



# DUINSURE TRAVEL INSURANCE

Effective from 28.03.2018

UK Residents, Residents Already Overseas,  
International Experience Canada



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## ABOUT US

### YOUR INSURER

Your travel insurance is underwritten by Certain Underwriters at Lloyd's (the **insurer**). **Coffre-Fort Pty Ltd** issues the **policy** and handles claims as an agent for the **insurer**. **1 Cover NZ Ltd** is an Appointed Representative of Coffre-Fort and acts as an agent of Coffre-Fort. **Downunder Worldwide Travel Insurance** is an Appointed Representative of 1 Cover NZ Ltd and acts as an agent of 1 Cover NZ.

### EMERGENCY ASSISTANCE

Emergency assistance is provided 24/7, 365 days a year by First Assistance, a specialist medical assistance company appointed by **Coffre-Fort** to provide global emergency assistance service to you.

### YOUR DOWNUNDER WORLDWIDE TRAVEL INSURANCE LIMITED (DOWNUNDER)

If you buy the **policy**, this document and your **certificate of insurance** make up your insurance contract with us. Be sure to keep them in a safe place!

### YOUR DUTY OF DISCLOSURE

Before you enter an insurance contract, you have duty of disclosure.

If we ask you questions that are relevant to our decision whether to insure you and on what terms, you must tell us anything that you know and that a reasonable person in the circumstances would include in answering the questions.

### IF YOU DO NOT TELL US SOMETHING

If you do not tell us anything you are required to tell us, we may cancel your insurance contract or reduce the amount we will pay you if you make a claim, or both.

If your failure to tell us anything relevant is fraudulent, we may refuse to pay a claim and treat the insurance contract as if it never existed.

## WORDS

Some words in this document have defined meanings. Where they appear:

- **'You'** and **'Your'** mean the person(s) whose name(s) is set on your **certificate of insurance** and their accompanying **dependant(s)** travelling with you for 100% of the **journey**, not in full-time employment at the date of **policy** issue and listed on your **certificate of insurance**.
- **'We'**, **'our'** and **'us'** means the **insurer** who deals with you through **Coffre-Fort**.

Words in bold have a special meaning which will either be explained in the section in which the bolded word appears or the **Definitions** section inside the back cover.



TABLE OF BENEFITS

		UK RESIDENTS (outbound travel)	RESIDENTS ALREADY OVERSEAS	IEC	IEC (WINTER SPORTS)
POLICY SECTION & BENEFIT:	EXCESS	PER ADULT	PER ADULT	PER ADULT	PER ADULT
1* Cancellation fees and lost deposits	Yes	\$10,000	\$10,000	\$10,000	\$10,000
2* Overseas Emergency Medical Assistance^	No	Unlimited	Unlimited	Unlimited	Unlimited
3 Overseas Emergency Medical and hospital expenses^	Yes	Unlimited	Unlimited	Unlimited	Unlimited
3A Dental expenses^	Yes	\$750	\$750	\$750	\$750
4* Additional accomodation & travel expenses	Yes	\$10,000	\$10,000	\$10,000	\$10,000
4A* Includes family emergency	Yes	Yes	Yes	Yes	Yes
4B Includes emergency companion cover	Yes	Yes	Yes	Yes	Yes
5* Hospital cash allowance^	No	\$2,000	\$2,000	\$2,000	\$2,000
6* Accidental death	No	\$25,000	\$25,000	\$25,000	\$25,000
7* Permanent disability^	No	\$25,000	\$25,000	\$25,000	\$25,000
8 Travel documents, Credit card s & Travellers cheques	Yes	\$1,000	\$1,000	\$1,000	\$1,000
9* Luggage and personal effects	Yes	\$5,000	\$5,000	\$5,000	\$5,000
10 Luggage and personal effects delay expenses^	No	\$250	\$250	\$250	\$250
11* Travel delay expenses^	No	\$1,000	\$1,000	\$1,000	\$1,000
12 Alternative transport expenses	Yes	\$3,000	\$3,000	\$3,000	\$3,000
13 Personal liability#	Yes	\$2 Mil	\$2 Mil	\$5 Mil	\$5 Mil
14* Winter Sports Overseas Medical Assistance^	Yes	X	X	X	Unlimited
15* Own Winter Sports Equipment^	Yes	X	X	X	\$1,500
16 Winter Sports Hire Equipment^	Yes	X	X	X	\$2,000
17* Snow Ski Pack^	Yes	X	X	X	\$750
18* Piste Closure^	Yes	X	X	X	\$1,000
19 Bad weather & Avalanche Closure^	Yes	X	X	X	\$750

\*Sub-limits apply - see “ what your policy covers ”.

^ There is no cover under these policy sections while travelling in New Zealand.

Sections 1, 4,4A and 4B-if you claim for the same or similar cancelled services/facilities or alternative arrangements under Sections 1, 4, 4A and 4B, we will only pay the higher of the two amount, not both.

Benefit limits as per adult traveller. For accompanying dependants, the policy benefits are shared with the adult traveller.



## PRODUCT DISCLOSURE STATEMENT

This PDS explains:

- a) How to buy the **policy** – page 6
- b) What the **policy** covers – page 12
- c) How to claim under the **policy** – page 41

You should read the PDS before buying the **policy** because you are responsible for ensuring that the insurance cover you select is suitable for your needs. Any updates to this PDS, will be available at [www.duinsure.co.nz](http://www.duinsure.co.nz). We'll email you if any important changes happen while your **policy** is in force.

### BUYING THE POLICY

Before buying the **policy** you need to think about:

- What type and level of cover you need?
- Whether you're eligible for cover?
- Where you're travelling to?
- What **excess** will apply to claims under your **policy**?
- How much the **policy** will cost?
- What if you change your mind?
- What if you have a complaint?



## TYPES AND LEVELS OF COVER

You need to choose who will be covered and the level of cover you need to suit your travel plans. You can choose from 4 levels of cover.

UK Residents (outbound travel)	Sections 1 to 13.
Residents Already Overseas	Sections 1 to 13.
International Experience Canada	Sections 1 to 13.
International Experience Canada (winter sports included)	Sections 1 to 19.

## AM I ELIGIBLE FOR COVER?

Age Limits are as at the date of issue of your **certificate of insurance**.

### UK-RESIDENTS (OUTBOUND TRAVEL)

- You are a **resident of United Kingdom**;
- You are aged 49 or under; and
- You purchase your **policy** before you commence your **journey**; and
- One-way travel only to your **country of residence** from New Zealand.

Where ‘**New Zealand**’ appears in PDS, it is deleted and replaced with ‘**your country of residence**’. For more information please refer to ‘**Definitions**’ section.

- For this plan ‘**home**’ means the place where you normally live in your **country of residence**.
- For this plan ‘**journey**’ means your travel from the time from when you depart from New Zealand to return to your **country of residence**, and end when you arrive at any immigration counter in your **country of residence**.
- For this plan ‘**country of residence**’ means The United Kingdom.

### RESIDENTS ALREADY OVERSEAS (INBOUND TRAVEL)

- You are aged 59 or under;

- You are **resident of New Zealand** ; and
- You purchase your **policy** while you are **overseas**;
- Your one-way **journey** commences **overseas** and ends in New Zealand.

For this plan '**journey**' means your travel from the time when the **policy** is issued when you are **overseas** to the time when you return to your **home** or the place you intend to reside in New Zealand.

### INTERNATIONAL EXPERIENCE CANADA AND INTERNATIONAL EXPERIENCE CANADA (WINTER SPORTS INCLUDED)

- You are a **resident of New Zealand** ; and
- You are aged between 18-35 years old;
- You purchase your **policy** before you commence your **journey**;
- You are approved by the Government of Canada as a participant in International Experience Canada; and
- Your **journey** commences and ends in New Zealand.

### WHO WILL BE COVERED?

You and each person named on the certificate of insurance are covered.

Benefit limits are per adult traveller. For accompanying **dependants**, the **policy** benefits are shared with the adult traveller. See the **Table of Benefits** for a summary of the benefits and limits offered.

### AMENDMENT OF COVER

In certain circumstances, we will allow you to amend your **policy** after purchase.

Where we agree to update or add to the cover under your **policy**, the change in cover will only apply to circumstance which **arise** after we have issued you with an updated **certificate of insurance** reflecting the change.

Where we agree to your request to remove any cover under your **policy**, you will not be able to make any claim or exercise any other right under the cover that has been removed for any circumstance which **arises** at the time or after your **policy** is updated.

### WHERE ARE YOU GOING?

When you apply for the **policy** you need to tell us where you are travelling to. The premium you pay for the **policy** depends on your



destination(s).

The **policy** only covers loss, **injury** or **illness** which occurs in the countries you have told us you will visit; however, all stopovers of up to 2 nights in countries other than USA are also covered.

NB. We'll cover you for stopovers in the USA if you also nominate USA as a destination when you apply for cover.

Please note cruising is not covered under any plans.

### WHAT LEVEL OF EXCESS DO I PREFER?

If you make a claim under any sections of the **policy**, except for sections 2, 5, 6, 7, 10 and 11, we will deduct an **excess** from the amount payable to you.

You cannot remove the **excess** on your **policy**.

If any additional **excess** applies to your **policy**, the amount is shown on the **certificate of insurance** or advised to you in writing before the certificate is issued to you.

