

Probus South Pacific Limited
Premier Travel Insurance
Annual Multi-Trip Policy
(New Zealand Residents)

CHUBB®

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Probus South Pacific Limited

Premier Travel Insurance Annual Multi-Trip



This booklet contains important information about the Probus South Pacific Limited Premier Travel Insurance Annual Multi-Trip Policy (New Zealand Residents) and should be read carefully and stored in a safe place.

Importantly, “We”, “Us” and “Our” in this section refers to the insurer Chubb Insurance Australia Limited (Chubb) (ABN 23001642020, AFS Licence No. 239687) of Grosvenor Place, Level 38, 225 George Street, Sydney NSW 2000, and not Probus South Pacific Limited.

We recommend that You take this with You when You travel.

Please note that all amounts quoted are in Australian dollars.

Important Information About The Cover

These Terms and Conditions set out important information about the insurance available to persons who meet the Eligibility Criteria. The Terms and Conditions explain the nature of the arrangements and their relevant benefits and risks.

Probus South Pacific Limited (ABN 38 726 423 979) Perth House, Ground Floor, Suite 1, 85 George Street Parramatta NSW 2150 (Probus) is the insured under a master policy. The Probus Travel Insurance Master Policy Number is set out below:

Probus Travel Insurance Master Policy Number: 09PSPCT002 (the Master Policy)

This Master Policy may be accessed by persons who meet the Eligibility Criteria, as set out in the Definitions of Covered Persons and Eligibility Criteria. The Master Policy is underwritten by the insurer Chubb Insurance Australia Limited (Chubb) (ABN 23 001 642 020, AFS Licence No. 239687) of Grosvenor Place, Level 38, 225 George Street, Sydney NSW 2000.

Chubb can be contacted as follows:

Address: Grosvenor Place, Level 38, 225 George Street, Sydney NSW 2000

Postal Address: GPO Box 4065 Sydney NSW 2001

T 1800 815 675

F +61 2 9335 3467

E trave.au@chubb.com

Claim lodgement: travelclaims.au@chubb.com

Under the Master Policy entered into between Probus and Chubb You can obtain access to the benefits detailed in these Terms and Conditions provided by Chubb as the insurer, subject to the satisfactory completion of the application form and payment of the appropriate access fee.

Access to cover is provided to You solely by reason of the statutory operation of section 48 of the Insurance Contracts Act 1984 (Cth). You do not enter into an agreement with Chubb and Chubb does not hold anything on trust for You under this Master Policy. Probus is not the insurer, does not guarantee or hold this right on trust for You, does not act on Chubb's or Your behalf and is not authorised to and makes no recommendation in relation to these insurances. Neither PROBUS nor any of its related corporations are Authorised Representatives (under the Corporations Act 2001 (Cth) of Chubb or any of its related companies. Probus has no responsibility or liability to You in relation to any insurance claims.

Chubb or Probus may vary, terminate or not renew the Master Policy where permitted by law and Your consent may not be required in each case. Probus will notify You of any variation, termination or non-renewal of the policies. Variation, termination or non-renewal does not affect Your rights arising before these events occurred.

You will be bound by the definitions, terms and conditions, exclusions and claims procedures set out in this document.

These Terms and Conditions comprised of two contracts. The first contract provides cover for Loss of Deposits under benefit Section 3. The second contract provides indemnity for the balance of cover under this Policy. For the purpose of this Policy, and all accompanying materials, the two contracts will be referred to and considered as one Policy document. All other provisions apart from the coverage sections apply to both contracts.

Please read this document carefully and keep it in a safe place.

Selecting Your Cover

You need to identify the coverage option that is appropriate for Your needs or available to You.

Plan Type	Covered Locations under each Plan
Worldwide	Worldwide (excluding Cuba for US citizens) and Domestic.

Summary of Benefits

The following tables summarise the benefits We can provide and can be used as a quick reference tool. The destinations covered and the level of cover varies according to the plan selected.

A detailed description of the cover is set out in the benefits section. The cover provided is subject to the terms, conditions and exclusions contained in this Policy document.

