacing them by contacting local police, consulates, airline company or other appropriate entities.
- In the event of loss or theft of the transportation ticket to return home, a replacement transportation ticket can be arranged at **your** cost.
- Please note that this service does not provide maps or information regarding road conditions.

3. Medical Assistance Departments:

- Provides a global referral network of general physicians, dentists, hospitals, and provide help with prescription refills with local pharmacists (subject to local laws).
- In the event of an emergency, the Assistance Department will make arrangements for a consultation with a general practice physician. Additionally, the Assistance Department medical team will maintain contact with the local medical staff and monitor **your** condition.
- If **you** are hospitalized, **we** can arrange to have messages relayed home, transfer **you** to another facility if medically necessary, or have a family member or close friend brought to **your** bedside if **you** have been travelling alone (this will be at cardholder's expense).
- If the medical team determines that adequate medical facilities are not locally available in the event of an accident or **sickness**, **we** will arrange for an emergency evacuation to a hospital or to the nearest facility capable of providing adequate care.

- e. If a tragedy occurs, **we** will assist in securing travel arrangements for **you**.

4. Legal Referral Services:

If **you** are arrested or are in danger of being arrested as the result of any non-criminal action resulting from responsibilities attributed to **you**, **we** will assist, if required, to provide **you** with the name of an attorney who can represent **you** in any necessary legal matters.

All these services are provided free of charge to **you**.

What to do in the event of a claim

1. All claims should be advised to **us** as soon as reasonably practicable after the completion of the **journey**. To file a claim, log on to nz.mycardbenefits.com or send a claim notification to:

AIG Insurance New Zealand Limited

Tel: +64 99756490

Customer Service Timing: 8:30AM to 5:30PM, Monday to Friday

Email: APAC.Mastercard@aig.com

2. **You** must submit to **us** all information and documentation **we** may reasonably require in support of **your** claim, such as medical or police reports, declarations and receipts, or other evidence of loss at **your** own expense and cooperate with **us** at all times.
3. In the event of an occurrence that may lead to a claim or loss under the **Mastercard Travel Insurance you** must:
- take all reasonable practicable measures to prevent and avoid further loss or damage;
 - complete, sign and return the claims form within a reasonable time period together with copies of all reasonable proof of **your** loss and other relevant documents such as relevant receipts, documents, letters, credit and debit card statements together with accompanying documents and such details and written proof as may reasonably be required by **us**;
 - disclose to **us** details of any other insurance cover under which **you** are entitled to claim;
 - upon notifying **us** of the claim **you** cannot make any admissions, offers, promises or payment, or conduct any negotiations, without **our** prior written consent;
 - where reasonably necessary, grant authorization for **us** to obtain **your** records and other information (if applicable);
 - provide **your** financial reports, including, but not limited to bank statements, as reasonably necessary to assess **your** claim;
 - reasonably co-operate with **us** in investigating, evaluating and settling a claim; and
 - if the loss involved theft, report of the theft to the police as soon as reasonably practicable.