

BNZ Travel Insurance



Important Document
- please retain for reference

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BNZ Travel Insurance is underwritten by Cigna who will be responsible for all claims and other matters relating to your policy. BNZ does not guarantee the obligations of Cigna, so if Cigna refuses your claim, BNZ will not be liable. BNZ arranges travel insurance as an agent for Cigna and receives a commission on any policies sold. Full details of your cover is available by calling Cigna on 0800 BNZ TRAVEL (0800 269 872). Any insurance cover is subject to approval of a completed application and terms, conditions and exclusions do apply. BNZ's Qualifying Financial Entity Disclosure Statement is available free of charge from any BNZ store or at bnz.co.nz

Making it easy by giving you the choice to arrange all your travel solutions in one place.

BNZ Travel Insurance is designed to help take care of you, your family and your belongings if the unexpected happens while you're on holiday.

1. Introducing your policy

This is **your** BNZ Travel Insurance policy. Please read this document and **your policy summary** carefully. It's important **you** understand all **your policy** documents as they are the contract between **you** and **Cigna**. If **you** have any questions about **your policy**, please contact **us** on 0800 BNZ TRAVEL (0800 269 872).

Cover details

You are covered, subject to the policy terms and conditions, for travel to the region **you** have chosen and which is listed on **your policy summary**. Here are the regions:

- **Australia and South Pacific Islands:** American Samoa, Australia, Bali, Cook Islands, Fiji, French Polynesia, New Caledonia, Niue, Norfolk Island, Samoa, Tahiti, Tonga and Vanuatu
- **Worldwide excluding:** All countries in the world except the USA, Canada, China, Japan, Singapore and Antarctica
- **Worldwide:** All destinations

If **you** stop over in the USA, Canada, China, Japan or Singapore for more than 24 hours, please choose 'Worldwide' cover.

Cover period

Cover for **Cancellation and changes – Before you start your trip**, starts on the date that **you** buy **your policy**. Cover for all other benefits starts on the day **you** start **your trip**.

Your cover will end on the date chosen by **you** and shown on **your policy summary**, or when **you** return to New Zealand, whichever is earlier.

You must buy **your policy** before **your trip** starts.

You can apply to have **your** cover extended, but **your trip** can only be a maximum of 365 days. Please call **us** on 0800 BNZ TRAVEL (0800 269 872).

Free look period and Cancellation

Because it's important that **you're** entirely satisfied with **your** travel cover, **we** offer a 7 day free look period starting from the date **you** purchased the **policy**. If for any reason **you** want to cancel **your policy**, please call **our** customer service team.

If **you** cancel **your policy** during the free look period, **we'll** refund **your** premium.

If **you** cancel the **policy** after the free look period **we'll** refund **your** premium minus a \$35 administration fee.

There is no refund available:

- once **your trip** has started, or
- if **you** make a claim on **your policy**.

What we expect from you

You must be open and honest in all dealings with Cigna.

We rely on the information **you** give **us** to cover **you** and pay any claims.

If **you** don't give **us** all the information **we** ask for or any other **material information** during **your** application process or when **you** change **your policy** later on, **we** may decline **your** claim, cancel **your policy** from the date **you** purchased **your policy**, and/or retain all or some of **your** premiums.

If **you** give **us** false or incorrect information in support of a claim **we** may decline **your** claim and/or cancel **your policy**.

You must check before **your** departure that countries **you** are travelling to are not classified as 'Extreme Risk' by the Ministry of Foreign Affairs & Trade (MFAT), please visit safetravel.govt.nz for the most recent list. Please call **us** for advice.

You need to tell **us** about any **changes in your health** including changes to **your covered conditions** or any illness or injury **you** have before **you** start **your trip** so **we** can check if they affect **your** cover. If **you** don't tell **us** about **changes in your health** **you** may not have cover for:

- **your covered conditions**
- any illness or injury **you** had before the start of **your trip**
- any related conditions.

Standard policy excess

There is a policy excess of \$100 per event for all claims except for emergency inpatient hospitalisation. **You** can choose not to have any excess on **your policy** during **your** application, for an additional premium.

Some terms are shown in **bold** throughout this document – these terms have specific meanings and are defined in **Part 6. Some terms defined**.

2. We're here to help

If you need emergency assistance while you're overseas call our emergency assistance provider, First Assistance on +64 9 525 0190. They're available to help you anytime, 24/7.

For non emergencies while you're overseas call us on +64 4 901 7234.

Making a claim during your trip:

For medical emergencies: if **you** are taken by ambulance to hospital following an emergency **you** or a **travelling companion** must call First Assistance as soon as possible once **you** have been admitted to hospital.

For non-emergencies: if **you** need to consult a registered medical practitioner or need to go to hospital or a clinic, call First Assistance, and **we** can guide **you** to the safest and most appropriate place of treatment.

Our highly experienced team is available 24 hours a day, 7 days a week to help **you**. **Our** aim is to make sure **you** get the best treatment available to **you**.

Our first steps will always be to:

- Confirm **you** are in a safe place
- Establish the best local treatment available to **you**
- Consider **your** health and best interests

Making a claim before or after your trip:

If **you** need to make a claim before or after **your trip**, please call **us** on **0800 BNZ TRAVEL (0800 269 872)** or email us at **travelclaims@cigna.com**.

If **you** are able to claim back any part of a claim from a transport provider, ACC, another insurance policy, a credit card company, a bank, or any other supplier or person, **you** must do this in the first instance and advise **us** of the details. In this circumstance **we** will only pay the difference between **your** loss and the amount/s **you** are entitled to claim from elsewhere.

3. Quick Cover Guide

Please refer to the centre section for a pull out summary of **your** cover.

4. What you're not covered for

Please read this section carefully as we don't want you to be caught out on holiday with unexpected costs. These are general exclusions that apply to all sections of your policy. Exclusions that are specific to a benefit are listed with the benefit.

If **you** travel to any countries or destinations where a travel advisory risk rating of 'Extreme' was published on the New Zealand Ministry of Foreign Affairs and Trade website (www.safetravel.govt.nz), prior to the start date of **your trip**, **you** will not have any cover under **your policy**.