Please note that other documents that make up the Policy such as the Confirmation of Cover Letter may amend the standard terms, conditions and exclusions contained in this Policy document.

Maximum benefit limits apply, as set out in the following tables. Where specified, sub limits also apply. The term “Unlimited” only means there is no specified dollar limit. Policy terms do however apply limits on what We will pay for such benefits. All benefit limits are in Australian currency (AUD).

If You are travelling with a Dependent Child or a Grandchild, who is a Covered Person, the maximum benefit amounts We will pay for claims by You and a Dependent Child or a Grandchild is the amount shown in the Summary of Benefits table. If You are travelling with another person who is a Covered Person, the maximum benefit amounts We will pay for claims by You is twice the benefit shown in the Summary of Benefits.

Excess: The excess is the first amount of a claim which You must bear. We do not pay for this amount.

- The Policy excess is \$100 for the international travel. (GST is not applicable for international plans).
- The Policy excess is \$50 for the domestic travel (including GST).

Schedule of Benefits and Scope of Cover

Premier Travel Insurance Annual Multi-Trip – Summary of Benefits Table

Schedule of Benefits	Worldwide	Domestic
1. Overseas Medical and Dental Expenses (please refer to Section 1)	Unlimited	Not Applicable
2. Additional Expenses	Unlimited	\$15,000
2.1 Resumption of Journey (sub limit)	\$3,000	\$3,000
2.2 Special Events (sub limit)	\$2,000	\$2,000
2.4 If You Die (sub limit) (please refer to Section 2)	\$10,000	\$10,000
3. Loss of Deposits and Cancellation Charges Travel Agent’s Cancellation Fee (sub limit) (please refer to Section 3)	Unlimited Lesser of \$750 or 15% of the refundable amount	\$15,000 Lesser of \$750 or 15% of the refundable amount

Schedule of Benefits	Worldwide	Domestic
4. Luggage and Travel Documents	\$12,000	\$5,000
4.1 Loss, Theft or Damage		
a) Item Limit (each item)	\$500	\$500
b) Video & Electrical Equipment (sub limit)	\$3,500	\$3,500
4.2 Delayed Luggage Allowance		
a) More than 24 hours (sub limit)	\$500	\$500
b) More than 72 hours (sub limit) (please refer to Section 4)	\$1,000	\$1,000
5. Replacement of Money (please refer to Section 5)	\$300	Not Applicable
6. Rental Vehicle Excess (please refer to Section 6)	\$3,000	\$2,000
7. Travel Delay Accommodation (please refer to Section 7)	\$1,200	\$500
8. Flight Delay		
a) More than 6 hours	\$100	Not Applicable
b) More than 12 hours (please refer to Section 8)	\$200	Not Applicable
9. Cash in Hospital		
a) Daily Amount	\$100	Not Applicable
b) Maximum Amount (please refer to Section 9)	\$8,000	Not Applicable
10. Public Transport Hijacking		
a) Daily Amount	\$1,000	Not Applicable
b) Maximum Amount (please refer to Section 10)	\$15,000	Not Applicable
11. Personal Liability (please refer to Section 11)	\$2,000,000	\$2,000,000
12. Accidental Loss of Life & Permanent Loss	\$50,000	\$15,000
Maximum amount for Dependent Child or Grandchild:		
a) Accidental Loss of Life	\$1,000	\$1,000
b) Permanent Loss (please refer to Section 12)	\$10,000	\$10,000

General Conditions

Commencement and Period of Your Policy

Cover under Section 3 Loss Of Deposits and Cancellation Charges starts from the Issue Date (or the Renewal Date) and continues until the end of the Period of Insurance. All other covers all start from the Start Date and continues until the end of the Period of Insurance.

Renewal of Your Policy

We may, at our discretion, offer to renew your Policy for a further consecutive year upon payment of the access fee. Payment of Your access fee is deemed to be acceptance of an offer of renewal for a further Period of Insurance. If You continue to pay Your access fee, then unless Your Policy is cancelled or We advise You prior to the Renewal Date that We will not be renewing, a policy on the same terms and conditions automatically comes in to existence for one (1) year from the Renewal Date. For clarity, where we offer to renew Your Policy, You will be issued a new contract of insurance. It will not be an extension of this Policy. Renewal will not be offered once You have exceeded the Maximum Age.