### WHAT DOES THE POLICY COST?

We'll tell you the premium payable for your **policy** when you apply for cover. It will be based on a number of factors including your travel destination(s), the length of your **journey**, the level of cover and **excess** you choose, the number of people covered, your age and any optional extra cover you select. It will also include applicable government charges and taxes (e.g. GST).

### CAN I CANCEL THE POLICY?

If you decide that you do not want this **policy**, you will be given a full refund of the premium you paid provided that:

- You cancel within 14 days after you are issued your **certificate of insurance** and PDS;
- You cancel prior to the start of the first of the travel dates shown on your **certificate of insurance**; and
- You do not want to make a claim or to exercise any other right under the **policy**.

You can still cancel your **policy** after 14 days but we will not refund any part of your premium if you do. If you choose to end your **journey** early for any reason, we will not reimburse any premium of any unused portion of your **policy**.

## COMPLAINTS

If you have any concerns about the **policy** or the insurance services you receive, please refer to the [Complaints Procedures](#) on page 45.

## WHAT YOU'RE COVERED FOR

This part of the PDS explains:

- The period of time that you're covered and for the circumstances in which you can extend your **policy**;
- What the **policy** covers; and
- Exclusions and conditions that limit what you're covered for.

## PERIOD OF COVER

### HOW LONG YOU'RE COVERED FOR

The earliest that cover under the **policy** starts is when we issue you a **certificate of insurance**. This confirms the period for which you are insured. Importantly:

- Cover for section 1- [Cancellation Fees and Lost Deposits](#) starts on the date the **certificate of insurance** is issued.
- Cover under all other sections starts on the first of the travelling dates shown on your **certificate of insurance**, except for the '[Residents Already Overseas](#)' plan, where there is no cover under any section for the first 96 hours from commencing your **journey**. This means there is no cover **arising** from events that happen within or before this period.
- All plans must be purchased before you leave your **departure point**, except for '[Residents Already Overseas](#)'.
- All cover ends on the earlier of the date you return **home** or the last of the travelling dates shown on your **certificate of insurance**, whichever happens first.
- Cover for [section 6 - Accidental Death](#) begins on date of departure (start date) as stated on your **certificate of insurance**.
- Under [International Experience Canada](#) plan cover ends when you return permanently to your **home** or on the end date set out on your **certificate of insurance**, whichever happens first. If you need to return **home** during your **journey** (unless it is a claimable event) cover provided by your **policy** will be suspended from the time you return to your **home** until the time you leave your **home** to continue your **journey**. Following resumption of your **journey** your **policy** will remain valid until the end date shown on your **certificate of insurance**

or your permanent return to your **home**, whichever happens first. We will not pay any cost in relation to your return to New Zealand (unless these costs are covered by this **policy**) or for your expenses to travel **overseas** to resume your **journey**.

## EXTENDING YOUR JOURNEY

- You must apply to us if you wish to extend **your journey**.
- Your **policy** is not extended until we have agreed to do so.
- Premium payable for extending **your journey** is calculated at the current rates for the relevant plan at the time of extension.
- Please make sure you extend your **policy** before it expires (11.59 PM NZDT).
- We will agree to extend **your journey** if:
  - We have accepted a claim under the **policy** and you have been **hospitalised**.
  - You have been **hospitalised** cover will be extended only for the purpose and duration of repatriation to your **home**.
  - A privately or commercially operated mode of transport is interrupted, delayed, cancelled or rescheduled by a claimable event, **your journey** is automatically extended until you return **home**.
- You are aged under 50 years of age upon expiry of the proposed extension of the **policy** 'UK Residents ( outbound travel)' plan, and the entire duration of the **policy** does not exceed 3 months; or
- You are aged under 60 years of age upon expiry of the proposed extension of the **policy** ' Residents Already Overseas' plan, and the entire duration of the **policy** does not exceed 6 months.

We will not extend **your journey** if:

- You have lodged a claim under the **policy**;
- You are aware of any events or circumstances that could give rise to a claim under the original **policy** but have not notified us;

- Your claim **arises** from any **pre-existing medical condition(s)** whatsoever under the original **policy**;
- Any new medical conditions have **arisen** during the preceding 12 months;
- You resume travel that is not repatriation immediately following an accepted claim for which you were **hospitalised**;
- If you are aged 50 years of age upon expiry of the **policy** '**UK Residents (outbound travel)**' plan; or
- If you are aged 60 years of age upon expiry of the **policy** '**Residents Already Overseas**' plan; or
- For **International Experience Canada** plans the total period would be more than 24 months.

## WHAT THE POLICY COVERS

The **policy** provides 19 different types of benefits.

## BENEFIT LIMITS

The **table of benefits** at page 5 shows:

1. Whether the benefit is included in the level of cover for the plan you have selected.
2. The maximum amount we will pay for certain types of claims.

## LIMITS ON COVER

Although we strive to provide as wide coverage as possible, the **policy** does not cover every circumstance. The limits on the cover are explained in each section as well as in the section entitled **General Exclusions**. Please read each of the General Exclusions carefully to understand what you are covered for and what is not insured.

## 1. CANCELLATION FEES & LOST DEPOSITS

All levels of cover.

### We will pay

- a) We will pay cancellation fees and lost deposits for unused travel and accommodation arrangements for which you have paid in advance and cannot recover in any other way if your **journey** is cancelled or shortened at any time through circumstances that you did not expect and intend and are outside of your control.
- b) We will reimburse the travel agent's cancellation fees up to the following amounts where all monies have been paid or the maximum amount of the deposit has been paid at the time of cancellation.

Per Adult	\$1,500
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- c) We will not pay more than the level of commission or service fees normally earned by the agent, had your **journey** not been cancelled. You must provide us with documentary evidence of the travel agent's lost commission or service fees.
- d) We will pay the value of any frequent flyer or similar air travel points you used to purchase an airline ticket following cancellation of that airline ticket due to unforeseen circumstances outside of your control, if you cannot recover the lost points from any other source.

The amount we pay will be calculated as follows:

- The cost of an equivalent class airline ticket based on the quoted retail price at the time the ticket was issued, less your financial contribution toward the airline ticket;
  - Multiplied by the total number of points lost;
  - Divided by the number of points used to obtain the ticket.
- e) If you cancel or shorten your **journey** because a **relative** is **hospitalised** in New Zealand or Australia, or dies in New Zealand or Australia after the **policy** is issued as a result of a **pre-existing medical condition(s)**, we will not cover you unless you were unaware of the likelihood of the **hospitalisation** or death before the **policy** was issued.

The most we will pay under this section is as follows:

Per Adult	\$2,000
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f) We will also pay the cancellation cost of prepaid unused portion of tuition or course fees up to a maximum of \$2,000 per person.

Wherever claims are made by you under this section and [section 4- Additional Accommodation & Travel Expenses, 4A- Family Emergency and 4B- Emergency Companion Cover](#) for cancelled services/facilities or alternative arrangements for the same or similar services/facilities, we will pay for the higher of the two amounts, not both.

**We will not pay**

We will not pay if, before your period of cover commenced, you were aware of any reason that may cause your **journey** to be cancelled, abandoned or shortened.

We will not pay if the cancellation fees or lost deposits **arise** because of:

- a) The death, **injury** or **illness** of a **relative arising** from a **pre-existing medical condition(s)** except as specified under [section 1 'we will pay' e\) Cancellation Fees and Lost Deposits](#).
- b) You or your **travelling companion** changing plans.
- c) Any business, financial or contractual obligations. This exclusion does not apply to claims where you or your **travelling companion** are made redundant from full-time employment in New Zealand provided you or they were not aware that the redundancy was to occur before the **policy** was issued.
- d) A tour operator or wholesaler being unable to complete arrangements for any tour because there were not enough people to go on the tour.
- e) The failure of your travel agent to pass on monies to operators or to deliver promised services.
- f) Cancellations, delays or rescheduling by a bus line, airline, shipping line or rail authority.
- g) The financial collapse of any travel agency, transport, tour or accommodation provider.
- h) The mechanical breakdown of any means of transport.
- i) An act or threat of terrorism.
- j) The death, **injury** or **illness** of any person who resides outside of New Zealand or Australia.
- k) You are full-time permanent employee and your pre-paid leave is cancelled by your employer unless you are a full-time member of the New Zealand Defence Force or of federal, state or territory emergency services.
- l) The breakdown or dissolution of any personal or **family** relationship.
- m) Your participation in **winter sports activities** unless you have purchased [International Experience Canada \(Winter Sports Included\)](#).



## 2. OVERSEAS EMERGENCY MEDICAL ASSISTANCE

All levels of cover.

### We will pay

We will pay for our emergency assistance provider, First Assistance to provide the following services if you **injure** yourself or become **ill** while **overseas**:

- a) Arrange access to a **medical adviser** for emergency medical treatment while you are **overseas**.
- b) Arrange medical transfer if you need to be transported to the nearest **overseas hospital** for emergency medical treatment or evacuation if you need to be brought back to New Zealand with appropriate medical supervision.
- c) Provide written guarantees of payment of **reasonable** expenses for emergency **hospitalisation** that may be required while you are **overseas**.
- d) Pass on messages to your family or employer in the case of an emergency.
- e) Arrange for your **dependants** to return to New Zealand during your **journey** if they are left without supervision following your **hospitalisation** or evacuation.

If you die as a result of an **injury** or **illness** during your **journey**, we will also pay up to \$15,000 per person for the **reasonable** cost of either a funeral or cremation **overseas** and/or returning your remains to your **home**.