What **you're** not covered for:

- The loss of points from any loyalty programme, if **you** had to cancel or change a **trip** that **you** paid for fully or partly with these points
- The cost of a one way fare to New Zealand if **we** have to return **you** to New Zealand and **you** did not hold a return ticket or cancelled **your** return ticket

We will not pay a claim that was directly or indirectly caused by:

- Any **pre-existing conditions** not listed in the **policy summary** as **covered conditions**
- Any medical conditions or symptoms of **your travelling companions** or **immediate family** in New Zealand that **you** knew about before **you** purchased **your policy** that could reasonably be expected to cause **you** to make changes to **your trip**
- Any event relating to family living outside of New Zealand
- Acquired Immune Deficiency Syndrome (AIDS), Human Immunodeficiency Virus (HIV), a sexually transmitted infection (STI) or chronic alcoholism
- Any psychiatric, psychosomatic, mental or nervous condition including, but not limited to:

- stress (including post traumatic stress disorder)
- physical symptoms of a psychiatric illness
- anxiety
- depression or depression related conditions
- psychoneurosis
- psychotic, personality, emotional or behavioural disorders, or
- disorders relating to substance abuse and dependency which includes alcohol, drugs or chemical dependency
- Symptoms that **you** were:
 - under investigation/referral for,
 - waiting for any tests for, or
 - on a waiting list for
 before the start of **your trip**
- Conditions that **you** need, were on a waiting list for, or are scheduled to have a medical procedure for (including overnight or day surgery) before the start of **your trip**
- Pregnancy. However, if **your** pregnancy was without complication prior to buying **your policy we** will cover medical complications as a result of **illness** or emergency medical treatment up to and including the 21st week of pregnancy
- The breakdown or dissolution of any personal or family relationship
- Events that happen to animals that belong to **you** or any related party
- Intentional self-inflicted illness or injury, suicide or attempted suicide
- Alcohol or drugs taken by **you** (unless prescribed and taken as directed by a registered medical practitioner other than **you** or a member of **your immediate family**)
- People **you** invite to **your** accommodation or **you** visiting the accommodation of people **you** don't know
- Hitchhiking
- Any unlawful activity
- Elective or cosmetic treatment, including any complications that arise from any such treatment
- Travel by air or sea except as a fare paying passenger on a **scheduled transport** service or aboard a charter vessel where crew are included, which are operating within coastal waters, or sightseeing air tours from one location back to that location
- Activity as an aircraft crew member. This includes anyone in control of a device that leaves the ground
- Participation in, or training for, the following activities at any time:
 - **professional sport**
 - individual or team sport competitions
 - **contact sport**
 - racing of any sort (other than on foot)
 - motor sports
 - hunting of any sort
 - pot-holing or caving
 - rodeo
 - downhill snow skiing or snowboarding which happens outside of designated commercial ski areas, or in areas which have been closed for any reason
 - micro light flying or kite surfing
 - ocean yachting

- parachuting, paragliding, parasailing, hang gliding, bungee jumping, white water rafting, black water rafting or white water kayaking, unless participating with a licensed operator
- base jumping or free jumping
- abseiling, mountaineering or rock climbing necessitating the use of equipment
- **remote area** touring, except as part of a licensed organised tour
- underwater activities involving the use of an artificial breathing apparatus unless **you** hold an open water diving certificate or are diving with a qualified instructor
- Work, including volunteer work, other than attending a conference, trade fair, business training course or business meeting where no manual work is done

If **you** have purchased a business extension, this exclusion is replaced by the following:

- Missionary work, volunteer work, **hazardous work** or manual work
- Events related to a governmental or official authority directive, restriction, prohibition, quarantine, or detention, including border closures and seizures by government authorities
- Riot or civil commotion unless **you** have already left New Zealand prior to the riot or civil commotion and **you** take reasonable steps as soon as **you** can to avoid these or related risks
- Riding a scooter, moped or motorcycle with an engine capacity of more than 200cc
- Riding a scooter, moped or motorcycle with an engine capacity of less than 200cc without a helmet and not holding the required motor vehicle licence in New Zealand
- **You** travelling to a country engaged in **war** or any act of **war**, invasion, **terrorism** or any act of **terrorism**, act of foreign enemy, hostilities, strike, riot and/or civil commotion, civil war, rebellion, revolution, insurrection, military or usurped power
- Acts of foreseeable violence or involving military operations
- Nuclear weapons materials or ionising radiation or contamination of radioactivity from any nuclear waste or from the combustion of nuclear fuel. For the purpose of this exclusion combustion shall mean any self-sustaining process of nuclear fusion or fission
- Intentionally or recklessly placing **yourself** in situations or undertaking activities, which pose a risk to **your** personal safety (except in an attempt to save a human life) or the safety of **your baggage**, personal items or travel documents
- **Your** refusal to return to New Zealand after the date when **you** may, in the opinion of **our** medical adviser, have safely been evacuated to New Zealand at **our** cost
- Any claim where **our** reasonable instructions or those of **our** authorised agents have not been followed
- Services provided by a family member or friend such as accommodation or health care
- Events including but not limited to:
 - a natural disaster
 - weather event or
 - strike

that **you** knew about before **you** purchased **your** policy that could reasonably be expected to cause **you** to make a claim

- Travel to any countries or destinations that have suffered an event, including but not limited to:
 - a natural disaster
 - weather event or
 - strike
 prior to the start date of **your trip** that could reasonably be expected to cause **you** to make a claim

5. Benefits

In the following sections, you'll find the specific cover and exclusions for all the benefits of your policy. Please see the Quick Cover Guide at the start of your policy wording for your limits and excesses.

