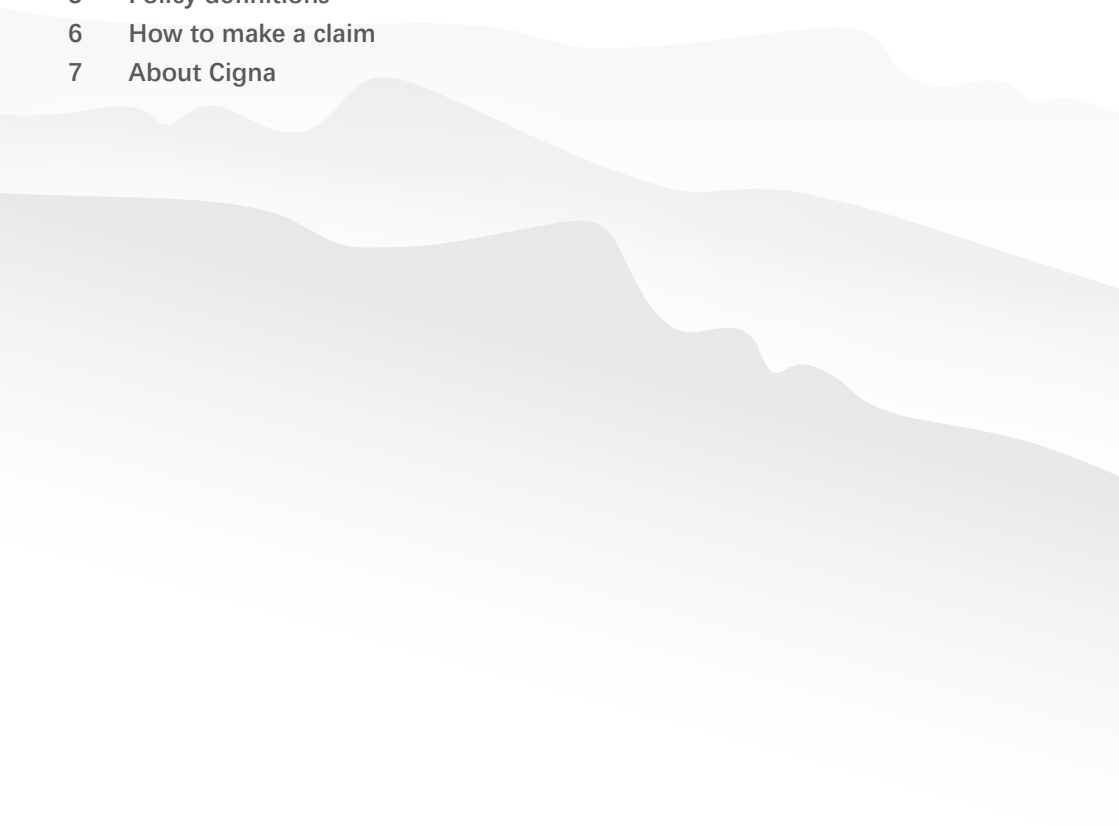


Travel Insurance

Policy wording



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1. Introducing your policy

Travel Insurance is designed to take care of YOU, YOUR family and YOUR belongings if the unexpected happens while YOU'RE on holiday.

Please read this document and YOUR POLICY SUMMARY carefully. It's important YOU understand all YOUR POLICY documents as they are the contract between YOU and Cigna.

In this policy wording some of the words are in uppercase, e.g WE, YOU. This may mean that the uppercase words have a particular meaning. To find out the meaning, please refer to section 5. 'Policy definitions'.

If YOU have any questions about YOUR POLICY, please contact US on the TSB – Cigna Insurance Helpline 0800 244 467 (+64 4 917 5160 if YOU are calling from outside New Zealand).

YOUR POLICY is underwritten by Cigna Life Insurance New Zealand Limited (Cigna) who will be responsible for all claims and other matters relating to YOUR policy. TSB receives a commission for arranging this insurance but does not guarantee the obligations of Cigna. If Cigna refuses a claim, TSB will not be liable.

Standard policy excess

There is a POLICY EXCESS of \$100 per event for all claims except for emergency inpatient hospitalisation claims. If during the application process YOU selected the EXCESS waiver – YOU will have nil EXCESS to pay on any claim YOU make.

Cover details

YOU are covered for travel to the region YOU have chosen and which is listed on YOUR POLICY SUMMARY. Here are the regions:

Australia and South Pacific Islands

American Samoa, Australia, Bali, Cook Islands, Fiji, French Polynesia, New Caledonia, Niue, Norfolk Island, Samoa, Tahiti, Tonga and Vanuatu.

UK and Europe

The United Kingdom, the continent of Europe west of the Ural Mountains including its neighbouring islands (including the Azores, the Canary Islands, the Republic of Ireland and Madeira) and NON-EUROPEAN countries bordering the Mediterranean.

Worldwide excluding

All countries in the world except the USA, Canada, China, Hong Kong, Japan, Singapore and Antarctica.

Worldwide

All destinations, including the above.

If YOU are stopping over in the USA, Canada, China, Hong Kong, Japan or Singapore for more than 24 hours, or the country YOU are travelling to is not listed above, YOU must ensure that the travel region listed on YOUR POLICY SUMMARY is 'Worldwide'.