### We will not pay

We will not pay for

- a) Any **hospital** or medical costs incurred in New Zealand.
- b) Any subsequent medical, **hospital** or evacuation expenses if you decline to promptly follow any medical advice First Assistance has given.
- c) For medical evacuation or the transportation of your remains from New Zealand to an **overseas** country.
- d) Any costs that result from travelling on a **cruise vessel**.





- e) Any claims **arising** from search and rescue.

### YOU CAN CHOOSE YOUR OWN DOCTOR

You may choose your own **medical adviser** or First Assistance can appoint an approved **medical adviser** to see you, unless you are treated under a **reciprocal health care agreement**. If you do not get the medical treatment you expect, although First Assistance can assist you, neither we nor First Assistance will be liable for anything that results from that treatment.

### EMERGENCY TELEPHONE NUMBER

Emergency Assistance is provided 24/7, 365 days a year by First Assistance.

Emergency Assistance: (+) 61 2 8015 6287

If you are advised that you need medical transfer or evacuation to New Zealand, you or a member of your travelling party **MUST** contact First Assistance as soon as possible and obtain their prior approval to any expenses.

If you do not contact First Assistance or follow their guidance, we will not pay any expenses that would have been avoided or minimised if you had followed their guidance.

## 3. OVERSEAS EMERGENCY MEDICAL & HOSPITAL EXPENSES

All levels of cover.

### We will pay

We will reimburse

- a) Subject to the following, if you **injure** yourself or become **ill overseas**, the **reasonable** medical or **hospital** expenses you incur until you get back to New Zealand.
- b) The medical or **hospital** expenses must have been incurred on the written advice of a **medical adviser**. You must make every effort to keep your medical or **hospital** expenses to a minimum.

If you are **hospitalised** or, if you are treated as an outpatient, the total cost of the treatment will exceed \$2,000, you or a member of your travelling party **MUST** contact First Assistance as soon as possible and obtain their prior approval to any expenses. If you do not,



we will not pay for any expenses that First Assistance would not have approved or arranged had you sought their prior approval.

- c) If First Assistance determines that you should return **home** to New Zealand for treatment and you do not agree to do so, we will pay you the amount which we determine would cover your medical expenses and/or related costs had you agreed to First Assistance's recommendation. You will then be responsible for any ongoing or additional costs relating to or **arising** out of the event for which you have claimed.

We will only pay for medical expenses incurred within 12 months after the **illness** first showed itself or the **injury** happened.

#### **We will not pay**

We will not pay for expenses

- a) Incurred in New Zealand.
- b) **Arising** from **pre-existing medical condition(s)** except as specified under **Pre-existing Medical Condition(s)** on page 35.
- c) If you do not take the advice of First Assistance.
- d) For more than 2 weeks' treatment by a chiropractor, physiotherapist or dentist unless approved by First Assistance.
- e) In respect of medical care that is covered under a **reciprocal health care agreement**.
- f) Any cost that result from travelling on **cruise vessel**.
- g) **Arising** from any search and rescue.

### **3A DENTAL EXPENSES**

All levels of cover.

#### **We will pay**

We will reimburse the cost of emergency dental treatment up to a maximum amount of \$750 per adult for dental costs incurred which the treating dentist certifies in writing is for the relief of sudden and acute pain to sound and natural teeth.

#### **We will not pay**

We will not pay for expenses

- a) Incurred in New Zealand.
- b) **Arising** from **pre-existing medical condition(s)** except as specified under **Pre-existing Medical Condition(s)** on page 35.
- c) Relating to damage to dentures, dental prostheses, bridges or crowns.
- d) Relating to dental treatment involving the use of precious metals or for cosmetic dentistry.
- e) For dental treatment caused by or related to the deterioration and/or decay of teeth.
- f) For preventative dental treatment.
- g) Any dental treatments required on a **cruise vessel**.

#### 4. ADDITIONAL ACCOMMODATION & TRAVEL EXPENSES

All levels of cover.

**We will pay**

We will reimburse for

- a) Any **reasonable** additional accommodation and travel expenses if you cannot travel because of an **injury** or **illness** which needs immediate treatment from a **medical adviser** who certifies that you are unfit to travel.
- b) If you shorten your **journey** and return to New Zealand on the written advice of a **medical adviser** approved by First Assistance, the **reasonable** cost of your return to New Zealand. We will only pay the cost of the fare class that you had planned to travel at and you must take advantage of any pre-arranged return travel to New Zealand.

If you do not have a return ticket booked to New Zealand before you were **injured** or became **ill**, we will reduce the amount of your claim by the price of the fare to New Zealand from the place from which you planned to return to New Zealand. The fare will be at the same fare class as the one you left New Zealand on.

- c) Your **reasonable** additional travel and accommodation expenses if a disruption to your **journey arises** from the following reasons:

- You lose your passport, travel documents or credit cards or they are stolen.
- Your scheduled or connecting transport is cancelled, delayed, shortened or diverted because of one of the following events: strike, riot, hijack, civil unrest, weather, natural disaster or accident.
- You unknowingly break any quarantine rule.
- Your **home** is rendered uninhabitable by fire, explosion, earthquake or flood.

Wherever claims are made by you under this section and **section 1-Cancellation Fees and Lost Deposits** for cancelled services/facilities or alternative arrangements for the same or similar services/facilities, we will pay for the higher of the two amounts, not both.

#### We will not pay

We will not pay

- a) If before your period of cover commenced, you were aware of any reason that may cause your **journey** to be cancelled, disrupted or delayed.
- b) If you can claim your additional travel and accommodation expenses from anyone else.
- c) If your claim relates to the financial collapse of any transport, tour or accommodation provider.
- d) As a result of you or your **travelling companion** changing travel plans.

## 4A. FAMILY EMERGENCY

All levels of cover.

#### We will pay

- a) If, during your **journey**, your **travelling companion** or a **relative** of either of you is aged 84 or under and resides in New Zealand or Australia:
  - dies unexpectedly;
  - is disabled by an **injury**; or
  - becomes seriously **ill** and requires **hospitalisation** (other than **arising** out of a **pre-existing medical condition(s)**).

We will reimburse the **reasonable** additional cost of your return **home** at the fare class at which you had planned to travel.

- b) If the **relative** is **hospitalised** in New Zealand or Australia or dies in New Zealand or Australia after the **policy** is issued as a result of a **pre-existing medical condition(s)**, and you were unaware of the likelihood of such **hospitalisation** or death at the time the **policy** was issued, the most we will pay under this section is:

Per Adult	\$2,000
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Wherever claims are made by you under this section and **section 1- Cancellation Fees and Lost Deposits** for cancelled services/facilities or alternative arrangements for the same or similar services/facilities, we will pay for the higher of the two amounts, not both.

#### We will not pay

We will not pay

- If you were aware of any reason that may cause your **journey** to be cancelled, disrupted or delayed before your journey commenced.
- If the death, **injury** or **illness** of a relative arises from a **pre-existing medical condition(s)**, except as specified under **section 4A. b) Family Emergency**.
- If you can claim your additional travel expenses from anyone else.
- If your **travelling companion** or the **relative** of either of you is aged 85 or over or does not reside in New Zealand or Australia.
- As a result of you and your **travelling companion** changing travel plans.

#### 4B. EMERGENCY COMPANION COVER

All levels of cover.

#### We will pay

We will reimburse for

- Reasonable** additional accommodation and travel expenses you incur to remain with your **travelling companion** if he or she cannot continue their **journey overseas** because of an **injury** or **illness** which needs immediate treatment from a **medical adviser** who certifies that your **travelling companion** is unfit to travel.
- The **reasonable** accommodation and travel expenses of your **travelling companion** or a **relative** to travel to you, stay near you or escort you, if you are in **hospital overseas** suffering from a life threatening or other serious condition, or are evacuated from **overseas** for medical reasons. He or she must travel, stay with you or escort you on the written advice of a **medical adviser** and with



the prior approval of First Assistance.

Wherever claims are made by you under this section and [section 1- Cancellation Fees and Lost Deposits](#) for cancelled services/facilities or alternative arrangements for the same or similar services/facilities, we will pay for the higher of the two amounts, not both.

**We will not pay**

We will not pay

- a) If, before your period of cover commenced, you were aware of any reason that may cause your **journey** to be cancelled, disrupted or delayed.
- b) If you can claim your additional travel and accommodation expenses from anyone else.
- c) As a result of you or your **travelling companion** changing travel plans.

## 5. HOSPITAL CASH ALLOWANCE

All levels of cover.

**We will pay**

We will pay you \$50 for each day you are in **hospital** if you are in **hospital** for more than 48 continuous hours while you are **overseas**.

**We will not pay**

- a) For the first 48 continuous hours you are in hospital.
- b) If you cannot claim for **overseas** medical expenses in [section 3- Overseas Emergency Medical & Hospital Expenses](#).

## 6. ACCIDENTAL DEATH

All levels of cover.

**We will pay**

We will pay the accidental death benefit shown in the **table of benefits** to your estate if:

- You are **injured** during your **journey** and you die because of that **injury** within 12 months of the **injury**; or



- During your **overseas journey**, something you are travelling on disappears, sinks or crashes and you are presumed dead and your body is not found within 12 months.

We will only pay \$5,000 in respect of any **dependant**.

## 7. PERMANENT DISABILITY

All levels of cover.

### We will pay

We will pay the permanent disability benefit shown in the **table of benefits** if:

- a) You are **injured** during your **journey**; and
- b) Within 12 months of the **injury** you have **totally lost** all of the sight in one or both eyes or the total use of a hand or foot at or above the wrist or ankle; and
- c) The loss is for at least 12 months and, in our opinion after consultation with an appropriate medical specialist, will continue indefinitely.