5.1 Changes to your trip

What you're covered for

Cancellation and changes – Before you start your trip

You are covered for non-refundable travel and accommodation deposits or payments if **you** have to cancel or change **your** travel arrangements before **your trip** because of:

- **your** unexpected death, or the unexpected death of **your travelling companion** or an **immediate family** member in New Zealand
- serious **injury** or **illness** to **you** or **your travelling companion**. The condition suffered must mean **you** or **your travelling companion** is not medically fit to travel
- serious **injury** or **illness** to an **immediate family** member in New Zealand.
- jury service (that **you** have applied to be excused from and this has been refused)
- serious damage to **your** home in New Zealand because of fire, flood or any act of God
- a natural disaster

Cancellation and changes – During your trip

You are covered for the unused and non-refundable portion of **your** travel and any additional accommodation and travel expenses **you** have to pay if **you** have to make changes to **your trip** or return to New Zealand early because of:

- **your** unexpected death, or the unexpected death of **your travelling companion** or an **immediate family** member in New Zealand
- serious **injury** or **illness** to **you** or **your travelling companion**. The condition suffered must mean **you** or **your travelling companion** is not medically fit to continue to travel
- serious **injury** or **illness** to an **immediate family** member in New Zealand
- serious damage to **your** home in New Zealand because of fire, flood or any other act of God

Travel disruption and missed departure – During your trip

You are covered for any extra transport expenses **you** have to pay to reach **your** planned destination if **you** miss a planned scheduled connection during **your trip** because of:

- a failure of public transport
- major unforeseen traffic delays
- an accident to or breakdown of the vehicle **you** are travelling in
- strike, industrial action and adverse weather conditions
- a natural disaster

Travel delay – During your trip

You are covered for any extra accommodation, transport and living expenses **you** have to pay if **your scheduled transport** is delayed. The delay must be:

- unforeseen and beyond **your** control; and
- more than 12 hours

Travel agent cancellation fees

You are covered for **your** reasonable travel agent cancellation fees if **you** have to cancel or change **your trip** and **you** have a valid claim because of cancellation or changes to **your trip**.

You're not covered for:

- any costs recoverable from a transport provider, another insurance policy, a credit card company, a bank or any other supplier
- **your** decision not to travel or the decision not to travel by any other person who is travelling with **you**
- any claims caused or contributed to by **you** travelling against medical advice
- **your** failure to check-in or board at the correct time for **scheduled transport** services, or to arrange, confirm and carry **your** visas, passports, tickets, or any other bookings **you** need
- costs that are recoverable from the transport provider or any other company providing the service
- the error, default or **financial collapse** of any service provider
- a **human pandemic illness** or the threat or perceived threat of any **human pandemic illness**
- **your** failure to have a confirmed seat, booking or reservation, including travelling on stand by tickets, or not arranging **your** return tickets within the period of travel stated in **your** open ticket
- payments for sporting events, concerts, shows, ceremonies or receptions, including wedding festivities and cultural events

5.2 Baggage, Personal Items and Travel Documents

Baggage, personal items and travel documents

What you're covered for

You are covered for the damage to or loss or theft of your baggage, personal items and travel documents during your trip.

We will repair, replace or pay **you** the original purchase price less an allowance for **depreciation** up to a maximum of \$2,000 per item, or up to the value chosen and shown on **your policy summary** for **specified items**.

If **you** have purchased a business extension, **you** are also covered for business equipment.

We will also reimburse **you** the **reasonable expenses** for replacing **your** passport and travel documents if they are lost, stolen or damaged during **your trip**.

You'll need to prove that **you** were on **your trip** at the time of the loss, theft or damage, by providing a copy of **your** passport stamps and the identification page or a copy of **your** boarding pass.

What you're not covered for

Any costs recoverable from a transport provider, another insurance policy, a credit card company, a bank, or any other supplier.

You're not covered for loss, theft or damage to **your baggage**, personal items or travel documents if they are:

- left **unattended** in a **public place**
- left in an unlocked vehicle
- left in a locked vehicle overnight
- left **unattended** in a vehicle (including taxis)
- left in unlocked premises
- valuables not carried on **your** person when using transport providers
- valuables left in **your** accommodation where a safe has been provided and **you** fail to use it
- left as unaccompanied **baggage**
- sporting equipment or bicycles damaged while in use
- the electrical or mechanical breakdown of any personal item or software or programmed data
- household effects, breakage of glass, fragile or brittle items (except for photographic or video equipment, electronic equipment, binoculars, spectacles, contact lenses or hearing aids), depreciation, moth, vermin, any process of cleaning, dyeing, repairing, restoring, wear and tear, leakage, gradual deterioration, atmospheric or climatic conditions, action of light or manufacturing defects
- from fraudulent use of credit cards, bank cards, mobile phones or any data based devices
- goods which are intended for sale or trade or as trade samples (this exclusion does not apply if **you** have purchased a business extension)
- motor vehicles, scooters, mopeds, motorcycles, trailers, caravans, watercraft, aircraft (or other aerial device) or the parts of any of these
- laptops, personal computers, tablets, phones or cameras packed in checked luggage when using transport providers
- warranties, postage or insurance premiums paid on personal items
- **your travelling companion's** personal items
- travel documents sent by postal or courier service

You need to report all losses to the police or appropriate authorities within 24 hours of discovery or as soon as reasonably possible and get a written report.

You'll need to give **us** proof of ownership and value for **your** lost or stolen **baggage** and personal items for **your** claim.

For **specified items we'll** need an original receipt, a recent valuation or documentation showing the item was specified on **your** domestic contents policy.

Please try to keep **your** damaged personal items for potential inspection by **us**.

We may choose to repair or replace the **baggage** or personal items, or pay **you** by crediting **your** nominated bank account.

Baggage delay

What you're covered for

You're covered for the reasonable cost of replacing essential items of clothing and toiletries if **your baggage** is delayed by **your** airline for more than 12 hours.

If **your baggage** becomes irretrievably lost any amounts claimable under this benefit will be deducted from **your baggage** loss claim.

When making a claim **you** need to give **us**:

- original receipts for expenses incurred; and
- a delayed **baggage** report from the airline

What you're not covered for

Any costs recoverable from a transport provider, another insurance policy, a credit card company, a bank, or any other supplier.

You're not covered for:

- make-up, perfume, cosmetics, jewellery, electronic equipment, hair dryers, hair straighteners or alcohol

5.3 Cash

What you're covered for

You're covered for the theft or accidental loss of **your** cash (including travellers cheques and bank cards) during **your trip**.

What you're not covered for

Any costs recoverable from a transport provider, another insurance policy, a credit card company, a bank, or any other supplier.