Cover period

YOUR cover must be purchased before YOUR TRIP starts.

YOUR cover will end on the date YOU'VE selected it to end, or on the date that YOU return to New Zealand, whichever occurs first.

Cover for cancellation and changes starts on the date that YOU buy YOUR POLICY, so YOU'LL be covered for cancellation and changes before YOU start YOUR TRIP.

YOU can apply to extend YOUR duration of cover, however, this must be completed prior to departure from New Zealand and is subject to a maximum duration of 365 days. Please call US on the TSB – Cigna Insurance Helpline on 0800 244 467 or +64 4 917 5160.

Free look period and cancellation

Because it's important that YOU'RE entirely satisfied with YOUR travel cover, WE offer a 7 day free look period starting from the date YOU purchased the POLICY. If for any reason YOU want to cancel YOUR POLICY, please call OUR customer service team on the TSB – Cigna Insurance Helpline on 0800 244 467.

If YOU cancel YOUR POLICY during the free look period, WE'LL refund YOUR premium.

If YOU cancel the POLICY after the 7 day free look period WE'LL refund YOUR premium minus a \$35 administration fee.

There is no refund available:

- Once YOUR TRIP has started, or
- If YOU make a claim on YOUR POLICY.

What we expect from you

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

WE rely on the information YOU give US to cover YOU and pay any claims.

If YOU don't give US all the information WE ask for or any other MATERIAL INFORMATION during YOUR application process or when YOU change YOUR POLICY later on, WE may decline YOUR claim, cancel YOUR POLICY from the date YOU purchased YOUR POLICY, and/or retain all or some of YOUR premiums.

If YOU give US false or incorrect information in support of a claim WE may decline YOUR claim and/or cancel YOUR POLICY.

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

YOU need to tell US about any CHANGES IN YOUR HEALTH including changes to YOUR COVERED CONDITIONS or any ILLNESS or INJURY YOU have before YOU start YOUR TRIP so WE can check if they affect YOUR cover. If YOU don't tell US about CHANGES IN YOUR HEALTH YOU may not have cover for:

Your covered conditions

- Any ILLNESS or INJURY YOU had before the start of YOUR TRIP
- Any related conditions.

2. Easy Cover Guide

This Easy Cover Guide provides YOU with a summary of what YOU are covered for under YOUR POLICY. YOU can find out what level of cover YOU have, along with the benefits and EXCESS that applies in a range of different scenarios.

1. Changes to your trip

		Travel Insurance Limits		Travel Insurance Plus Limits		Excess
	Benefit	Individual	<ul style="list-style-type: none"> Couple One adult travelling with CHILDREN Family. 	Individual	<ul style="list-style-type: none"> Couple One adult travelling with CHILDREN Family. 	
Before your trip	Cancellation and changes to YOUR TRIP If YOU have to cancel or change YOUR TRIP because of circumstances beyond YOUR control	Up to a maximum of \$50,000 per POLICY	Up to a maximum of \$100,000 per POLICY	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	Up to a maximum of \$50,000 per POLICY	Up to a maximum of \$100,000 per POLICY	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	Up to a maximum of \$5,000 per POLICY	Up to a maximum of \$5,000 per person per POLICY	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	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	Up to \$200 per day, to a maximum of \$10,000 per POLICY	Up to \$200 per person per day, to a maximum of \$10,000 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	Up to \$500 per POLICY	Up to \$500 per POLICY	Up to \$500 per POLICY	Up to \$500 per POLICY	\$100
Before and during your trip	Supplier failure Cover for additional accommodation costs because of SUPPLIER FAILURE	Not offered	Not offered	Up to \$10,000 per POLICY	Up to \$10,000 per POLICY	\$100

2. Baggage, personal items and travel documents

		Travel Insurance Limits		Travel Insurance Plus Limits		Excess
	Benefit	Individual	<ul style="list-style-type: none"> • Couple • One adult travelling with CHILDREN • Family. 	Individual	<ul style="list-style-type: none"> • Couple • One adult travelling with CHILDREN • Family. 	
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	\$10,000 maximum per POLICY Subject to \$1,500 per item Up to the value YOU chose for SPECIFIED ITEMS declared	\$20,000 maximum per POLICY Subject to \$1,500 per item Up to the value YOU chose for SPECIFIED ITEMS declared	\$20,000 maximum per POLICY Subject to \$1,500 per item Up to the value YOU chose for SPECIFIED ITEMS declared	\$40,000 maximum per POLICY Subject to \$1,500 per item Up to the value YOU chose for SPECIFIED ITEMS declared	\$100
During your trip	Baggage delay Cover if YOUR baggage is delayed by YOUR transport provider	Maximum \$500 per POLICY	Maximum \$500 per POLICY	Maximum \$750 per POLICY	Maximum \$750 per POLICY	\$100

3. Cash

		Travel Insurance Limits		Travel Insurance Plus Limits		Excess
	Benefit	Individual	<ul style="list-style-type: none"> • Couple • One adult travelling with CHILDREN • Family 	Individual	<ul style="list-style-type: none"> • Couple • One adult travelling with CHILDREN • Family 	
During your trip	Cash Cover if YOUR cash, travellers cheques or bank cards are lost or stolen	Maximum \$500 per POLICY	Maximum \$500 per POLICY	Maximum \$750 per POLICY	Maximum \$750 per POLICY	\$100