We will only pay \$5,000 in respect of any **dependant**.

### We will not pay

We will not pay

- a) Any claims under this section **arising** from your participation in **winter sports activities** under **International Experience Canada (winter sports included)** plan.

## 8. TRAVEL DOCUMENTS, CREDIT CARDS & TRAVELLERS CHEQUES

All levels of cover.

### We will pay

We will reimburse



- a) The replacement costs (including communication costs) of your credit cards you lose or which are stolen from you during an **overseas journey**.
- b) Loss resulting from the fraudulent use of your credit card which is lost or stolen during the **overseas journey** where the loss is not covered by any guarantee provided by the bank or issuing company.
- c) The replacement cost (including communication cost) of any travel documents, including passports or travellers cheques you lose or which are stolen from you during an **overseas journey** where the loss is not covered by any guarantee provided by the bank or issuing company.

We will not pay

We will not pay if

- a) You do not report the theft within 24 hours to the police and to the issuing bank or company in accordance with the conditions under which the cards were issued; and
- b) You cannot prove that you made a report by providing us with a written statement from them.

## 9. LUGGAGE & PERSONAL EFFECTS

All levels of cover.

In this section:

**Concealed storage compartment** means a boot, trunk, glove box, enclosed centre console, or concealed cargo area of a sedan, station wagon, hatchback, van or motorhome.

**Public place** means any place that the public has access to, including but not limited to planes, trains, trams, cruise ships, taxis, buses, air or bus terminals, stations, wharves, streets, museums, galleries, hotels, motels, hostels, hotel foyers and grounds, beaches, restaurants, private car parks, public toilets and general access areas.

**Unsupervised** means leaving your **luggage and personal effects**:

- With a person who is not named on your **certificate of insurance** or who is not a **travelling companion** or **relative**;

- With a person who is named on your **certificate of insurance** or who is a **travelling companion** or **relative** but who fails to keep your **luggage and personal effects** under close supervision;
- Where they can be taken without your knowledge; or
- At such a distance from you that you are unable to prevent them being taken.

**Unsupervised** includes forgetting or misplacing items of your **luggage and personal effects**, leaving them behind or walking away from them.

### We will pay

We will pay the repair cost or value of any **luggage and personal effects** which are stolen or accidentally damaged or are permanently lost during your **journey**.

When calculating the amount payable we will apply depreciation due to age, wear and tear. The amount of such depreciation will be determined by us. No depreciation will be applied to goods purchased duty free prior to your departure or goods purchased during your **journey**.

We will not pay more than the original purchase price of any item. We have the option to repair or replace the **luggage and personal effects** instead of paying you.

### LIMITS ON COVER

a) Subject to clause b) the maximum amount we will pay for any item (i.e. the item limit) is:

Items	All plans
Personal computers, video recorders or cameras	\$3,000
Mobile Phones, Tablets (including PDAs and any items with phone capabilities)	\$1,000
All other items	\$750

Pairs or related sets of items are considered as only one item and the appropriate single item limit will be applied. For example, this applies, but is not limited to:

- A camera, lenses (attached or not), tripod and accessories;
- A matched or unmatched set of golf clubs, golf bag and buggy;
- A matching pair of earrings;

b) **Luggage and personal effects** left in a motor vehicle are only covered during daylight hours and must have been left in a **concealed storage compartment** of a locked motor vehicle, and forced entry must have been made.

The most we will pay if your **luggage and personal effects** are stolen from a **concealed storage compartment** of an unoccupied locked motor vehicle during daylight hours is \$200 for each item, and \$2,000 in total for all stolen items.

You MUST report any loss, theft or misplacement within 24 hours to the police or an office of the bus line, airline, shipping line or rail authority you were travelling on when the loss, theft or misplacement occurred. You must prove that you made such report by providing us with a written statement from whoever you reported it to.

**We will not pay**

We will not pay

- a) For any loss or damage to jewellery, mobile phones, tablets, cameras, video cameras, personal computers, computer equipment or their accessories which occurs between the time they are checked in to be held and transported in the cargo hold of any aircraft, ship, train, tram or bus and the time they are returned to your possession, unless an airline required you to transport these items in the cargo hold. We will require written confirmation.
- b) For loss, theft of or damage to or of the following:
  - Cash, bank notes, currency notes, cheques or negotiable instruments;
  - Bicycles;
  - **Drones;**
  - Watercraft of any type (other than surfboards);
  - Sporting equipment while in use (including surfboards);
  - Items left behind in any hotel or motel room after you have checked out or items left behind in any aircraft, ship, train, tram, taxi or bus.
  - This includes any peer to peer services such as Uber or Airbnb.

- c) For loss of or damage to **luggage and personal effects** which occurred:
- While they were left **unsupervised** or **unattended** in a **public place**;
  - While they were left unattended in a motor vehicle unless they were left in a **concealed storage compartment** of a locked motor vehicle;
  - While they were left overnight in a motor vehicle even if they were left in a **concealed storage compartment** of a locked motor vehicle;
  - Were being sent unaccompanied or under a freight contract;
  - Results from an electrical or mechanical breakdown;
  - Are fragile, brittle or an electronic component is broken or scratched - unless either the damage is to the lens of spectacles, binoculars or photographic or video equipment or was caused by a crash involving a vehicle in which you are travelling.
- d) If the loss or damage **arises** from:
- Any process of cleaning, repair or alteration;
  - Ordinary wear and tear, deterioration, atmospheric or weather conditions, insects, rodents or vermin.
- e) If you are entitled to be reimbursed by the bus line, airline, shipping line or rail authority you were travelling on when the loss, theft, misplacement or damage occurred. However, if you are not reimbursed the full amount of your claim, we will pay the difference between the amount of your loss and what you were reimbursed, up to the limit of your cover (allowing for depreciation due to age, wear and tear).

## 10. LUGGAGE & PERSONAL EFFECTS DELAYEXPENSES

All levels of cover.

In this section, **carrier** means an aircraft, vehicle, train, tram, vessel or other public transport operated under a licence for the purpose of transporting passengers. This definition excludes taxis.

### We will pay

We will reimburse you if any items of your **luggage and personal effects** are delayed, misdirected or misplaced by a **carrier** for more than 12 hours while you are **overseas** and in our opinion, it was **reasonable** for you to purchase essential items of clothing or other personal items.

You must provide us with written confirmation from the **carrier** who was responsible for your **luggage and personal effects** that they were

delayed, misdirected or misplaced.

We will deduct any amount we pay you under this section from any claim for lost **luggage and personal effects** under [section 9-Luggage & Personal Effects](#).

#### We will not pay

We will not pay if you are entitled to compensation for the amount claimed from the bus line, airline, shipping line or rail authority on which you were travelling. However, if you are not reimbursed for the full amount of your expenses, we will pay the difference, up to the limit of your cover.

## 11. TRAVEL DELAY EXPENSES

All levels of cover.

#### We will pay

We will reimburse the cost of your **reasonable** additional meals and accommodation expenses if a disruption to your **journey** of at least 6 hours **arises** from circumstances outside your control.

#### We will pay

- a) Up to \$200 at the end of the initial 6 hour period; and
- b) Up to \$200 for each full 24 hour period that the disruption continues beyond the initial 6 hour delay.

#### We will not pay

We will not pay if a disruption to your **journey arises** from any of the following reasons:

- a) The financial collapse of any transport, tour or accommodation provider.
- b) An act or threat of terrorism.

- c) You can claim your additional meals or accommodation expenses from anyone else.

## 12. ALTERNATIVE TRANSPORT EXPENSES

All levels of cover.

### We will pay

We will pay your **reasonable** additional travel expenses to reach a wedding, funeral, conference, sporting event or prepaid travel/tour arrangements on time if your scheduled **overseas** transport is cancelled, delayed, shortened or diverted and that means you would not arrive on time.

### We will not pay

We will not pay if the cancellation, delay, shortening or diversion of your scheduled transport **arises** from:

- a) The financial collapse of any transport, tour or accommodation provider.
- b) An act or threat of terrorism.

## 13. PERSONAL LIABILITY

All levels of cover.

### We will pay

We will cover your legal liability for payment of compensation in respect of:

- Death or bodily injury, and/or
- Physical loss of, or damage to, property, occurring during your **journey** which is caused by an accident or a series of accidents attributable to one source or originating cause.

We will also reimburse your **reasonable** legal expenses for settling or defending the claim made against you.

You must not admit fault or liability for the claim, or incur any legal costs without our prior written approval.



**We will not pay**

We will not pay for any amount you become legally liable to pay if the claim **arises** directly or indirectly from, or is in any way connected with, or is for:

- a) Bodily injury to you, your **travelling companion**, or to a **relative** or employee of either of you;
- b) Damage to property belonging to you, or in your care or control, or belonging to, or in the care or control of, your **relative**, or your **travelling companion**, or an employee of either of you;
- c) Your ownership, custody, control or use of any firearm or weapon, aerial device, watercraft or motorised vehicle;
- d) Your conduct of, or employment in, any business, profession, trade or occupation;
- e) Any loss, damage or expenses which are covered or should have been covered under a statutory or compulsory insurance policy, statutory or compulsory insurance or compensation scheme or fund, or under workers' compensation legislation, an industrial award or agreement, or accident compensation legislation;
- f) Any fine or penalty, or aggravated, punitive, exemplary or liquidated damages;
- g) Disease that is transmitted to you or by you;
- h) Any relief or recovery other than monetary amounts;
- i) A contract that imposes a liability on you which you would not otherwise have;
- j) Assault and/or battery committed by you or at your direction; or
- k) Conduct intended to cause bodily injury, property damage or liability with reckless disregard for the consequences of you or any person acting with your knowledge, consent or connivance.
- i) Any claims under this section **arising** from your participation in **winter sports activities** under **International Experience Canada (winter sports included)** plan.