You're not covered for loss of cash if it is:

- left **unattended** in a **public place**
- left in a vehicle overnight
- left in unlocked premises or an unlocked vehicle
- left **unattended** in a vehicle (including taxis)
- not carried on **your** person when using transport providers
- cash sent by postal or courier service
- bonds, coupons, stamps, negotiable instruments, bullion, precious metals, deeds, manuscripts or securities of any kind
- devaluation of currency or shortages because of an error in a foreign exchange transaction
- **your travelling companion's** cash

Loss or theft of cash while in the care of **scheduled transport** providers, hotels, travel or tour operators, must be immediately reported to them. A claim must be lodged with them and a report given to **us**, otherwise **your** claim may not be paid.

You'll need to give **us** proof of ownership and value for **your** lost or stolen cash.

You'll need to prove that **you** were on **your trip** at the time of the loss or theft. This may include:

- a copy of **your** passport stamps and the identification page
- a copy of **your** boarding pass

Quick Cover Guide

Here is a summary of **your** cover. **You'll** find the table below lists the benefits covered by **your policy**, what the limits are for each benefit and some of the exclusions and conditions. In this document **we'll** give **you** full details of what **you** are specifically covered for and what is not covered for under these benefits.

		Benefit	Important conditions and exclusions that apply	BNZ Bank Travel Insurance Limits		Excess
				Individual	• Couple • One adult travelling with children • Family	
1. Changes to your trip	Before your trip	Cancellation and changes to your trip If you have to cancel or change your trip because of circumstances beyond your control	You're not covered for • claims relating to pre-existing conditions not listed in the policy summary as covered conditions • your decision not to travel or the decision not to travel by anyone who is travelling with you (unless the policy states otherwise) • your failure to check-in or board at the correct time for scheduled transport services • your failure to arrange, confirm and carry your visas, passports, tickets, or any other bookings you need • costs recoverable from the transport provider or any other company responsible for providing the service	Up to a maximum of \$100,000 per policy	Up to a maximum of \$200,000 per policy	\$100
	During your trip	Cancellation and changes to your trip If you have to cut short your trip because of circumstances beyond your control	You're not covered for • claims relating to pre-existing conditions not listed in the policy summary as covered conditions • your decision to make changes to your trip or the decision to make changes to the trip by anyone who is travelling with you (unless the policy states otherwise) • your failure to check-in or board at the correct time for scheduled transport services • your failure to arrange, confirm and carry your visas, passports, tickets, or any other bookings you need • costs recoverable from the transport provider or any other company responsible for providing the service	Up to a maximum of \$100,000 per policy	Up to a maximum of \$200,000 per policy	\$100
	During your trip	Travel disruption and missed departure Cover for your extra travel expenses if you miss a connection during your trip	You're not covered for • claims relating to pre-existing conditions not listed in the policy summary as covered conditions • any missed departure or disruption not caused by circumstances beyond your control • your failure to arrange, confirm and carry your visas, passports, tickets, or any other bookings you need • costs recoverable from the transport provider or any other company responsible for providing the service	Up to a maximum of \$10,000 per policy	Up to a maximum of \$10,000 per person, per policy	\$100
	During your trip	Travel delay Cover for your extra accommodation, travel and living expenses if your transport is delayed	• The delay must be beyond your control and last longer than 12 hours	Up to \$200 per day, to a maximum of \$5,000 per policy	Up to \$200 per person per day, to a maximum of \$5,000 per policy	\$100
	Before and during your trip	Travel agent's cancellation fees Cover for reasonable fees charged if you have to cancel or change your trip	• You must have a valid claim for cancellation or changes to your trip	Up to \$500 per policy	Up to \$500 per policy	\$100
2. Baggage, personal items and travel documents	During your trip	Baggage, personal items and travel documents Cover if your personal items or baggage are lost, stolen or damaged. This includes cover for the cost of replacing your passport and travel documents if they are lost, stolen or damaged.	• You must report all losses to the police or appropriate authorities within 24 hours of discovery or as soon as reasonably possible after that and get a written report • You're not covered for your passport, travel documents or any valuables left unattended at any time unless in a hotel safe or safety deposit box • You're not covered for baggage left unattended anywhere	\$20,000 maximum per policy Subject to \$2,000 per item or up to the value you chose for specified items declared	\$40,000 maximum per policy Subject to \$2,000 per item or up to the value you chose for specified items declared	\$100

		Benefit	Important conditions and exclusions that apply	BNZ Bank Travel Insurance Limits		Excess
				Individual	• Couple • One adult travelling with children • Family	
2. Baggage, personal items and travel documents	During your trip	Baggage delay Cover if your baggage is delayed by your transport provider	<ul style="list-style-type: none">• The delay must be more than 12 hours• We will reimburse you for the replacement of essential items of clothing and toiletries• You're not covered for make-up, perfume, jewellery, electronic equipment, hair dryers or straighteners or alcohol	Maximum \$750 per policy	Maximum \$750 per policy	\$100
		Cash Cover if your cash, travellers cheques or bank cards are lost or stolen	<ul style="list-style-type: none">• You must report all losses to the police within 24 hours of discovery or as soon as reasonably possible after that and get a written report• You're not covered for any items left unattended	Maximum \$750 per policy	Maximum \$750 per policy	\$100
4. Medical treatment and expenses	During your trip	Medical treatment Covers you if you have an injury or illness while on your trip	You're not covered for <ul style="list-style-type: none">• claims relating to any pre-existing conditions not listed in the policy summary as covered conditions• any costs which are covered under a reciprocal health agreement between the New Zealand Government and the country where you are treated• any hospitalisation or surgical treatment you have without getting prior approval from Cigna	Reasonable costs	Reasonable costs	Nil for any claim where you were hospitalised for more than 24 hours \$100 for all other claims
	During your trip	In Hospital cash allowance You're covered if you are hospitalised for medical treatment	<ul style="list-style-type: none">• You must be hospitalised for more than 24 hours and have a valid medical treatment claim	\$100 per day, up to \$3,000 per policy	\$100 per day, per person and up to \$3,000 per person, per policy	\$100
	After your trip	Follow up treatment Cover for follow up medical treatment in New Zealand	<ul style="list-style-type: none">• You're not covered for treatment for an illness or injury that is not covered under medical treatment• Follow up treatment is covered for up to 3 months after you return to New Zealand	Up to \$1,500 per policy	Up to \$1,500 per person per policy	\$100
	During your trip	Medical evacuation and repatriation Cover to return you to New Zealand (or to another country) for further treatment if you are medically fit to travel	<ul style="list-style-type: none">• We will deduct the cost of a one way fare if you didn't have a return ticket or you cancelled your return ticket	Reasonable expenses	Reasonable expenses	\$100
	During your trip	Emergency dental treatment You are covered for emergency dental treatment during your trip	Treatment must be needed for <ul style="list-style-type: none">• the relief from sudden and acute pain• immediate treatment for your teeth because of an injury	Up to \$1,500 per policy	Up to \$1,500 per person, per policy	\$100
	During your trip	Burial expenses & repatriation of body We will arrange and pay for the cremation of, burial of, or return of your body to New Zealand	<ul style="list-style-type: none">• You are covered in the event of your death because of sudden and unforeseen events during your trip	Up to \$15,000 per policy	Up to \$15,000 for each deceased	\$100