4. Medical treatment and expenses

		Travel Insurance Limits		Travel Insurance Plus Limits		Excess
	Benefit	Individual	<ul style="list-style-type: none"> • Couple • One adult travelling with CHILDREN • Family. 	Individual	<ul style="list-style-type: none"> • Couple • One adult travelling with CHILDREN • Family. 	
During your trip	Medical treatment Covers YOU if YOU have an INJURY or ILLNESS while on YOUR TRIP	Unlimited	Unlimited	Unlimited	Unlimited	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	\$100 per day, up to \$3,000 per POLICY	\$100 per day, per person and up to \$3,000 per person per POLICY	\$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	Up to \$1,000 per POLICY	Up to \$1,000 per person per POLICY	Up to \$2,000 per POLICY	Up to \$2,000 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	REASONABLE EXPENSES	REASONABLE EXPENSES	REASONABLE EXPENSES	REASONABLE EXPENSES	\$100
During your trip	Emergency dental treatment YOU are covered for emergency dental treatment during YOUR TRIP	Up to \$1,500 per POLICY	Up to \$1,500 per person per POLICY	Up to \$1,500 per POLICY	Up to \$1,500 per person per POLICY	\$100
During your trip	Burial expenses and repatriation of body WE will arrange and pay for the burial of, or return of YOUR body to New Zealand	Up to \$15,000 per POLICY	Up to \$15,000 for each deceased	Up to \$15,000 per POLICY	Up to \$15,000 for each deceased	\$100

5. Rental vehicle

		Travel Insurance Limits		Travel Insurance Plus Limits		Excess
	Benefit	Individual	<ul style="list-style-type: none"> • Couple • One adult travelling with CHILDREN • Family. 	Individual	<ul style="list-style-type: none"> • Couple • One adult travelling with CHILDREN • Family. 	
During your trip	Rental Vehicle excess waiver Cover for YOUR RENTAL VEHICLE EXCESS if the vehicle YOU hired is damaged or stolen	Up to \$2,000 per POLICY	Up to \$2,000 per POLICY	Up to \$5,000 per POLICY	Up to \$5,000 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. 	Up to \$1,000 per POLICY	Up to \$1,000 per POLICY	Up to \$1,000 per POLICY	Up to \$1,000 per POLICY	\$100

6. Personal liability

		Travel Insurance Limits		Travel Insurance Plus Limits		Excess
	Benefit	Individual	<ul style="list-style-type: none"> • Couple • One adult travelling with CHILDREN • Family. 	Individual	<ul style="list-style-type: none"> • Couple • One adult travelling with CHILDREN • Family. 	
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. 	Up to \$1,000,000 per POLICY	Up to \$1,000,000 per POLICY	Up to \$1,000,000 per POLICY	Up to \$1,000,000 per POLICY	\$100
During your trip	Legal expenses for false arrest Cover for YOUR legal costs if you are wrongfully detained or falsely arrested	Up to \$10,000 per POLICY	Up to \$10,000 per POLICY	Up to \$10,000 per POLICY	Up to \$10,000 per POLICY	\$100

7. Kidnap and ransom

		Travel Insurance Limits		Travel Insurance Plus Limits		Excess
	Benefit	Individual	<ul style="list-style-type: none"> • Couple • One adult travelling with CHILDREN • Family. 	Individual	<ul style="list-style-type: none"> • Couple • One adult travelling with CHILDREN • Family. 	
During your trip	Ransom Cover if YOU are kidnapped	\$250,000 maximum per POLICY	\$500,000 maximum per POLICY	\$250,000 maximum per POLICY	\$500,000 maximum per POLICY	\$100
During your trip	Hijack Cover if YOU are HIJACKED	\$250 per day, up to \$5,000 per POLICY	\$250 per day, per person and up to \$10,000 per POLICY	\$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

		Travel Insurance Limits		Travel Insurance Plus Limits		Excess
	Benefit	Individual	<ul style="list-style-type: none"> • Couple • One adult travelling with CHILDREN • Family. 	Individual	<ul style="list-style-type: none"> • Couple • One adult travelling with CHILDREN • Family. 	
During your trip	Domestic pet – kennel and cattery cover Accommodation cover for YOUR pets if YOU are delayed getting home	Not offered	Not offered	\$50 per day subject to a maximum of 10 days	\$50 per day subject to a maximum of 10 days	\$100

9. Accidental death

		Travel Insurance Limits		Travel Insurance Plus Limits		Excess
	Benefit	Individual	<ul style="list-style-type: none"> • Couple • One adult travelling with CHILDREN • Family. 	Individual	<ul style="list-style-type: none"> • Couple • One adult travelling with CHILDREN • Family. 	
During and after your trip	<p>Accidental death</p> <p>Cover for YOUR ACCIDENTAL DEATH while YOU are a fare paying passenger on public transport</p>	\$100,000 per POLICY	\$100,000 per person, up to \$200,000 per POLICY	\$100,000 per POLICY	\$100,000 per person, up to \$200,000 per POLICY	\$100
During and after your trip	<p>Legal expenses relating to death</p> <p>Cover for legal expenses incurred in seeking compensation for YOUR ACCIDENTAL DEATH</p>	Up to \$3,000 per POLICY	Up to \$3,000 per POLICY	Up to \$5,000 per POLICY	Up to \$5,000 per POLICY	\$100

3. General exclusions – what you're not covered for

Please read this section carefully as WE don't want YOU to be caught out on YOUR TRIP with unexpected costs. These are general exclusions that apply to all sections of YOUR POLICY. All exclusions that are specific to a benefit are listed with the benefit.