## 14. WINTER SPORTS OVERSEAS MEDICAL ASSISTANCE

You will only have this cover under [International Experience Canada \(winter sports included\)](#).

### We will pay

First Assistance will arrange for your medical transfer or evacuation if you must be transported to the nearest **hospital** for emergency medical treatment if you suffer an **injury** while participating in **winter sports activities**.

### We will not pay

- a) We will not pay for any claims **arising** from **off piste** skiing, bobsleighbing, snow rafting, para-penting, heli skiing, ski acrobatics, ski or snowboard jumping, aerial skiing, stunting, freestyle, ski joreing and any form of power assisted skiing or use of mechanised snowmobiles, except as provided by the recognised piste authorities for transport to and from areas designed for recreational skiing or snowboarding.
- b) We will not pay for any claims **arising** outside the period 15<sup>th</sup> December to 31<sup>st</sup> March in Northern Hemisphere resorts and 15<sup>th</sup> June to 30<sup>th</sup> September in Southern Hemisphere resorts. This exclusion will not apply to those resorts which are open outside these time periods and have sufficient snow for **winter sports activities**.
- c) For any claims **arising** from search and rescue.

## 15. OWN WINTER SPORTS EQUIPMENT

You will only have this cover under [International Experience Canada \(winter sports included\)](#).

### We will pay

We will pay the repair cost or value of **winter sports equipment** owned by you, which is, during your **journey**, stolen or accidentally damaged, or is permanently lost.

The following conditions apply:

- When calculating the amount payable, we will apply depreciation due to age, wear and tear. The amount of such depreciation will be determined by us. No depreciation will be applied to **winter sports equipment** purchased duty free prior to your departure, or **winter sports equipment** purchased during your **journey**.

- We will not pay more than the original purchase price of any item. We will have the option to repair or replace the **winter sports equipment** instead of paying you.
- The maximum amount we will pay for any item, pair or set of the item is \$600.

### We will not pay

We will not pay a claim in relation to **winter sports equipment** owned by you if:

- a) You don't report the loss, theft or damage within 24 hours to the police or an appropriate authority. You must prove that you made such report by providing us with a written statement from whoever you reported it to.
- b) The **winter sports equipment** was left **unsupervised** in a **public place** unless the equipment is skis, poles or snowboards and you have taken all **reasonable** care to protect the equipment by placing it in a designated ski rack between the hours of 8AM and 6PM.
- c) You are unable to provide receipts or other **reasonable** proof of ownership, where possible, for the items being claimed.

## 16. WINTER SPORTS HIRE EQUIPMENT EXCESS

You will only have this cover under [International Experience Canada \(winter sports included\)](#).

### We will pay

We will reimburse the **winter sports equipment** hire insurance excess or the cost of repairing the equipment, whichever is lesser, if the **winter sports equipment** you have hired is damaged or stolen due to an event covered under this **policy**.

This cover does not take place of the **winter sports equipment** hire insurance and only provides cover for the excess component of the applicable section of the plan you have selected.

We will also pay up to \$500 for the cost of returning your hired **winter sports equipment** to the nearest affiliated snow ski hire equipment supplier, if your attending **medical advisor** certifies in writing that you are unfit to do so during your **journey**.

## 17. SKI PACK

You will only have this cover under **International Experience Canada (winter sports included)**.

### We will pay

We will pay if, as a result of your **injury** or **illness** during your **journey**, you are unable to utilise the full duration of your pre-booked and pre-paid ski passes, ski hire, tuition fees or lift passes, we will reimburse you the irrecoverable cost of the unused proportion for each insured person.

You must obtain a medical certificate from a medical adviser in support of your claim for your injury or illness.

### We will not pay

- a) We will not pay for any claims **arising** from **off piste** skiing, bobsleighbing, snow rafting, para-penting, heli skiing, ski acrobatics, ski or snowboard jumping, aerial skiing, stunting, freestyle, ski joreing and any form of power assisted skiing or use of mechanised snowmobiles, except as provided by the recognised piste authorities for transport to and from areas designed for recreational skiing or snowboarding.

## 18. PISTE CLOSURE

You will only have this cover under **International Experience Canada (winter sports included)**.

### We will pay

We will pay up to \$100 per 24 hour period if, as a result of not enough snow, bad weather or power failure in your pre-booked holiday resort, all lift systems are closed for more than 24 hours.

We will pay for either:

- The cost of transport to the nearest resort; or
- The cost of additional ski passes.

### We will not pay

We will not pay for any claims **arising** outside the period 15<sup>th</sup> December to 31<sup>st</sup> March in Northern Hemisphere resorts and 15<sup>th</sup> June to 30<sup>th</sup>

September in Southern Hemisphere resorts. This exclusion will not apply to those resorts which are open outside these time periods and have sufficient snow for **winter sports activities**.

## 19. BAD WEATHER AND AVALANCHE CLOSURE

You will only have this cover under **International Experience Canada (winter sports included)**.

### We will pay

We will pay the **reasonable** extra travel and accommodation expenses that you need to pay if your pre- booked outward or return **journey** is delayed for more than 12 hours from your scheduled departure time because of an avalanche or bad weather.

### We will not pay

- a) To the extent permitted by law we will not pay unless you obtain a written statement from the appropriate authority confirming that the reason for the delay was related to either an avalanche or bad weather, and how long it lasted.
- b) We will not pay for any claims **arising** outside the period 15<sup>th</sup> December to 31<sup>st</sup> March in Northern Hemisphere resorts and 15<sup>th</sup> June to 30<sup>th</sup> September in Southern Hemisphere resorts. This exclusion will not apply to those resorts which are open outside these time periods and have sufficient snow for **winter sports activities**.

## PRE-EXISTING MEDICAL CONDITION(S)

**Downunder** only provides cover for emergency **overseas** medical events that are unforeseen. Medical conditions that were pre-existing at the time of the **policy** being issued are not covered, unless they are a condition that we expressly agree to cover.

If you have a **pre-existing medical condition(s)** that is not covered by this **policy**, we will not pay any claims **arising** from, related to or associated with that condition. This means that you may have to pay for an **overseas** medical emergency and any associated costs which can be prohibitive in some countries.

A **pre-existing medical condition(s)** is:

- a) Any medical or physical condition, defect, disease or **illness** including any **mental illness**, of which you were aware or should reasonably have been aware, and for which treatment, medication, preventative medication, advice, preventative advice or investigation have been received or prescribed by a medical or dental adviser in the 90 days prior to the **relevant time**; or
- b) Any condition that involves your heart, brain, circulatory system/blood vessels, your lung or respiratory conditions or any type of cancer that has been investigated or treated by a health professional prior to the **relevant time**; or
- c) Any **chronic** or ongoing (whether **chronic** or otherwise) medical or dental condition, illness or disease of which you were aware or should reasonably have been aware, and which is medically documented or under investigation prior to the **relevant time**; or
- d) Any condition for which you have undergone surgery in the past 12 months; or
- e) Pregnancy (see general exclusion 18 on page 37); or
- f) Any of the above conditions which are the subject of an investigation, even if the condition has not been diagnosed.

**Relevant time** in respect of:

- Single trip **policies** mean the time of issue of the **policy**.

This above definition applies to you, your **travelling companion**, a **relative** or any other person.

### AUTOMATICALLY COVERED

The **pre-existing medical condition(s)** listed in the table below are automatically covered under this **policy** without assessment or additional charge, provided:

- The condition has been stable for more than 12 months; and
- There is no planned surgery, treatment or specialist review; and
- You have not attended **hospital** for treatment for the condition in the past 12 months.

This **policy** does not cover any routine treatment or management of your approved **pre-existing medical condition(s)**; for example, blood test and prescription renewals.

## TABLE OF PRE-EXISTING MEDICAL CONDITIONS

1. Acne	13. Diabetes mellitus (Type I & Type II) – providing you: <ul style="list-style-type: none"> <li>• Were diagnosed over 12 months ago, and</li> <li>• Have no eye, kidney, nerve or vascular complications, and</li> <li>• Do not also suffer from a known cardiovascular disease, and</li> <li>• Are under 50 years of age at the date of policy issue</li> </ul>	25. Impaired glucose tolerance (glucose intolerance, pre-diabetes) are under 50 years of age at the date of policy issue.
2. Allergies, limited to rhinitis, chronic sinusitis, eczema, food intolerance, hay fever	14. Epilepsy – providing you have not had any seizures in the past 12 months, and you are on no more than one anticonvulsant medication	26. Incontinence
3. Asthma – providing that you: have no other lung disease; and are less than 60 years of age at the date of issue of the <b>certificate of insurance</b> .	15. Folate deficiency	27. Insulin resistance
4. Bell's palsy	16. Gastric reflux (heartburn, indigestion)	28. Menopause – provided you do not have osteoporosis.
5. Benign positional vertigo	17. Goitre	29. Nocturnal cramps
6. Bunions	18. Glaucoma (increased ocular pressure)	30. Pernicious anaemia
7. Carpal tunnel syndrome	19. Graves' disease	31. Raynaud's disease
8. Cataracts	20. Hiatus hernia	32. Sleep apnoea
9. Coeliac disease (gluten intolerance)	21. Hypercholesterolaemia (high cholesterol), Hyperlipidaemia (high blood lipids) – provided you do not also suffer from a known cardiovascular disease	33. Trigeminal neuralgia
10. Congenital blindness	22. Hyperlipidaemia (high blood lipids) – provided you do not also suffer from a known cardiovascular disease	34. Trigger finger
11. Congenital deafness	23. Hypothyroidism (underactive thyroid), including Hashimoto's disease	35. Vitamin B12 deficiency
12. Dry eye syndrome	24. Hypertension (High Blood Pressure) – provided you do not also suffer from a known cardiovascular disease and your most recent reading is less than 165/95	

## GENERAL EXCLUSIONS

Exclusions that apply to all sections of the **policy**.