		Benefit	Important conditions and exclusions that apply	BNZ Bank Travel Insurance Limits		Excess
				Individual	• Couple • One adult travelling with children • Family	
5. Rental Vehicle	During your trip	Rental vehicle excess waiver Cover for your rental vehicle excess if the vehicle you hired is damaged or stolen	You're not covered if <ul style="list-style-type: none">• you are in breach of any local driving laws or rules• you have not hired from a licensed rental vehicle company• you have violated the terms of the rental vehicle agreement• you did not take up the rental vehicle company's motor insurance for the duration of the rental period.• the rental vehicle is being driven by anyone not named on the policy summary You're not covered for <ul style="list-style-type: none">• damages, compensation or legal expenses that you become liable for because of the use of a rental vehicle, causing bodily injury (including death) of another person or loss or damage to property other than your rental vehicle	Up to \$2,500 per policy	Up to \$2,500 per policy	\$100
	During your trip	Costs to return your rental vehicle Cover for costs to return the rental vehicle to the rental company if: <ul style="list-style-type: none">• it's damaged and can't be driven• you are unable to drive it due to illness or injury• you die	You're not covered if <ul style="list-style-type: none">• you are in breach of any local driving laws or rules• you have not hired from a licensed rental vehicle company• you have violated the terms of the rental vehicle agreement• you did not take up the rental vehicle company's motor insurance for the duration of the rental period.• the rental vehicle is being driven by anyone not named on the policy summary You are not covered for <ul style="list-style-type: none">• damages, compensation or legal expenses that you become liable for because of the use of a rental vehicle, causing bodily injury (including death) of another person or loss or damage to property other than your rental vehicle	Up to \$1,000 per policy	Up to \$1,000 per policy	\$100
6. Personal Liability	During and after your trip	Legal liability Cover if you are legally liable for damages, compensation or legal expenses due to negligence causing: <ul style="list-style-type: none">• Accidental death• Bodily injury• Loss to property• Damage to property	You're not covered if <ul style="list-style-type: none">• you admit fault or liability to anyone without our prior written consent• legal liability is not established in a New Zealand court or in a court of the country in which the event occurred You're not covered for liability arising from or connected to <ul style="list-style-type: none">• the ownership, possession or use of vehicles, aircraft or watercraft.• land or building owned, or held in trust by you or in your custody and control• the use of firearms• any work, occupation, business or profession• employer liability or contractual liability to any member of your immediate family• legal costs resulting from any criminal proceedings• wilful, malicious or unlawful acts by you or any member of your immediate family• bodily injury to any member of your immediate family that lives with you• damage caused by animals belonging to you or in the care, custody or control of you or any member of your immediate family• any damages, compensation and legal expenses for which you become liable because of the use of a rental vehicle causing bodily injury (including death) of another person or loss or damage to property other than your rental vehicle	Up to \$2.5million per policy	Up to \$2.5million per policy	\$100
	During your trip	Legal expenses for false arrest Cover for your legal costs if you are wrongfully detained or falsely arrested	<ul style="list-style-type: none">• We will cover your reasonable legal expenses	Up to \$10,000 per policy	Up to \$10,000 per policy	\$100
7. Kidnap and Ransom	During your trip	Ransom Cover if you are kidnapped	You're not covered for <ul style="list-style-type: none">• claims where you or your business connections have engaged in activities likely to increase the risk of kidnap• you don't have independent evidence in writing providing proof of kidnap	\$250,000 maximum per policy	\$500,000 maximum per policy	\$100

		Benefit	Important conditions and exclusions that apply	BNZ Bank Travel Insurance Limits		Excess
				Individual	• Couple • One adult travelling with children • Family	
7. Kidnap and Ransom	During your trip	Hijack Cover if you are hijacked	You're not covered for • claims where you or your business connections have engaged in activities likely to increase the risk of hijack • you don't have independent evidence in writing providing proof of hijack	\$500 per day, up to \$10,000 per policy	\$500 per day, per person and up to \$10,000 per policy	\$100
8. Domestic pets	During your trip	Domestic pet – Kennel and cattery cover Accommodation cover for your pets if you are delayed getting home	• Your delay must have been caused by an event covered under your Policy	\$50 per day subject to a maximum of 10 days	\$50 per day subject to a maximum of 10 days	\$100
9. Accidental death & disablement	During your trip	Accidental death cover for your accidental death caused by an injury during your trip	You're not covered for • death because of an illness or natural cause • death that happens 12 months or more after your injury	\$100,000 per adult per policy	\$100,000 per adult \$10,000 per child Up to a maximum of \$200,000 per policy	\$100
	During your trip	Accidental disablement Cover for your accidental disablement caused by an injury during your trip	You're not covered for • disablement because of an illness or natural cause • disablement that happens 12 months or more after your injury	\$100,000 per adult per policy	\$100,000 per adult \$10,000 per child Up to a maximum of \$200,000 per policy	\$100
	During your trip	Legal expenses relating to death Cover for legal expenses incurred in seeking compensation for your accidental death	• You must have a valid accidental death claim	Up to \$3,000 per policy	Up to \$3,000 per policy	\$100
10. Refund of travel expenses	During or after your trip	Refund of travel expenses Cover for all travel expenses charged to your BNZ account (this includes your bank account, credit card and flexi-card) if you die or suffer an injury causing disablement	You're not covered for: • claims relating to any pre-existing conditions not listed in the policy summary as covered conditions • travel expenses not charged to your BNZ account (this includes your bank account, credit card and flexi-card) • any travel expenses you have been or will be reimbursed for by any other section of the policy	The amount charged to your BNZ account	The amount charged to your BNZ account	\$100