What you're not covered for:

- If YOU travel to any countries or destinations where a travel advisory risk rating of 'Extreme' was published on the New Zealand Ministry of Foreign Affairs and Trade website (www.safetravel.govt.nz), prior to the start date of YOUR TRIP, YOU will not have any cover under YOUR POLICY
- The loss of points from any loyalty programme, if YOU had to cancel or change a TRIP that YOU paid for fully or partly with these points
- The cost of a one way fare to New Zealand if WE have to return YOU to New Zealand and YOU did not hold a return ticket or cancelled YOUR return ticket.

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

- Any PRE-EXISTING CONDITIONS not listed in the POLICY SUMMARY as COVERED CONDITIONS
- Any medical conditions or symptoms of YOUR TRAVELLING COMPANIONS or IMMEDIATE FAMILY in New Zealand that YOU knew about before YOU purchased YOUR POLICY that could reasonably be expected to cause YOU to make changes to YOUR TRIP

- Any event relating to family living outside of New Zealand
- Acquired Immune Deficiency Syndrome (AIDS), Human Immunodeficiency Virus (HIV), a Sexually Transmitted Infection (STI) or chronic alcoholism
- Any psychiatric, psychosomatic, mental or nervous condition including, but not limited to:
 - Stress (including post-traumatic stress disorder)
 - Physical symptoms of a psychiatric ILLNESS
 - Anxiety
 - Depression or depression related conditions
 - Psychoneurosis
 - Psychotic, personality, emotional or behavioural disorders or
 - Disorders relating to substance abuse and dependency which includes alcohol, drugs or chemical dependency
- Symptoms that YOU were:
 - Under investigation/referral for,
 - Waiting for any tests for, or
 - Or on a waiting list for before the start of YOUR TRIP
- Conditions that YOU need, were on a waiting list for, or are scheduled to have a medical procedure for (including overnight or day surgery) before the start of YOUR TRIP

- Pregnancy. However, if YOUR pregnancy was without complication prior to buying YOUR POLICY WE will cover medical complications as a result of ILLNESS or emergency medical treatment up to and including the 21st week of pregnancy
- The breakdown or dissolution of any personal or family relationship
- Events that happen to animals that belong to YOU or any related party
- Intentional self-inflicted ILLNESS or INJURY, suicide or attempted suicide
- Alcohol or drugs taken by YOU (unless prescribed and taken as directed by a registered medical practitioner other than YOU or a member of YOUR IMMEDIATE FAMILY)
- People YOU invite to YOUR accommodation or YOU visiting the accommodation of people YOU don't know
- Hitchhiking
- Any unlawful activity
- Elective or cosmetic treatment, including any complications that arise from any such treatment
- Travel by air or sea except as a fare paying passenger on a SCHEDULED TRANSPORT service or aboard a charter vessel where crew are included, which are operating within coastal waters, or sightseeing air tours from one location back to that location
- Activity as an aircraft crew member. This includes anyone in control of a device that leaves the ground
- Participation in, or training for, the following activities at any time:
 - PROFESSIONAL SPORT
 - Individual or team sport competitions
 - CONTACT SPORT
 - Racing of any sort (other than on foot)
 - Motor sports
 - Hunting of any sort
 - Pot-holing or caving
 - Rodeo
 - Downhill snow skiing or snowboarding which happens outside of designated commercial ski areas, or in areas which have been closed for any reason
 - Microlight flying or kite surfing
 - Ocean yachting
 - Parachuting, paragliding, parasailing, hang gliding, bungee jumping, white water rafting, black water rafting or white water kayaking, unless participating with a licensed operator
 - Base jumping or free jumping
 - Abseiling, mountaineering or rock climbing necessitating the use of equipment
 - REMOTE AREA touring, except as part of a licensed organised tour
 - Underwater activities involving the use of an artificial breathing apparatus unless YOU hold an open water diving certificate or are diving with a qualified instructor

- Work, including volunteer work, other than attending a conference, trade fair, business training course or business meeting where no manual work is done
- Events related to a governmental or official authority directive, restriction, prohibition, quarantine, or detention, including border closures and seizures by government authorities
- Riot or civil commotion unless YOU have already left New Zealand prior to the riot or civil commotion and YOU take reasonable steps as soon as YOU can to avoid these or related risks
- Riding a scooter, moped or motorcycle with an engine capacity of more than 200cc
- Riding a scooter, moped or motorcycle with an engine capacity of less than 200cc without a helmet and not holding the required motor vehicle licence in New Zealand
- YOU travelling to a country engaged in WAR or any act of WAR, invasion, TERRORISM or any act of TERRORISM, act of foreign enemy, hostilities, strike, riot and/or civil commotion, civil war, rebellion, revolution, insurrection, military or usurped power
- Acts of foreseeable violence or involving military operations
- Nuclear weapons materials or ionising radiation or contamination of radioactivity from any nuclear waste or from the combustion of nuclear fuel. For the purpose of this exclusion combustion shall mean any self-sustaining process of nuclear fusion or fission
- Intentionally or recklessly placing YOURSELF in situations or undertaking activities, which pose a risk to YOUR personal safety (except in an attempt to save a human life) or the safety of YOUR baggage, personal items or travel documents
- YOUR refusal to return to New Zealand after the date when YOU may, in the opinion of OUR medical adviser, have safely been evacuated to New Zealand at OUR cost
- Any claim where OUR reasonable instructions or those of OUR authorised agents have not been followed.
- Services provided by a family member or friend such as accommodation or health care
- Events including but not limited to a natural disaster, a weather event or a strike – that YOU knew about before YOU purchased YOUR policy that could reasonably be expected to cause YOU to make a claim
- Travel to any countries or destinations that have suffered an event, including but not limited to a natural disaster, a weather event or a strike prior to the start date of YOUR TRIP that could reasonably be expected to cause YOU to make a claim
- Charges/fees that YOU would not have incurred if YOU did not have this POLICY.