Expiry of Your Policy

Your Policy expires at the end of the Period of Insurance. We may decide not to renew Your Policy. We will send You an expiry notice at least fourteen (14) days before the expiry of Your Policy or send You a renewal offer to renew Your Policy under the same or different terms.

If Your Policy is cancelled or otherwise terminated, the Period of Insurance will be from the Issue Date or Renewal Date, whichever is the later, up to and including the date of cancellation or termination.

Currency

All payments by You to the Policyholder and Us to You or someone else (including the Policyholder) under Your Policy must be in Australian currency. This is an annual Policy. We may change Your access fee from the Renewal Date if We notify You of the change prior to that date. If You do not receive a renewal notice then Your access fee will not change.

If expenses are incurred in a foreign currency, then the rate of currency exchange used to calculate the amount payable in Australian Dollars (AUD) will be the rate at the time You incur the expense or suffer the loss.

General Exclusions

We will not (under any Section) pay for claims arising directly or indirectly from:

1. costs or expenses incurred outside the Period of Insurance;
2. air travel other than as a passenger on a fully licensed passenger carrying aircraft operated by an airline or an air charter company;
3. war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection or military or usurped power;
4. any loss or expense with respect to Cuba for US Citizens or a specially designated person, entity, group or company on the Specially Designated List or which if reimbursed or paid by Us would result in Us being in breach of trade or economic sanctions or other such similar laws or regulations;
5. any nuclear reaction or contamination, ionising rays or radioactivity;
6. loss or damage caused by detention, confiscation or destruction by customs or other officials or authorities;

7. any unlawful act committed by You or if You have not been honest and frank with all answers, statements and submissions made in connection with Your insurance application or claim;
8. any government prohibition, regulation or intervention;
9. Section 2 Additional Expenses or Section 3 Loss of Deposits and Cancellation Charges in respect of any costs or expenses incurred prior to You being certified by a Doctor as unfit to travel;
10. travel booked or undertaken against the advice of any Doctor or after You or a Travelling Companion had been diagnosed with a Terminal Illness;
11. loss or theft or damage to property, or death, illness or bodily injury if You fail to take reasonable care;
12. any Pre-Existing Medical Condition You or Your Travelling Companion have;
13. any Pre-Existing Medical Condition of any other person unless the person is hospitalised or dies in New Zealand after the Issue Date and at the Issue Date You have a reasonably held view that the chance of a claim occurring was highly unlikely. The maximum amount We will pay under the Policy for claims arising from this is \$4,000;
14. pregnancy or childbirth involving You or any other person if You are aware of the pregnancy prior to the Issue Date and,
 - i. where complications of this pregnancy have occurred prior to this date, or
 - ii. where the conception was medically assisted; (b) pregnancy or childbirth involving You or any other person after the twenty-fourth (24th) week of pregnancy or where the problem arising is not an unexpected serious medical complication;
15. Your or a Travelling Companion's suicide, attempted suicide, self-inflicted injury or condition, stress, travel exhaustion, the effect of alcohol or drugs or the transmission of any sexually transmittable disease or virus;
16. Your or a Travelling Companion's nervous, anxiety or stress disorders resulting in a disinclination to travel or complete Your Journey;
17. participation by You or Your Travelling Companion in hunting, racing (other than on foot), polo playing, hang gliding, sports activities in a professional capacity, mountaineering or rock climbing using ropes or guides, bungee jumping or scuba diving unless You hold an Open Water Diving Certificate or are diving with a qualified diving instructor;
18. participation by You or Your Travelling Companion in motor cycling for any purpose except involving the use of a hired motorcycle with an engine capacity of 200cc or less, provided that the driver holds a current New Zealand Motor Cycle Licence;
19. participation by You or Your Travelling Companion in abseiling, ballooning, parachuting, paragliding or gliding;
20. consequential loss of any kind including loss of enjoyment or any financial loss not specifically covered in the Policy;
21. any Goods and Services Tax (GST) liability or any fine, charge or penalty You are liable for because of a failure to fully disclose to Us Your input tax credit entitlement for the premium;
22. failure of any travel agent, tour operator, accommodation provider, airline or other carrier, car rental agency or any other travel or tourism services provider to provide services or accommodation due to their Insolvency or the Insolvency of any person, company or organisation they deal with;
23. Section 2 Additional Expenses, Section 3 Loss of Deposits and Cancellation Charges and Section 7 Travel Delay arising from acts of terrorism;