Individual	Cover for one person over the age of 16
Couple	Cover for couples (married; civil union; or defacto partners who have lived together over three months) aged 16 and above
One adult travelling with children	Cover for one adult plus up to nine children belonging to either you, your spouse or partner (including legally adopted or fostered children). If you need cover for more than nine children please call us on 0800 BNZ TRAVEL (0800 269 872). Children must be living with you or in full-time education and all aged up to the age of 20. They must also be accompanied by an insured adult when travelling
Family	Cover for couples (married; civil union; or defacto partners who have lived together over three months) plus up to nine children belonging to either you, your spouse or partner (including legally adopted or fostered children). If you need cover for more than nine children on a Family policy please call us on 0800 BNZ TRAVEL (0800 269 872) to arrange cover. Children must be living with you or in full-time education and all up to the age of 20. They must also be accompanied by an insured adult when travelling
Unaccompanied Minor	Cover for one person who is up to the age of 16 travelling alone. A parent or guardian is required to purchase this insurance and will need to complete a contact form later in the application

5.4 Medical Treatment and Expenses

What you're covered for

Medical treatment

You are covered for **medical expenses** and reasonable additional accommodation and travel expenses if:

- they are a result of an **injury** or **illness** that **you** need immediate treatment for by a registered medical practitioner
- the **injury** happens during **your trip**
- the **illness** happens during **your trip** or is a **covered condition**

If **you** are hospitalised, **we** will consider reasonable additional accommodation and travel expenses for a **travelling companion** or **immediate family** member to remain with **you** or travel from New Zealand to be with **you**. **You'll** need prior approval for this.

You or someone acting on **your** behalf must contact **our** emergency assistance provider, First Assistance on +64 9 525 0190 if **you** need hospitalisation or surgical treatment during **your trip**.

We may return **you** to New Zealand (or to another country) for further treatment if **you** are medically fit to travel. If **you** decline to return to New Zealand (or the other country) and continue **your trip** against medical advice, **we** may not be able to cover **you** for the rest of **your trip**.

If **you** have to remain overseas beyond **your** original return date because of an **illness** or **injury** covered under this section of the **policy** **we** will auto-extend **your policy** cover until **you** are medically fit to travel.

Cash allowance while in hospital

You're covered if **you** are hospitalised for more than 24 hours during **your trip**, because of medical treatment that is covered above.

Follow up treatment in New Zealand

You're covered if **you** need ongoing medical treatment for an **illness** or **injury** that is covered above in the 3 months after **you** return to New Zealand.

Emergency dental treatment

You're covered for emergency dental treatment during **your trip** to:

- get relief from sudden and acute pain
- get immediate treatment for **your** teeth because of an injury

Burial expenses and repatriation of body

You're covered if while on **your trip** **you** die because of a sudden and unforeseen event. **We** will arrange and pay for the reasonable cost of:

- the cremation and/or burial of **your** body in the area where the death occurred; or
- the return of **your** body to New Zealand, including the cost of embalming or cremation

We will also pay for a scheduled return economy flight for an **immediate family** member to accompany **your** body back to New Zealand.

What you're not covered for

- any costs recoverable from the Accident Compensation Corporation of New Zealand (ACC), another insurance policy, a credit card company, a bank, or any other supplier or person
- **we** will not pay a claim directly or indirectly caused or contributed

to by any **pre-existing conditions** not listed in the **policy summary** as **covered conditions**

- any costs which are covered under a reciprocal health agreement between the New Zealand Government and the country where **you** are treated
- hospitalisation or surgical treatment **you** have without getting prior approval from **us**
- medical expenses **you** pay for in New Zealand (except if covered by follow up treatment in New Zealand)
- dental expenses **you** pay for in New Zealand
- routine dental treatment or where the claim results from normal wear and tear
- medical expenses **you** have to pay because of the error of a medical provider
- **your** failure to get recommended vaccines, inoculations or other medications before **your trip**
- private hospital treatment where public hospital treatment is available
- private hospital rooms
- cosmetic dentistry
- expenses or costs charged at above market rates for the goods or services provided, to the extent of the over charge

5.5 Rental Vehicle

What you're covered for

Rental vehicle excess waiver

You're covered if the **rental vehicle you** hired is stolen or damaged during **your trip**. **We** will repay **you** for any excess payable to the **rental vehicle** company that is not refundable.

Cost to return rental vehicle

You are covered for reasonable expenses to return a **rental vehicle you** hired if:

- it is damaged and cannot be driven
- **you** are unable to drive because of an **illness** or **injury**
- **you** die

What you're not covered for

You're not covered if:

- **you** are in breach of any local driving laws or rules
- **you** have not hired from a licensed **rental vehicle** company
- **you** have violated the terms of the **rental vehicle** agreement
- **you** did not take up the **rental vehicle** company's motor insurance for the duration of the rental period
- the **rental vehicle** is being driven by anyone not named on the **policy summary**

5.6 Personal Liability

What you're covered for

Legal liability

You're covered if **you** are legally liable for damages, compensation, or legal expenses as a result of **your** negligence during **your trip**, causing:

- accidental death or bodily injury of any person
- loss of or damage to property

Legal expenses for false arrest

You're covered if during **your trip**, **you** have to pay legal costs as a result of **your** false arrest or wrongful detention by any legally recognised foreign government.

We will reimburse **your** reasonable legal costs.