4. Benefits

In the following sections, YOU'LL find the specific cover and exclusions for all the benefits of YOUR POLICY. Please see the Easy Cover Guide at the start of YOUR POLICY wording for YOUR limits and excesses.

Travel Insurance Plus has some extra cover options. The type of policy and options YOU chose will be listed in YOUR POLICY SUMMARY.

4.1 Changes to YOUR TRIP

Cancellation and changes – before you start your trip

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

- YOUR unexpected death, or the unexpected death of YOUR TRAVELLING COMPANION or an IMMEDIATE FAMILY member in New Zealand
- Serious INJURY or ILLNESS to YOU or YOUR TRAVELLING COMPANION. The condition suffered must mean YOU or YOUR TRAVELLING COMPANION is not medically fit to travel
- Serious INJURY or ILLNESS to an IMMEDIATE FAMILY member in New Zealand
- Jury service (that YOU have applied to be excused and this has been refused)
- Serious damage to YOUR home in New Zealand because of fire, flood or any act of God
- A natural disaster.

Cancellation and changes – during your trip

YOU are covered for the unused and non-refundable portion of YOUR travel and any additional accommodation and travel expenses YOU have to pay if YOU have to make changes to YOUR TRIP or return to New Zealand early because of:

- YOUR unexpected death, or the unexpected death of YOUR TRAVELLING COMPANION or an IMMEDIATE FAMILY member in New Zealand
- Serious INJURY or ILLNESS to YOU or YOUR TRAVELLING COMPANION. The condition suffered must mean YOU or YOUR TRAVELLING COMPANION is not medically fit to continue to travel
- Serious INJURY or ILLNESS to an IMMEDIATE FAMILY member in New Zealand.
- Serious damage to YOUR home in New Zealand because of fire, flood or any other act of God.

Travel disruption and missed departure – during your trip

YOU are covered for any extra transport expenses YOU have to pay to reach YOUR planned destination if YOU miss a planned scheduled connection during YOUR TRIP because of:

- A failure of public transport
- Major unforeseen traffic delays
- An accident to or breakdown of the vehicle YOU are travelling in
- Strike, industrial action and adverse weather conditions
- A natural disaster.

Travel delay –during your trip

YOU are covered for any extra accommodation, transport and living expenses YOU have to pay if YOUR SCHEDULED TRANSPORT is delayed.

The delay must be:

- Unforeseen and beyond YOUR control; and
- More than 12 hours.

Travel agents cancellation fees

YOU are covered for YOUR reasonable travel agent cancellation fees if YOU have to cancel or change YOUR TRIP and YOU have a valid claim because of cancellation or changes to YOUR TRIP.

Supplier failure

(Available only if YOU selected the Travel Insurance Plus policy).

YOU are covered for YOUR additional travel and accommodation costs if they are incurred because of a SUPPLIER FAILURE and are not recoverable elsewhere.

YOU'RE not covered for:

- Any costs recoverable from a transport provider, another insurance policy, a credit card company, a bank or any other supplier
- YOUR decision not to travel or the decision not to travel by any other person who is travelling with YOU
- Any claims caused or contributed to by YOU travelling against medical advice

- YOUR failure to check-in or board at the correct time for SCHEDULED TRANSPORT services, or to arrange, confirm and carry YOUR visas, passports, tickets, or any other bookings YOU need
- Costs that are recoverable from the transport provider or any other company providing the service
- The error, default or FINANCIAL COLLAPSE of any service provider (except if it's covered by SUPPLIER FAILURE)
- A HUMAN PANDEMIC ILLNESS or the threat or perceived threat of any HUMAN PANDEMIC ILLNESS
- YOUR failure to have a confirmed seat, booking or reservation, including travelling on stand by tickets, or not arranging YOUR return tickets within the period of travel stated in YOUR open ticket
- Payments for sporting events, concerts, shows, ceremonies or receptions, including wedding festivities and cultural events.

4.2 Baggage, personal items and travel documents

YOU are covered for the damage to or loss or theft of YOUR baggage, personal items and travel documents during YOUR TRIP. WE will repair, replace or pay YOU the original purchase price less an allowance for DEPRECIATION up to a maximum of \$1,500 per item, or up to the value chosen and shown on YOUR POLICY SUMMARY for SPECIFIED ITEMS.