24. any benefit that if paid, would result in Us contravening the Health Insurance Act 1973 (Cth) or the Private Health Insurance Act 2007 (Cth) or any succeeding legislation to those Acts;
25. any incident or Event that occurs after You exceed the Maximum Age. All cover shall cease upon You exceeding the Maximum Age. This will not prejudice any entitlement to claim benefits which has arisen before You exceeded the Maximum Age.

Aged over seventy-five (75) years: You will not be covered for any Pre-Existing Medical Conditions including the medical conditions listed in the table below.

Aged up to seventy-five (75) years: Refer to the medical conditions listed in the table below.

Subject to the terms and conditions specified, if You are seventy-five (75) years of age or under, the following listed medical conditions are automatically covered under this Policy, and are not subject to Exclusions 12 and 13 above.

The time frames applicable to each medical condition apply from the issue date of Your Policy as shown on Your Confirmation of Cover Letter.

Acne

Asthma

If You have not had an asthma attack requiring treatment by a Doctor in the last twelve (12) months.

Bell's Palsy

Benign Positional Vertigo

Bunions

Carpal Tunnel Syndrome

Cataracts

Coeliac Disease

Congenital Blindness

Congenital Deafness

Diabetes Non-insulin dependent

If You were diagnosed over twelve (12) months ago and have not had any complications in the last twelve (12) months. You must also have a blood sugar level reading between 4 and 10.

Dry Eye Syndrome

Epilepsy

If there are no underlying medical conditions and You have not required treatment by a Doctor for a seizure in the last twelve (12) months.

Eczema

Folate Deficiency

Food Intolerance

Gastric Reflux

Glaucoma

Gout

If the gout has remained stable for the past six (6) months.

Graves' Disease

Hay Fever

Hiatus Hernia

If no surgery is planned in the next two (2) years.

Hip Replacement

If performed more than six (6) months ago.

High Blood Pressure

If You have no known heart conditions and Your current BP reading is below 165/95.

High Cholesterol

If You have no known heart conditions.

Hypothyroidism, including Hashimoto's Disease

Impaired Glucose Tolerance

Incontinence

Iron Deficiency Anaemia

Lipoma

Macular Degeneration

Meniere's Disease

Menopause

Migraine

Nocturnal Cramps

Osteopaenia

Osteoporosis

Peptic Ulcer

If Your condition has remained stable for more than six (6) months.

Pernicious Anaemia

Plantar Fasciitis

Prostate Cancer

If You are no longer undergoing treatment and have a P.S.A. (Prostate Specific Antigen) reading of 3.0 or less.

Raynaud's Disease

Rhinitis

Rosacea

Sinusitis (chronic)

Sleep Apnoea

Solar Keratosis

Stroke

If the stroke occurred more than twelve (12) months ago and no further rehabilitation or specialist review is planned.

Trigeminal Neuralgia

Trigger Finger

Underactive Thyroid

If not as a result of a tumour.

Vitamin B12 Deficiency

How to make a Claim

If You fail to comply with the terms and conditions of this cover, We may be entitled to refuse to pay or reduce any claim that may be payable.

Please first read the relevant section of the specific and general terms and conditions to determine what is covered, noting particularly any conditions and exclusions and/or requests for specific data relating to Your claim.

In the event of a medical emergency or for travel assistance whilst overseas call Chubb Assistance on +61 2 8907 5995.