To the extent permissible by law, we will not pay if:

1. You do not act in a responsible way to protect yourself and your property and to avoid making a claim.
2. You do not do everything you can to reduce your loss as much as possible.
3. Your claim is for consequential loss of any kind, including loss of enjoyment.
4. At the time you purchase the **policy**, you were aware of something that would give rise to you making a claim under this **policy**.
5. Your claim is for a loss which is recoverable by compensation under any workers' compensation or transport accident laws, government sponsored fund, plan, or medical benefit scheme, or any other similar type of legislation required to be effected by, or under, a law.
6. Your claim involves you taking part in any **manual labour** in connection with business or trade, missionary work and related travel, or humanitarian work and related travel.
7. Your claim **arises** from errors or omissions in any booking arrangements or failure to obtain the relevant visa, passport or travel documents.
8. Your claim **arises** because you act illegally or break any government prohibition or regulation including visa requirements.
9. Your claim **arises** from a government authority confiscating, detaining or destroying anything.
10. Your claim **arises** from being in control of a **motorcycle** without a current New Zealand **motorcycle** licence or you are a passenger travelling on a motorcycle that is in the control of a person who does not hold a current motorcycle licence valid for the country you are travelling in. In this clause, motorcycle means any two-wheeled or three-wheeled motor vehicle with an engine displacement greater than 50cc.
11. Your claim **arises** from being in control of a **moped** or **scooter** without a current New Zealand **motorcycle** or drivers licence or you are a passenger travelling on a **moped** or **scooter** that is in the control of a person who does not hold a current motorcycle or drivers licence valid for the country you are travelling in.  
In this clause, **moped** or **scooter** means any two- wheeled or three-wheeled motor vehicle with an engine displacement of less than 50cc. It does not mean or include any dirt bikes.
12. Your claim **arises** from, is related to or associated with an actual or likely **epidemic** or **pandemic** or the threat of an **epidemic** or **pandemic**. In this section:
  - '**epidemic**' means a sudden development and rapid spreading of a contagious disease in a region where it developed in a simply endemic state or within a previously unscathed community; and



- **'pandemic'** means a form of an **epidemic** that extends throughout an entire continent, even the entire human race.

Refer to [www.who.int](http://www.who.int) and [www.safetravel.govt.nz](http://www.safetravel.govt.nz) for further information on **epidemics** and **pandemics**.

13. Your claim **arises** from, or is associated with, travel to countries or parts of a country for which:

- a) An advice or warning has been released by the Ministry of Foreign Affairs or any other government or official body, and
- b) The advice or warning risk rating is '**High Risk**' or '**Extreme Risk**' (or words to that effect) or the advice or warnings advise against all non-essential travel to or in that location or advise against specific transport arrangements or participation in specific events or activities, or
- c) The mass media has indicated the existence or potential existence of circumstances (including circumstances referred to in a) and b) above) that may affect your travel; and
- d) You did not take appropriate action to avoid or minimise any potential claim under your policy (including delay of travel to the country or part of the country referred to in the relevant advice(s), warning(s) and/or mass media statement(s)).

The circumstances to which this exclusion applies, include but are not limited to strike, acts of terrorism, riot, weather event, civil protest or contagious disease (including an **epidemic** or **pandemic**).

14. Your claim **arises** from any act of war, whether war is declared or not or from any rebellion, revolution, insurrection or taking of power by the military.

15. Your claim **arises** from a nuclear reaction or contamination from nuclear weapons or radioactivity.

16. Your claim **arises** from biological and/or chemical materials, substances, compounds or the like used directly or indirectly for the purpose to harm or to destroy human life and/or create public fear.

17. Your claim **arises** from, is related to or associated with any **pre-existing medical condition(s)**, except as provided under the **Pre-existing medical condition(s)** section on page 35 or in **sections 4A. b) Family Emergency** and **1.e) Cancellation Fees and Lost Deposits**.

18. Your claim **arises** from, is related to or associated with pregnancy, childbirth or related **complications**, or if you are not yet pregnant, any medical intervention, assisted conception or fertility treatment you have undergone or are undergoing.

19. Your claim is in respect of travel booked or undertaken against the advice of any **medical adviser**.



20. You arrange to travel when you know of circumstances that may lead to your **journey** being disrupted or cancelled.
21. Your claim **arises** from, is related to, or associated with, elective surgery or treatment.
22. Your claim **arises** from, is related to, or associated with any routine treatment or management of your approved **pre-existing medical condition(s)**; for example, blood tests and prescription renewals.
23. Your claim **arises**, or is a consequence of **complications** from medical, surgical or dental procedures or treatments that are not for an **injury** or **illness** that would otherwise be covered by this **policy**.
24. Your claim **arising** from, related to or associated with planned surgery, treatment, investigation or procedure for any yet to be diagnosed conditions.
25. Your claim involves a **hospital** where you are being treated for addiction to drugs or alcohol, or you are using it as a nursing, convalescent or rehabilitation place.
26. Your claim involves the cost of medication in use at the time the **journey** began or the cost for maintaining a course of treatment you were on prior to the **journey**.
27. Your claim **arises** from suicide or attempted suicide, **mental illness** or physical, mental or emotional exhaustion, including but not limited to jet lag.
28. Your claim **arises** from a sexually transmitted disease.
29. You were under the influence of any intoxicating liquor or drugs except a drug prescribed to you by a **medical adviser**, and taken in accordance with their instructions.
30. You received private **hospital** or medical treatment where public funded services or care is available in New Zealand or under any **reciprocal health care agreement** between the government of New Zealand and the government of any other country unless we or First Assistance agreed in advance to the private treatment.
31. Your claim **arises** from or is any way related to the death or **hospitalisation** of any person aged 85 years and over, regardless of the country in which they may live.
32. Your claim **arises** because you hunt, race (other than on foot), engage in sailing more than 10 nautical miles off any land mass, play polo, go mountaineering or rock climbing using ropes or climbing equipment, hiking or trekking 3500 metres, or from professional sport of any kind, or from parachuting or hang gliding.
33. Your claim **arises** because you dive underwater using an artificial breathing apparatus, unless you hold an open water diving licence recognised in New Zealand or you were diving under licensed instruction.
34. Your claim **arises** from travel in any air supported device other than as a passenger in a fully licensed aircraft operated by an airline or charter company. This exclusion does not apply to regulated or licensed ballooning.
35. Your claim **arises** from **winter sports activities**, unless you have purchased **International Experience Canada (winter sports included)**.
36. Your claim **arises** directly or indirectly, or is any way connected with travel on a **cruise vessel**.

## GENERAL CONDITIONS

The following conditions apply to all sections.

### OTHER INSURANCE

If any loss, damage or liability covered under this **policy** is covered by other insurance, you must give us details. If you are paid the full amount of your claim under one policy, you cannot make a claim under another policy.

If you are not paid the full amount of your claim under another policy, we will make up the difference provided your claim is covered by the **policy**. We may seek contribution from the other insurer. If we do, you must give us any information or assistance we reasonably need to do so.

### SUBROGATION

If you are aware of any third party that is or may be liable for your loss or damage, you must tell us about them.

We are entitled to and may (at our discretion) seek to recover compensation from any party in respect of anything covered by this **policy**, including bringing legal proceedings. We are entitled to control and settle any such recovery action.

You must provide any assistance and permit all acts and things that we reasonably require to enable us to pursue any such recovery actions even if we have not yet paid your claim or the amount we pay does not fully compensate you for your loss or damage.

### RECOVERY

Any money we recover from a third party under our right of subrogation will be applied in the following order:

- To us for our administration and legal costs **arising** from the recovery and for an amount equal to the amount we pay you under the **policy**;
- To you for your uninsured loss (less your **excess**);
- To you for your **excess**.

If we have paid the full amount of your loss and you later receive a payment from someone else for that loss, you must pay that money to us (but only up to the amount we paid you).

If we pay for lost or damaged property which is later recovered or replaced by a third party, you must repay us the amount we paid for that property.

### BUSINESS TRAVELLERS —GST

If you are entitled to claim an input tax credit in respect of your premium, you must inform us of the amount of that input tax credit (as a percentage) at the time you first make a claim. If you fail to do so, you may incur liability for GST when we pay your claim.

If you are entitled to claim an input tax credit in respect of a cost for which a claim is made, or would be entitled to an input tax credit if you were to incur the relevant cost (i.e. in replacing a lost or stolen item), the amount we would otherwise pay will be reduced by the amount of that input tax credit.