WE will also reimburse YOU the REASONABLE EXPENSES for replacing YOUR passport and travel documents if they are lost, stolen or damaged during YOUR TRIP.

YOU'LL need to prove that YOU were on YOUR TRIP at the time of the loss, theft or damage, by providing a copy of YOUR passport stamps and the identification page or a copy of YOUR boarding pass.

YOU'RE not covered for:

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

YOU'RE not covered for loss, theft or damage to YOUR baggage, personal items or travel documents if they are:

- Left UNATTENDED in a PUBLIC PLACE
- Left in an unlocked vehicle
- Left in a locked vehicle overnight
- Left UNATTENDED in a vehicle (including taxis)
- Left in unlocked premises
- Valuables not carried on YOUR person when using transport providers
- Valuables left in YOUR accommodation where a safe has been provided and YOU fail to use it
- Left as unaccompanied baggage
- Sporting equipment or bicycles damaged while in use
- The electrical or mechanical breakdown of any personal item or software or programmed data

- Household effects, breakage of glass, fragile or brittle items (except for photographic or video equipment, electronic equipment, binoculars, spectacles, contact lenses or hearing aids), DEPRECIATION, moth, vermin, any process of cleaning, dyeing, repairing, restoring, wear and tear, leakage, gradual deterioration, atmospheric or climatic conditions, action of light or manufacturing defects
- From fraudulent use of credit cards, bank cards, mobile phones or any data based devices
- Goods which are intended for sale or trade or as trade samples
- Motor vehicles, scooters, mopeds, motorcycles, trailers, caravans, watercraft, aircraft (or other aerial device) or the parts of any of these
- Laptops, personal computers, tablets, phones or cameras packed in checked luggage when using transport providers
- Warranties, postage or insurance premiums paid on personal items
- YOUR TRAVELLING COMPANION'S personal items
- Travel documents sent by postal or courier service.

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

YOU'LL need to give US proof of ownership and value for YOUR lost or stolen baggage and personal items for YOUR claim.

For SPECIFIED ITEMS WE'LL need an original receipt, a recent valuation or documentation showing the item was specified on YOUR domestic contents POLICY.

Please try to keep YOUR damaged personal items for potential inspection by US.

We may choose to repair or replace the baggage or personal items, or pay YOU by crediting YOUR nominated bank account.

Baggage delay

YOU'RE covered for the reasonable cost of replacing essential items of clothing and toiletries if YOUR baggage is delayed by YOUR airline for more than 12 hours. YOU'RE not covered for make-up, perfume, cosmetics, jewellery, electronic equipment, hair dryers, hair straighteners or alcohol.

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

When making a claim YOU need to give US the original receipts for expenses incurred, and a delayed baggage report from the airline.

YOU'RE not covered for:

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

4.3 Cash

YOU'RE covered for the theft or accidental loss of YOUR cash (including travellers cheques and bank cards) during YOUR TRIP.

YOU'RE not covered for:

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

YOU'RE not covered for loss of cash if it is:

- Left UNATTENDED in a PUBLIC PLACE
- Left in a vehicle overnight
- Left in unlocked premises or an unlocked vehicle
- Left UNATTENDED in a vehicle (including taxis)
- Not carried on YOUR person when using transport providers
- Cash sent by postal or courier service
- Bonds, coupons, stamps, negotiable instruments, bullion, precious metals, deeds, manuscripts or securities of any kind
- Devaluation of currency or shortages because of an error in a foreign exchange transaction
- YOUR TRAVELLING COMPANION'S cash

Loss or theft of cash while in the care of SCHEDULED TRANSPORT providers, hotels, travel or tour operators, must be immediately reported to them. A claim must be lodged with them and a report given to US, otherwise YOUR claim may not be paid.

YOU'LL need to give US proof of ownership and value for YOUR lost or stolen cash.

YOU'LL need to prove that YOU were on YOUR TRIP at the time of the loss or theft. This may include:

- A copy of YOUR passport stamps and the identification page
- A copy of YOUR boarding pass.

4.4 Medical treatment and expenses

Medical treatment

YOU are covered for MEDICAL EXPENSES and reasonable additional accommodation and travel expenses if:

- They are a result of an INJURY or ILLNESS that YOU need immediate treatment for by a registered medical practitioner
- The INJURY happens during YOUR TRIP
- The ILLNESS happens during YOUR TRIP or is a COVERED CONDITION.

If YOU are hospitalised, WE will consider reasonable additional accommodation and travel expenses for a TRAVELLING COMPANION or IMMEDIATE FAMILY member to remain with YOU or travel from New Zealand to be with YOU. YOU'LL need prior approval for this.

YOU or someone acting on YOUR behalf must contact OUR emergency assistance provider, First Assistance on 09 356 2327 if YOU need hospitalisation or surgical treatment during YOUR TRIP.

WE may return YOU to New Zealand (or to another country) for further treatment if YOU are medically fit to travel. If YOU decline to return to New Zealand and continue YOUR TRIP against medical advice, WE may not be able to cover YOU for the rest of YOUR TRIP.

If YOU have to remain overseas beyond YOUR original return date because of an ILLNESS or INJURY covered under this section of the POLICY WE will auto-extend YOUR POLICY cover until YOU are medically fit to travel.

Cash allowance while in hospital

YOU'RE covered if YOU are hospitalised for more than 24 hours during YOUR TRIP, because of medical treatment that is covered above.

