

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.

				BNZ Bank Travel Insurance Limits		Excess
		Benefit	Important conditions and exclusions that apply	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 <ul style="list-style-type: none">claims relating to pre-existing conditions not listed in the policy summary as covered conditionsyour 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 servicesyour failure to arrange, confirm and carry your visas, passports, tickets, or any other bookings you needcosts 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 <ul style="list-style-type: none">claims relating to pre-existing conditions not listed in the policy summary as covered conditionsyour 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 servicesyour failure to arrange, confirm and carry your visas, passports, tickets, or any other bookings you needcosts 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 <ul style="list-style-type: none">claims relating to pre-existing conditions not listed in the policy summary as covered conditionsany missed departure or disruption not caused by circumstances beyond your controlyour failure to arrange, confirm and carry your visas, passports, tickets, or any other bookings you needcosts 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	<ul style="list-style-type: none">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	<ul style="list-style-type: none">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.	<ul style="list-style-type: none">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 reportYou're not covered for your passport, travel documents or any valuables left unattended at any time unless in a hotel safe or safety deposit boxYou'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

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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 hoursWe will reimburse you for the replacement of essential items of clothing and toiletriesYou'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
3. Cash	During your trip	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 reportYou'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 conditionsany costs which are covered under a reciprocal health agreement between the New Zealand Government and the country where you are treatedany 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 treatmentFollow 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 painimmediate 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	<ul style="list-style-type: none">• 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

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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