What you're not covered for under Personal Liability

You're not covered if:

- **you** admit fault or liability to anyone **without our** prior written consent
- legal liability is not established in a New Zealand court or in a court of the country in which the event occurred

We will not cover **you** for liability arising out of or in connection with:

- the possession or use of vehicles, aircraft or watercraft
- land or buildings owned, or held in trust by **you** or in **your** custody and control
- the use of firearms
- any work, occupation, business or profession
- employer liability or contractual liability to any member of **your immediate family**
- legal costs resulting from any criminal proceedings
- wilful, malicious or unlawful acts by **you** or any member of **your immediate family**
- bodily injury to any member of **your immediate family** that lives with **you**
- damage caused by animals belonging to **you** or in the care, custody or control of **you** or any member of **your immediate family**
- any damages, compensation and legal expenses for which **you** become liable because of the use of a **rental vehicle** causing bodily injury (including death) of another person or loss or damage to property other than **your rental vehicle**

5.7 Kidnap and Ransom

What you're covered for

Ransom

You are covered if **you** are **kidnapped** and a ransom is paid.

Hijack cash benefit

You are covered if the aircraft or ship **you** are travelling on as a fare paying passenger is **hijacked**.

What you're not covered for:

- any claim where **you** or **your** business connections have engaged in activities that could be expected to increase the risk of **hijack** or **kidnap**
- **you** don't have independent evidence in writing providing proof of **kidnap** or **hijack**

5.8 Domestic Pets – Kennel and Cattery Cover

What you're covered for

You're covered for the costs of extra accommodation for any dog and/or at **you** own if **you** are delayed beyond **your** original **trip** return date because of an event covered under **your policy** and beyond **your** control.

We will reimburse **you** the costs of additional kennel or cattery fees for any domestic dog and/or cat owned by **you**.

5.9 Accidental Death and Disablement

What you're covered for

Death cover

We will pay **your** estate a death cover benefit, if, during **your trip**, **you** suffer an **injury** causing **accidental death**.

Your estate will need to provide medical reports and/or certificates to conclusively prove that death arose directly because of an **injury** during **your trip** and was accidental. **We** are entitled to arrange a post mortem examination at **our** cost.

Disablement cover

We will pay **you** a disablement cover benefit, if, during **your trip**, **you** suffer an **injury** causing **disablement**.

You will need to provide medical reports and/or certificates to conclusively prove that **your disablement** arose directly because of an **injury** during **your trip** and was accidental.

Legal expenses relating to death

You are covered for legal expenses that **your** estate pays in seeking compensation following **your accidental death**, provided that all expenses are paid with **our** written consent and **we** have control over the selection and appointment of **your** legal representatives and the conduct of the proceedings.

If **your** estate makes a claim under this clause, **we** have the first right of reimbursement for amounts paid by **us** against monies paid or payable to **your** estate.

We will only pay claims for legal expenses if **your** death is covered under death cover.

What you're not covered for

You're not covered for:

- death or **disablement** directly or indirectly caused or contributed to by an illness or natural cause
- death or **disablement** that happens 12 months or more after **your injury**
- legal expenses if there is no reasonable prospect of compensation.

5.10 Refund of Travel Expenses

What you're covered for

If **you** die or suffer an illness or injury causing **disablement** during **your trip** Cigna will refund all travel expenses that **you** charged to **your** BNZ account (this includes **your** bank account, credit card and flexi-card) for **your trip**.

This includes:

- travel costs
- accommodation

What you're not covered for:

- any claim directly or indirectly caused or contributed to by any **pre-existing conditions** not listed in the **policy summary** as **covered conditions**
- any travel expenses not charged to **your** BNZ account (this includes **your** bank account, credit card and flexi-card)
- any travel expenses that **you** have been or will be reimbursed for by any other section of the **policy**.

6. Terms we use

We, us, or our means Cigna Life Insurance New Zealand Limited (Cigna), the insurer of **your policy**

You or your means the insured traveller(s) named on the **policy summary**

Accidental death means death that results solely and directly from an accident and there are no other contributing causes such as an existing medical condition. An accident is a single, sudden, unintended, external event causing bodily injury. The bodily injury must occur independently of any illness, disease, naturally occurring condition or degenerative process

Baggage means **your** luggage and personal effects, and documents (including travel tickets, passports, drivers licences and similar personal, non-negotiable documents and travel documents)

If **you** have purchased a business extension traveller's samples, property of **your** company, business samples and tools of **your** trade are also covered as **baggage**

Changes in your health means:

- any deterioration of a **covered condition** after **you** buy **your policy** and before the start date of **your trip**
- any **illness** or **injury** that **you** have after **you** buy **your policy** and before the start date of **your trip**

If **you** don't tell **us** of **any changes in your health** before **you** start **your trip** **you** may not have cover under **your policy** for conditions that have changed (including **covered conditions**) or happen after the date **you** bought **your policy**

Child or **children** means a child or children less than 16 years of age, belonging to either **you, your spouse** or partner (including legally adopted or fostered children)

Contact sport means any sport that allows physical contact with other players, either deliberate or incidental, within the rules of the sport

Covered condition means:

- an illness or injury that **you** tell **us** about when **you** buy **your policy**, that **we** have confirmed in writing is covered, and if required, an additional premium has been paid
- an **illness** or **injury** that first occurs after **you** arrange **your policy** but before the start date of **your trip**, which **you** have told **us** about, **we** have confirmed in writing is covered and if required, an additional premium has been paid

Depreciation means the original value minus a reasonable rate determined by **us** based on the age of the item

Disablement means total and permanent disablement from all further work or employment

Excess means the amount of any claim **you** are responsible for. This amount will be deducted from any claim payment

Financial collapse means any service provider that **you** are relying on for **your trip** that:

- is not able to pay its debts as they fall due for payment in the ordinary course of business
- stops normal business operations
- has not paid another service provider whose services **you** are relying on
- is placed in administration, receivership or liquidation
- is subject to statutory management

Hazardous work means work in high risk locations or involving dangerous activities.