Follow up treatment in New Zealand

YOU'RE covered if YOU need ongoing medical treatment for an ILLNESS or INJURY that is covered above in the three months after YOU return to New Zealand.

Emergency dental treatment

YOU are covered for emergency dental treatment during YOUR TRIP to:

- Get relief from sudden and acute pain
- Get immediate treatment for YOUR teeth because of an INJURY

Burial expenses and repatriation of body

YOU'RE covered if while on YOUR TRIP YOU die because of a sudden and unforeseen event. WE will arrange and pay for the reasonable cost of:

- The burial of YOUR body in the area where the death occurred; or
- The return of YOUR remains to New Zealand, including the cost of embalming or cremation.

We will also pay for a scheduled return economy flight for an IMMEDIATE FAMILY member to accompany YOUR remains back to New Zealand.

YOU'RE not covered for:

- Any costs recoverable from the Accident Compensation Corporation of New Zealand (ACC), another insurance policy, a credit card company, a bank, or any other supplier or person
- WE will not pay a claim directly or indirectly caused or contributed to by any PRE-EXISTING CONDITIONS not listed in the POLICY SUMMARY as COVERED CONDITIONS
- Any costs which are covered under a reciprocal health agreement between the New Zealand Government and the country where YOU are treated
- Hospitalisation or surgical treatment YOU have without getting prior approval from US
- MEDICAL EXPENSES YOU pay for in New Zealand (except if covered by follow up treatment in New Zealand)
- Dental expenses YOU pay for in New Zealand
- Routine dental treatment or where the claim results from normal wear and tear
- MEDICAL EXPENSES YOU have to pay because of the error of a medical provider
- YOUR failure to get recommended vaccines, inoculations or other medications before YOUR TRIP
- Private hospital treatment where public hospital treatment is available
- Private hospital rooms
- Cosmetic dentistry

- Expenses or costs charged at above market rates for the goods or services provided, to the extent of the over charge.

4.5 Rental Vehicle

Rental vehicle excess waiver

YOU'RE covered if the RENTAL VEHICLE YOU hired is stolen or damaged during YOUR TRIP. WE will repay YOU for any EXCESS payable to the RENTAL VEHICLE company that is not refundable.

Cost to return rental vehicle

YOU are covered for REASONABLE EXPENSES to return a RENTAL VEHICLE YOU hired if:

- It is damaged and cannot be driven
- YOU are unable to drive because of an ILLNESS or INJURY
- YOU die.

YOU'RE not covered if:

- YOU are in breach of any local driving laws or rules
- YOU have not hired from a licensed RENTAL VEHICLE company
- YOU have violated the terms of the RENTAL VEHICLE agreement
- YOU did not take up the RENTAL VEHICLE company's comprehensive motor insurance for the duration of the rental period
- The RENTAL VEHICLE is being driven by anyone not named on the POLICY SUMMARY.

4.6 Personal liability

Legal liability

YOU'RE covered if YOU are legally liable for damages, compensation, or legal expenses as a result of YOUR negligence during YOUR TRIP, causing:

- ACCIDENTAL DEATH or bodily INJURY of any person
- Loss of or damage to property.

Legal expenses for false arrest

YOU'RE covered if during YOUR TRIP, YOU have to pay legal costs as a result of YOUR false arrest or wrongful detention by any legally recognised foreign government.

We will reimburse YOUR reasonable legal costs.

YOU'RE not covered if:

- YOU admit fault or liability to anyone without OUR prior written consent
- Legal liability is not established in a New Zealand court or in a court of the country in which the event occurred.

WE will not cover YOU for liability arising out of or in connection with:

- The possession or use of vehicles, aircraft or watercraft
- Land or buildings owned, or held in trust by YOU or in YOUR custody and control
- The use of firearms
- Any work, occupation, business or profession
- Employer liability or contractual liability to any member of YOUR IMMEDIATE FAMILY

- Legal costs resulting from any criminal proceedings
- Wilful, malicious or unlawful acts by YOU or any member of YOUR IMMEDIATE FAMILY
- Bodily INJURY to any member of YOUR IMMEDIATE FAMILY that lives with YOU
- Damage caused by animals belonging to YOU or in the care, custody or control of YOU or any member of YOUR IMMEDIATE FAMILY
- Any damages, compensation and legal expenses for which YOU become liable because of the use of a RENTAL VEHICLE causing bodily INJURY (including death) of another person or loss or damage to property other than YOUR RENTAL VEHICLE.

4.7 Kidnap and ransom

Ransom

YOU are covered if YOU are KIDNAPPED and a ransom is paid.

Hijack cash benefit

YOU are covered if the aircraft or ship YOU are travelling on as a fare paying passenger is HIJACKED.

YOU'RE not covered for:

- Any claim where YOU or YOUR business connections have engaged in activities that could be expected to increase the risk of HIJACK or KIDNAP
- YOU don't have independent evidence in writing providing proof of KIDNAP or HIJACK.

4.8 Domestic pets – kennel and cattery cover

(Available only if YOU selected the Travel Insurance Plus policy)

YOU'RE covered for the costs of extra accommodation for any dog and/or cat YOU own if YOU are delayed beyond YOUR original TRIP return date because of an event covered under YOUR POLICY and beyond YOUR control.