### JURISDICTION AND CHOICE OF LAW

The **policy** is governed by and construed in accordance with the law of New Zealand and you agree to submit to the exclusive jurisdiction of the courts of New Zealand. You agree that it is your intention that this Jurisdiction and Choice of Law clause applied.

## SEVERAL LIABILITY

When Certain Underwriters at Lloyd's underwrite this **policy**, it means that the obligations of each subscribing **insurer** under the contract of insurance is several and not joint and are limited solely to the extent of their individual subscriptions. The subscribing **insurers** are not responsible for the subscription of any co-subscribing insurer who for any reason does not satisfy all or part of its obligations.

This is not an automatically renewable insurance **policy**.

## MAKING A CLAIM

This part of the PDS explains what you need to do if you need to make a claim or want to make a complaint.

### FIRST THINGS FIRST

If an event occurs which you think might be covered by the **policy**, you need to take some action right away:

- a) For claims under **section 2 - Overseas emergency medical assistance**, **section 3 - Overseas emergency medical and hospital expenses** or **section 14- Winter sports overseas medical assistance** notify First Assistance as quickly as possible – First Assistance's contact details are on the back cover. In some cases, we may refuse to pay your claim if you don't notify them.
- b) You must not admit to anyone that you are at fault for any event. You must not offer or promise to pay any money to anyone or

become involved in litigation, without our approval.

- c) Report loss or theft of your **luggage and personal effects** to the police immediately and obtain written evidence of your report.
- d) Report damage or misplacement of your **luggage and personal effects** caused by an airline or other operator or accommodation provider to an appropriate official and obtain a written report, including of any settlement offer they make.
- e) Do everything you can to reduce your loss as much as possible.
- f) Keep evidence of the value of any property insured or the amount of any loss you sustain – you'll need to provide this to us when you submit your claim.

#### HOW TO MAKE A CLAIM

##### STEP 1 – SUBMIT YOUR CLAIM

If you need to make a claim on the **policy**, it's important that you let us know as soon as possible and within 30 days of your return **home**. Here's how:

- Call us on 0800 263 373.
- Email us at [info@travelclaimscentre.com](mailto:info@travelclaimscentre.com)

When submitting your claim, make sure you provide us with full information.

If you delay submitting your claim, or provide us with insufficient information and we are disadvantaged as a result, we may need to reduce the amount we pay in settlement of your claim.

##### STEP 2 – PROVIDE SUPPORTING DOCUMENTS

You must give us any information we reasonably ask for to support your claim at your expense, such as but not limited to police reports, valuations, detailed repair quote from an authorised repairer, medical reports, original receipts or proof of purchase and ownership. You will need to show evidence for all expenses that you are claiming. If required, we may ask you to provide us with translations into English of any such documents to enable us to consider your claim.

##### STEP 3 – CLAIM ASSESSMENT

We will assess your claim within 10 business days of receiving it, provided we have all necessary information and documentation. If we need



additional information we'll let you know within 10 business days and provide an initial estimate of the timetable and process for making a decision.

Once our assessment is complete, we'll decide whether to accept or deny your claim. If it is denied we'll let you know in writing and give you our reasons.

#### STEP 4 – CLAIM ACCEPTANCE

If your claim is accepted, we'll pay the amount due to you in New Zealand dollars. We'll pay this to you unless you ask us to pay someone else.

Payment will be made by direct credit to a New Zealand bank account nominated by you.

Importantly:

- Where applicable, we will apply the rate of currency exchange that was current at the time you incurred an expense.
- Depreciation will be applied to claims for **luggage and personal effects** at the rate we determine appropriate.
- If you make a claim against someone else in relation to a loss covered by the policy and you do not get paid the full amount of your claim, we'll make up the difference, provided:
  - The claim is covered by the **policy**; and
  - You claim against the other person first.

#### GOT A COMPLAINT?

If you have any concerns about the **policy** or our services, please refer to [Complaints Procedures](#) on page 45.

## FINANCIAL SERVICES STATEMENT

This Financial Services Statement (FSS) is designed to help you to make an informed decision about the financial services products offered by **Downunder Worldwide Travel Insurance Pty Ltd (Downunder)** Company No. 9429037365127.

It contains information about the types of financial services **Downunder** can offer you, how **Downunder** and others are remunerated in relation



to those services; any potential conflict of interest **Downunder** may have; **Downunder's** internal and external dispute resolution procedures and have you can access them; and arrangements **Downunder** has in place to compensate clients for losses. This FSS applies from 28<sup>th</sup> of March and remains valid until a further FSS is issued to replace it.

## ABOUT US

Your **policy** is underwritten by **Certain Underwriters at Lloyd's** (the **Insurer**).

The **Insurer** has appointed **Coffre-Fort Pty Ltd** ABN 66 125358518, AFS License No. 472457(In Australia) to issue, vary, renew and cancel **policies** and to handle and settle claims on the **Insurer's** behalf.

**1Cover NZ Limited** Company No. 9429035027553, FSP License No. 472306 is an Appointed Representative of **Coffre-Fort** to deal and provide General Advice on travel insurance products.

**Downunder Worldwide Travel Insurance Limited**, Company No. 9429037365127, is an Appointed Representative of **1Cover NZ Limited** Company No. 9429035027553, FSP License No. 472306.

**Downunder Worldwide Travel Insurance Limited** is located on level 11B, 17 Albert Street, Auckland, 1010, New Zealand and **1 Cover NZ Limited** is responsible for the financial services provided to you and is also responsible for the content and distribution of the FSS.

## GENERAL ADVICE

**Downunder** can provide you with general advice about the financial services product it arranges. General advice does not take into account your particular circumstances, objectives or needs. You should carefully read the Product Disclosure Statement (PDS) to decide if the product meets your needs, objectives and financial circumstances before making a decision to purchase this insurance product.

## REMUNERATION & RELATIONSHIPS

### HOW WE ARE PAID

The premium including all Government taxes and duties for the **policy** is payable by you to **Downunder**.

**Downunder** is paid up to 0%-35% (inclusive of GST) of the premium paid for a travel insurance **policy** issued to you.

**Downunder** is a member of a group of companies that have access to shared services, including compliance, claims manuals and training as well as legal, banking and group purchasing arrangements.

## WHO WE PAY

If you are referred to **Downunder** by one of its referral partners, **Downunder** will pay the person a referral fee of up to 17.5% (inclusive of GST) of the premium we receive.

**Coffre-Fort** and **Downunder** employees and representatives receive an annual salary and may earn a bonus or other incentives. To obtain more information about our remuneration arrangements please contact **Coffre-Fort**.

### PROFESSIONAL INDEMNITY INSURANCE

**Coffre-Fort** has professional indemnity insurance covering errors and mistakes made in relation to our insurance services. This insurance covers the services provided by **Coffre-Fort**, its authorised representatives, current employees and employees and representatives after they cease working for us.

### THE FAIR INSURANCE CODE

The **insurer** is a signatory to the Fair Insurance Code. The Fair Insurance Code is a code of practice that:

- Sets minimum service standards for insurance companies;
- Describes the responsibilities that you and your insurance have for each other; and
- Encourages professionalism in the insurance industry.

Further information can be found on [www.icnz.org.nz](http://www.icnz.org.nz)



## COMPLAINTS

If you have a complaint, we want to hear from you so that we can help you. We treat complaints seriously. If you have a concern about this **policy** or the insurance services we provide, please let us know by calling 0800 263 373 or emailing [customersolutions@travelclaimscentre.com](mailto:customersolutions@travelclaimscentre.com).

We'll acknowledge your complaint and attempt to resolve it within 10 business days, if we have all necessary information and have completed any investigation required. If further information or investigation is required, we'll agree **reasonable** alternative timeframes with you.

In the unlikely event that this doesn't resolve the matter or you're not satisfied with the way your complaint has been dealt with, you can contact the **insurer** directly at:

*Lloyd's Australia Limited*

*Level 9, 1 O'Connell St*

*Sydney NSW 2000*

*Australia*

*Email: [ldraustralia@lloyds.com](mailto:ldraustralia@lloyds.com)*

*Tel: + 61 (02) 8298 0783*

*Fax: + 61 (02) 8298 0788*

If your complaint remains unresolved after this process, you can refer the matter to the Insurance & Financial Services Ombudsman (IFSO). It provides a free and independent dispute resolution service for consumers who have general insurance disputes falling within its terms of reference. The contact details for the IFSO are:

*Insurance & Financial Services Ombudsman*



Free Phone: 0800 888 202

Tel: (+64) 4 499 7612

Post: PO BOX 10-845, Wellington, 6143, New Zealand

Email: [info@ifso.co.nz](mailto:info@ifso.co.nz)

## PRIVACY

**Dowunder, Coffre-Fort** and the **insurer** are committed to ensuring the privacy and security of your personal information. We use the information you provide to assess the risk, provide you with insurance cover, assess and manage claims. We may also use your contact details to send you information and offers about products and services we believe will be of interest to you. If you don't provide us with full information, we may not be able to provide insurance or assess a claim and provide emergency assistance.

If you provide us with risk or claim information about someone else you must obtain their consent to do so.

When issuing and administering your insurance, **Dowunder** will provide your information to the **insurer** in the United Kingdom. This may include your medical information if you have made a medical related claim. Your information may also be provided to contracted third party service providers (e.g. emergency assistance and claims management companies), but **reasonable** steps will be taken to ensure that they comply with privacy legislation.