1. A written notice of a claim must be addressed to The Claims Department, Chubb Insurance Australia Limited (Chubb), GPO Box 4907, Sydney NSW 2001, within thirty (30) days after the occurrence or commencement of any loss covered under these sections or as soon as reasonably practicable thereafter.
2. For a claim form please contact Us on 0800 422 346 or +61 2 9231 3697.
3. Benefits will be payable upon receipt of written proof, as required by Us, of a legitimate covered loss.
4. We will make payments within thirty (30) days if You are entitled to receive reimbursement.

All information and evidence required by Us or Our agents shall be furnished at the expense of You or Your personal representative and shall be in such form and of such nature as We may prescribe.

Complaints and Dispute Resolution

We take the concerns of our customers very seriously and have detailed complaint handling and internal dispute resolution procedures that you can access. Please note that if we have resolved your initial complaint to your satisfaction by the end of the 5th business day after we have received it, and you have not requested that we provide you a response in writing, the following complaint handling and internal dispute resolution process does not apply. This exemption to the complaints process does not apply to complaints regarding a declined claim, the value of a claim, or about financial hardship.

Stage 1 – Complaint Handling Procedure

If you are dissatisfied with any aspect of your relationship with Chubb including our products or services and wish to make a complaint, please contact us at:

The Complaints Officer
Chubb Insurance Australia Limited
GPO Box 4065
Sydney NSW 2001
O 1800 815 675
E Complaints.AU@chubb.com

The members of our complaint handling team are trained to handle complaints fairly and efficiently.

Please provide us with your claim or policy number (if applicable) and as much information as you can about the reason for your complaint.

We will investigate your complaint and keep you informed of the progress of our investigation. We will respond to your complaint in writing within fifteen (15) business days provided we have all necessary information and have completed any investigation required. In cases where further information or investigation is required, we will work with you to agree reasonable alternative time frames and, if we cannot agree, you may request that your complaint is taken to Stage 2 and referred to our internal dispute resolution team. We will otherwise keep you informed about the progress of our response at least every ten (10) business days, unless you agree otherwise.

Please note if your complaint relates to Wholesale Insurance (as defined in the General Insurance Code of Practice), we may elect to refer it straight to Stage 2 for review by our Internal Dispute Resolution team.

Stage 2 – Internal Dispute Resolution Procedure

If you advise us that you wish to take your complaint to Stage 2, your complaint will be reviewed by members of our internal dispute resolution team, who are independent to our complaint handling team and are committed to reviewing disputes objectively, fairly and efficiently.

You may contact our internal dispute resolution team by phone, fax or post (as below), or email at:

Internal Dispute Resolution Service
Chubb Insurance Australia Limited
GPO Box 4065
Sydney NSW 2001
O +61 2 9335 3200
F +61 2 9335 3411
E DisputeResolution.AU@chubb.com

Please provide us with your claim or policy number (if applicable) and as much information as you can about the reason for your dispute.

We will keep you informed of the progress of our review of your dispute at least every ten (10) business days and will respond to your dispute in writing within fifteen (15) business days, provided we have all necessary information and have completed any investigation required. In cases where further information or

investigation is required, we will work with you to agree reasonable alternative time frames. If we cannot agree, you may refer your dispute to the Australian Financial Complaints Authority (AFCA) as detailed under Stage 3 below, subject to its Rules. If your complaint or dispute falls outside the AFCA Rules, you can seek independent legal advice or access any other external dispute resolution options that may be available to you.

Stage 3 – External Dispute Resolution

If you are dissatisfied with our internal dispute determination, or we are unable to resolve your complaint or dispute to your satisfaction within forty-five (45) days, you may refer your complaint or dispute to AFCA, subject to its Rules.

AFCA is an independent external dispute resolution scheme approved by the Australian Securities and Investments Commission. We are a member of this scheme and we agree to be bound by its determinations about a dispute. AFCA provides fair and independent financial services complaint resolution that is free to consumers.

You may contact AFCA at any time at:

Australian Financial Complaints Authority
GPO Box 3
Melbourne VIC 3001
O 1800 931 678 (free call)
F +61 3 9613 6399
E info@afca.org.au
W www.afca.org.au

Time limits may apply to complain to AFCA and so you should act promptly or otherwise consult the AFCA website to find out if or when the time limit relevant to your circumstances expires.