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

4.9 Accidental Death

Death cover

WE will pay YOUR estate a death cover benefit, if, during YOUR TRIP, YOU suffer an INJURY causing accidental death while YOU are a fare paying passenger on public transportation.

YOUR estate will need to provide medical reports and/or certificates to conclusively prove that death arose directly because of an INJURY during YOUR TRIP and was accidental. WE are entitled to arrange a postmortem examination at OUR cost.

Legal expenses relating to death:

YOU are covered for legal expenses that YOUR estate pays in seeking compensation following YOUR ACCIDENTAL DEATH, provided that all expenses are paid with OUR written consent and WE have control over the selection and appointment of YOUR legal representatives and the conduct of the proceedings.

If YOUR estate makes a claim under this clause, WE have the first right of reimbursement for amounts paid by US against monies paid or payable to YOUR estate.

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

YOU'RE not covered for:

- Death directly or indirectly caused or contributed to by an ILLNESS or natural cause
- Death that happens 90 days or more after YOUR INJURY
- Legal expenses if there is no reasonable prospect of compensation.

5. Policy Definitions

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

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

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

Changes in your health means:

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

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

Child or **children** means a **child** or **children** belonging to either **you**, your spouse or partner (including legally adopted or fostered **children**).

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

Covered condition means:

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

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

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

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

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

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

Human pandemic illness means an **illness** that has a pandemic alert, advisory guideline, notification, declaration or other similar publication issued by the New Zealand government or the world health organisation.

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

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

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

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

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

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

For the purpose of this definition, 'reasonable and necessary expenses' are the expenses incurred for the standard level of hospital, medical, surgical, nursing home or other attention or treatment given in the country **you** are in. **We** will determine whether expenses are reasonable and necessary based on all relevant information.

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

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

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

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

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

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

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

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

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

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

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

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

Spouse means the person:

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

Supplier failure means a provider **you** are relying on for **your** travel or accommodation is declared bankrupt by the courts or is taken over by a liquidator.

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

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

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

Unattended means:

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

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

6. We're here to help

If you have an emergency while you're overseas:

Call OUR emergency assistance provider, First Assistance on +64 9 356 2327. They're available to help YOU anytime, 24/7.

For non emergencies while overseas;

Call US on the TSB – Cigna Insurance Helpline on +64 4 917 5160

Making a claim during YOUR TRIP:

For medical emergencies: if YOU are taken by ambulance to hospital following an emergency call, YOU or a TRAVELLING COMPANION must call First Assistance as soon as possible once YOU have been admitted to hospital.

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

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

Our first steps will always be to:

- Confirm YOU are in a safe place
- Establish the best local treatment available to YOU
- Consider YOUR health and best interests.

Making a claim before or after YOUR TRIP:

If YOU need to make a claim before or after YOUR TRIP, please call the TSB – Cigna Insurance Helpline on 0800 244 467 or +64 4 917 5160, or email US on travelclaims@cigna.com.

If YOU are able to claim back any part of a claim from a transport provider, ACC, another insurance POLICY, a credit card company, a bank, or any other supplier or person, YOU must do this in the first instance and advise US of the details. In this circumstance WE will only pay the difference between YOUR loss and the amount/s YOU are entitled to receive.

Complaints

If YOU have a complaint WE are happy to discuss it. Please contact US on the TSB – Cigna Insurance Helpline on 0800 244 467 (or +64 4 917 5160 if YOU are overseas), or email US on complaintsandquality.nz@cigna.com. OUR Customer Service team will do their best to resolve YOUR issue straight away. However, if they can't sort out the issue, OUR dedicated Customer Resolution Consultant will personally take on YOUR case.

Also, Cigna is a member of the Insurance and Financial Services Ombudsman (IFSO) scheme, a free, independent service which can help settle any dispute YOU are unable to resolve with US.

IFSO contact details

Email:	info@ifso.nz
Phone:	0800 888 202
Postal address:	PO Box 10 845, Wellington 6143
Website	www.ifso.nz

7. About Cigna

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

WE'VE been operating in New Zealand for more than 90 years, and now protect over 295,000 New Zealanders with OUR insurance policies. Cigna New Zealand is part of Cigna Corporation, a Fortune 500 company and one of the world's largest publicly owned companies.

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

Cigna's Financial Strength

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

The rating scale is:

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

Privacy

Any details YOU provide will be held securely by Cigna for the purpose of providing YOU with quotations and information about OUR products and services. YOUR details will never be disclosed to third parties, except for purposes of setting up and administering any policy YOU wish to take out. From time to time, TSB may contact YOU with information about products and services, which TSB feels may be of interest to YOU. Under the Privacy Act 1993 YOU have the right of access to and correction of personal information provided by YOU. If YOU would prefer not to be contacted about these products please call the TSB – Cigna Insurance Helpline on 0800 244 467.

Contact us

Cigna Life Insurance New Zealand Limited

For general information about your policy, including premiums, address changes etc.

Phone: 0800 244 467

Fax: 04 470 9152

Email: tsbtravelinsurance@cigna.com

To register a complaint

Email: complaintsandquality.nz@cigna.com
www.cigna.com

To request a claim form or ask any questions related to a claim:

Email: travelclaims@cigna.com

Postal address:

Cigna Life Insurance,
PO Box 24031, Manners Street
Wellington 6142