**Dowunder** has a Privacy policy containing information about how you can access or correct the information we hold about you, or make a privacy related complaint. You can obtain a copy from our Privacy Officer by telephone 0800 422 400 or email [DUenquiriesNZ@duinsure.co.nz](mailto:DUenquiriesNZ@duinsure.co.nz)

In providing your personal information, you consent to its collection and use as outlined above.

## CONTACT US

You can contact **Downunder** at any time using the [Contact Details](#) on the back cover.

## DEFINITIONS

Where used in this document, the following words and phrases have the meaning set out below.

Where ‘[New Zealand](#)’ appears in this PDS, and a person named on the **certificate of insurance** is a resident of the United Kingdom, then for that person ‘your **country of residence**’ is to be substituted for ‘[New Zealand](#)’, except where it appears in:

- Financial services statement – page 42
- About us – page 3
- **Table of benefits** – page 5
- Period of cover – page 10
- Jurisdiction and choice of law – page 40
- Definition of ‘**resident of New Zealand**’ – page 50
- Making a claim – page 40
- Emergency phone numbers – back cover.

‘**arise**’, ‘**arises**’, ‘**arisen**’ or ‘**arising**’ means directly or indirectly arising or in any way connected with.

**Downunder Worldwide Travel Insurance Limited**, Company No. 9429037365127, is an Appointed Representative of 1Cover NZ Limited Company No. 9429035027553, FSP License No. 472306.

‘**certificate of insurance**’ means the certificate of insurance that we issue to you when you purchase the **policy** and that forms part of your contract with us.

‘**chronic**’ means a medical condition that has been (or is likely to be) present for three months or longer.

‘**complications**’ means any secondary diagnosis occurring prior to, during the course of, concurrent with, or as a result of the pregnancy, which may adversely affect the outcome of the pregnancy.

‘**country of residence**’ means The United Kingdom.



**‘cruise vessel’** means a boat or ship on which travel is taken for pleasure or holiday as a paying passenger, for a minimum of 2 nights in duration.

**‘departure point’** means the station, airport, port, terminal or motor vehicle agency from where you are scheduled to board your mode of transport or collect your **rental vehicle** to commence your travel.

**‘dependant’** means your children or grandchildren not in full time employment who are under the age of 21 and travelling with you on the **journey**, and are named on the **certificate of insurance**.

**‘drone’** means unmanned aerial vehicle.

**‘excess’** means the amount which you must first pay for each claim arising from any one event before a claim can be made under your policy.

**‘family’** means you, your spouse or partner and your dependants who are named on the certificate of insurance.

**‘home’** means the place where you normally live in New Zealand.

**‘hospital’** means an established hospital registered under any legislation that applies to it, that provides in-patient medical care.

**‘ill’** or **‘illness’** means a medical condition, not being an **injury**, which first occurs during your period of cover.

**‘injure’** or **‘injured’** or **‘injury’** means bodily injury caused solely and directly by violent, accidental, visible and external means, which happens at a definite time and place during your period of cover and does not result from any **illness** or disease.

**‘insurer’** means Certain Underwriters at Lloyd’s.

**‘journey’** means your **journey** from the time when you leave your **home** to go directly to the place you depart from on your travels, and ends when you return to your **home**.

**‘luggage and personal effects’** means any personal items owned by you and that you take with you or buy on your **journey** and which are designed to be worn or carried about with you. This includes items of clothing, personal jewellery, photographic and video equipment or personal computers, or electrical devices or portable equipment. However, it does not mean any cash, bank notes, currency notes,

passports, cheques, negotiable instruments, **drones**, bicycles, business samples or items that you intend to trade.

**‘manual labour’** means work involving physical labour, including but not limited to, construction, installation and assembly. This does not include bar and restaurant staff, music and singing, or fruit picking (not involving machinery).

**‘medical adviser’** means a qualified doctor of medicine or dentist, other than you or a **relative**, holding the necessary certification in the country in which they are currently practising.

**‘mental illness’** means a condition characterised by the presence of symptoms such as delusions, hallucinations, disorder of thought form, disturbance of mood, or sustained or repeated irrational behaviour, which impairs, either temporarily or permanently, the mental functioning of a person. Examples of **mental illness** include, but are not limited to, phobias, stress, depression, anxiety disorders, schizophrenia, eating disorders and addictive behaviours.

**‘off piste’** means areas that are not:

- Groomed terrain
- Marked slopes, or
- Trails that are open, maintained, monitored and patrolled by the ski resort.

**‘overseas’** means in any country other than New Zealand.

**‘policy’** means your travel insurance policy with us and is made up of this PDS, your **certificate of insurance** and any other document we tell you forms part of the policy.

**‘pre-existing medical condition(s)’** means:

- a) Any medical or physical condition, defect, disease or illness including any **mental illness**, of which you were aware or should reasonably have been aware, and for which treatment, medication, preventative medication, advice, preventative advice or investigation have been received or prescribed by a medical or dental adviser in the 90 days prior to the **relevant time**; or
- b) Any condition that involves your heart, brain, circulatory system/blood vessels, your lung or respiratory conditions or any type of cancer that has been investigated or treated by a health professional prior to the **relevant time**; or
- c) Any **chronic** or ongoing (whether **chronic** or otherwise) medical or dental condition, illness or disease of which you were aware or

should reasonably have been aware, and which is medically documented or under investigation prior to the **relevant time**; or

- d) Any condition for which you have undergone surgery in the past 12 months; or
- e) Pregnancy; or
- f) Any of the above conditions which are the subject of an investigation, even if the condition has not been diagnosed.

This definition applies to you, your **travelling companion**, a **relative** or any other person.

**‘reasonable’** means, for medical or dental expenses, the standard level of care given in the country you are in or, for other expenses, the standard level you have booked for the rest of your **journey** or, as determined by us.

**‘reciprocal health care agreement’** means an agreement between the Government of New Zealand and the government of another country where New Zealand residents are provided with subsidised essential medical treatment. (Please visit <http://www.health.govt.nz> for details of **reciprocal health care agreements** with New Zealand).

**‘relative’** means for the purposes of this **policy**, your or your **travelling companion’s** mother, mother-in-law, father, father-in-law, step parent, step parent-in-law, sister, sister-in-law, brother, brother-in-law, wife, husband, son, son-in-law, daughter, daughter-in-law, step child, foster child, grandparent, grandchild, partner, fiancé(e), spouse or guardian only if they are under 85 years of age and resident in New Zealand or Australia.

**‘relevant time’** in respect of:

a) Single trip **policies** means the time of issue of the **certificate of insurance**.

**‘rental vehicle’** means a campervan/motorhome that does not exceed 4.5 tonne, a sedan, hatchback or station- wagon, four wheel drive or mini bus/people mover rented from a licensed motor vehicle rental company.

**‘resident of New Zealand’** means a person who is living in New Zealand and is either a New Zealand Citizen or permanent visa holder.

**‘resident of United Kingdom/UK’** means a British Citizen who is UK Passport Holder which describes the holder as a British citizen or citizen of the United Kingdom and Colonies, who has a permanent residential address in the United Kingdom and unrestricted right of entry to the United Kingdom.

A resident is a holder of a UK residency visa with:

**‘table of benefits’** means the table of benefits on page 5 which summarises the cover provided by the **policy** and any limits that apply to each benefit.

**‘totally lost’** means the total physical loss or loss of use of hand or foot at or above the wrist or ankle. For an eye, it means the entire and irrecoverable loss of sight in that eye.

**‘travelling companion’** means a person who is not your **dependant** and with whom you have made arrangements, before your **policy** was issued, to travel with you for at least 75% of your **journey**.

**‘unattended’** means but not limited to, when an item is not on your person at the time of loss, left with a person other than your **relative** or **travelling companion**, left in a position where it can be taken without your knowledge including on the beach or beside the pool when you swim, leaving it a distance where you are unable to prevent it from being unlawfully taken.

**‘winter sports activities’** means amateur snow based activities conducted on groomed ski slopes within ski resort boundaries that do not involve racing, acrobatics, jumping, aerial, stunting or freestyle. It **does not** mean **off piste** skiing, bobsleighbing, snow rafting, para-penting, heli skiing, ski acrobatics, ski or snowboard jumping, aerial skiing, stunting, freestyle, ski joring and any form of power assisted skiing or use of mechanised snowmobiles, except as provided by the recognised piste authorities for transport to and from areas designed for recreational skiing or snowboarding.

**‘winter sports equipment’** means skis, poles, ski boots and binding, ski helmets, snowboards, snowboard boots and bindings.

**‘winter sports pack’** includes winter sports overseas medical assistance, ski pack, piste closure, bad weather & avalanche closure, winter sports hire equipment and **winter sports equipment** excess.

**‘You’** and **‘Your’** means the person(s) whose name(s) are set out on your **certificate of insurance**.



### **SALES ENQUIRIES**

0800 422 400: Within New Zealand  
(+) 64 9 8880 538: From Overseas  
DUenquiriesNZ@duinsure.co.nz

### **CLAIMS ENQUIRIES**

0800 263 373: Within New Zealand  
(+) 61 7 3164 3261: From Overseas  
info@travelclaimscentre.com.au

### **24 HOUR EMERGENCY ASSISTANCE**

(+) 64 9888 9274  
help@travelclaimscentre.com

### **TOLL FREE INTERNATIONAL NUMBERS**

UK: 0808-178-5380  
Australia: 1300-884508  
New Zealand: 0800-192742  
Thailand: 1800 011 857  
USA/Canada: 1 855-912-3443  
Indonesia: 0803 061 2053

Coverholder at

**LLOYD'S**