This includes but is not limited to:

- working underground or underwater (this includes mining and scuba diving)
- working at sea (this includes work on fishing vessels and oil rigs)
- working at altitude (this includes piloting or crewing aircraft)
- working at heights (this includes construction above ground level, roofing and window cleaning)
- work involving the use of toxic substances or explosives

Hijack means the unlawful seizure or wrongful exercise of control of the aircraft or ship (or the crew) that **you** are travelling on as a fare paying passenger

Human pandemic illness means an illness that has a pandemic alert, advisory guideline, notification, declaration or other similar publication issued by the New Zealand Government or the World Health Organisation

Illness means any sickness or disease that starts during **your** cover period

Immediate family means **your spouse**, fiancé, fiancée, parent, sibling, child, stepchild, foster child, grandparent, grandchild, parent-in-law, brother and sister-in-law, son and daughter-in-law

Injury means a bodily injury caused solely and directly by accidental, visible and external means, that happens during **your cover period**

Kidnap means **you** have been seized and detained unlawfully for a ransom

Material information means all the relevant information that **we** needed in order to decide the terms relating to **your policy**. It includes, but is not limited to; information about **your** health and medical history

Medical expenses means reasonable and necessary expenses incurred by **you** overseas for hospital, medical, surgical, nursing home or other attention or treatment given or prescribed by a registered medical practitioner, excluding dental treatment (except as provided under emergency dental treatment)

For the purpose of this definition, 'reasonable and necessary expenses' are the expenses incurred for the standard level of hospital, medical, surgical, nursing home or other attention or treatment given

in the country **you** are in. **We** will determine whether expenses are reasonable and necessary based on all relevant information

Policy means this document, **your policy summary** and **your** application details

Policy owner means the person, named on **your policy summary**, who took out this **policy**

Policy summary means the summary sent to **you** with this document that shows the details specific to **your policy**

Pre-existing condition means any illness, injury or medical condition prior to the policy start date whether diagnosed or not that:

- **you** have been treated for or sought any medical advice for
- **you** were aware **you** had
- **you** had signs or symptoms of; or
- for which a reasonable person would have sought medical advice or treatment

Professional sport means sport for which **you** receive payment for **your** performance

Public place means any area that the public has access to including the foyers and grounds of **your** accommodation, restaurants, bars, night clubs, shops, markets, public toilets, beaches, airports, railway stations, bus terminals, taxi stands, and wharves

Reasonable expenses means the actual cost or expense incurred, that has not been inflated by **you** or a supplier

Remote area means any area with limited or no telecommunications or medical services

Rental vehicle means a sedan, hatchback, station wagon, four-wheel drive, mini bus, people mover or motor home designed to carry no more than 8 people including the driver, or a moped or motorcycle with a maximum engine capacity of 200cc, rented by **you** from a licensed rental vehicle company

Scheduled transport means air, rail, sea and/or road transport operated by an established and licensed passenger carrying service operator, tour operator or public transport service, in each case providing regular, scheduled transport for fare paying passengers

Specified item means laptops, cameras, watches and jewellery **you** have specified on **your policy**. The specified value of each item includes all accessories (e.g. battery chargers, cables, camera lenses etc)

Spouse means the person:

- that **you** are legally married to
- that **you** live with in a relationship equivalent to marriage (whether of the same or opposite gender) and **you** have continuously lived with them for at least 3 months before the start date of **your trip**

Terrorism means any act, or preparation in respect of action, designed to influence a government or any political division in pursuit of political, religious or ideological gain or with the purpose of intimidating the public

Travelling companion means each person, not named on **your policy summary** that **you** are travelling with, whose situation affects **your** travel and who **your** travel depends on

Trip means **your** time away from New Zealand. This period starts when **you** leave **your** home in New Zealand and ends when **you** arrive back at **your** home in New Zealand

Unattended means:

- not on **your** person or under **your** control at the time of the loss, theft or damage
- left in a place where it can be taken without **your** knowledge (including on the beach or beside the pool while **you** swim)
- left in a place where **you** are unable to prevent it from being unlawfully taken

War means any 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 or religious ends

7. If you want to register a complaint

If you have a complaint we are happy to discuss it. Please contact us in the first instance, our Customer Service team will do their best to resolve your issue straight away. However, if they can't sort out the issue, a dedicated Customer Resolution Consultant will personally take on your case.

Also, Cigna is a member of the Insurance and Savings Ombudsman (ISO) scheme, a free, independent service which can help settle any dispute **you** are unable to resolve with **us**.

Any dispute or action relating to **your policy** will be determined in accordance with New Zealand law.

ISO contact details

Post P O Box 10 845, Wellington 6143

Phone **0800 888 202**

Email **info@iombudsman.org.nz**

Website **www.iombudsman.org.nz**

8. About Cigna

Cigna New Zealand is a leading specialist provider of insurance products and services including life insurance, identity theft protection, funeral insurance, income protection insurance, accidental death insurance and trauma insurance.

We've been operating in New Zealand for more than 90 years, and now protect over 275,000 New Zealanders with our insurance policies.

Cigna New Zealand is part of Cigna Corporation, a Fortune 500 company and one of the world's largest publicly owned companies.

A copy of Cigna's latest financial statements is available on request

Cigna's Financial Strength

Cigna Life Insurance New Zealand Limited has an A- (Excellent) financial strength rating which was given by A.M. Best Company Inc.

The rating scale is:

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

For more rating information visit www.ambest.com/ratings/guide.pdf

Privacy

Any details **you** provide to BNZ or Cigna will be held securely by Cigna for the purpose of providing **you** with quotations and information about BNZ products and services. **Your** details will never be disclosed to third parties, except for purposes of setting up and administering any policy **you** wish to take out. From time to time, Cigna may contact **you** with information about BNZ products and services, which may be of interest to **you**. Under the Privacy Act 1993 **you** have the right of access to and correction of personal information provided by **you**. If **you** would prefer not to be contacted about these products please call Cigna on **0800 BNZ TRAVEL** (0800 269 872).

Contact us

By phone **0800 BNZ TRAVEL** (0800 269 872)

By email **bnztravelinsurance@cigna.com** for sales and service enquiries and general information about Your Policy such as premiums and address changes

complaintsandquality.nz@cigna.com to register a complaint
travelclaims@cigna.com to request a claim form or ask any questions related to a claim

By Post

Cigna Life Insurance
P O Box 24031,
Manners Street,
Wellington 6142

By Fax

+64 4 470 9152

Notes

Important Document
– please retain for reference

Cigna Life Insurance New Zealand Limited
Phone: **0800 BNZ TRAVEL (0800 269 872)**

If calling from overseas, please call **+64 (9) 525 0190**

All enquiries in New Zealand
please call freephone

- › Visit **bnz.co.nz**
- › Call **us** on **0800 269 872**