Privacy Statement

In this Statement “We”, “Our” and “Us” means Chubb Insurance Australia Limited (Chubb).

“You” and “Your” refers to Our customers and prospective customers as well as those who use Our Website.

This Statement is a summary of Our Privacy Policy and provides an overview of how We collect, disclose and handle Your Personal Information. Our Privacy Policy may change from time to time and where this occurs, the updated Privacy Policy will be posted to Our website.

Why We collect Your Personal Information

The primary purpose for Our collection and use of Your Personal Information is to enable Us to provide insurance services to You. Sometimes, We may use Your Personal Information for Our marketing campaigns, in relation to new products, services or information that may be of interest to You. If You wish to opt out of Our marketing campaigns You can contact Our customer relations team on 1800 815 675 or email CustomerService.AUNZ@chubb.com.

How We obtain Your Personal Information

We collect Your Personal Information (which may include sensitive information) at various points including but not limited to when You are applying for, changing or renewing an insurance policy with Us or when We are processing a claim. Personal Information is usually obtained directly from You but sometimes via a third party such an insurance intermediary or Your employer (e.g. in the case of a group insurance policy). Please refer to Our Privacy Policy for further details.

When information is provided to Us via a third party We use that information on the basis that You have consented or would reasonably expect Us to collect Your Personal Information in this way. We take reasonable steps to ensure that You have been made aware of how We handle Your Personal Information.

When do We disclose Your Personal Information?

We may disclose the information We collect to third parties, including service providers engaged by Us to carry out certain business activities on Our behalf (such as claims assessors and call centres in Australia). In some circumstances, in order to provide Our services to You, We may need to transfer Your Personal Information to other entities within the Chubb group of companies such as the regional head offices of Chubb located in Singapore, UK or USA (Chubb Group of Companies), or third parties with whom We (or the Chubb Group of Companies) have sub-contracted to provide a specific service for Us, which may be located outside of Australia (such as in the Philippines or USA). These entities and their locations may change from time to time. Please contact us, if you would like a full list of the countries in which these third parties are located.

Where access to Our products has been facilitated through a third party (for example: insurance broker, online marketing agency etc) We may also share Your information with that third party.

In the circumstances where We disclose Personal Information to the Chubb Group of Companies, third parties or third parties outside Australia We take steps to protect Personal Information against unauthorised disclosure, misuse or loss.

Your Consent

In dealing with Us, You agree to Us using and disclosing Your Personal Information as set out in this Privacy Statement and Our Privacy Policy. This consent remains valid unless You tell Us otherwise. If You wish to withdraw Your consent, including for things such as receiving information on products and offers by Us or persons We have an association with, please contact Our Privacy Officer.

Access to and correction of Your Personal Information

If you'd like a copy of your Personal Information or wish to correct or update it, want to withdraw Your consent to receiving offers of products or services from Us or persons We have an association with, or You would like a copy of Our Privacy Policy, please contact Our customer relations team on 1800 815 675 or email CustomerService.AUNZ@chubb.com.

To request access to, update or correct your personal information held by Chubb, please complete Our Personal Information Request Form online or download it from www2.chubb.com/au-en/footer/privacy.aspx and return to:

Email: CustomerService.AUNZ@chubb.com
Fax: + 61 2 9335 3467
Address: GPO Box 4907 Sydney NSW 2001

How to Make a Complaint

If You have a complaint or would like more information about how We manage Your Personal Information, please review Our Privacy Policy for more details, or contact:

Privacy Officer
Chubb Insurance Australia Limited
GPO Box 4907 Sydney NSW 2001
+61 2 9335 3200
Privacy.AU@chubb.com.

General Insurance Code of Practice

We are a signatory to the General Insurance Code of Practice (the Code). The objectives of the Code are to further raise standards of service and promote consumer confidence in the general insurance industry. Further information about the Code and your rights under it is available at www.codeofpractice.com.au and on request.

Financial Claims Scheme

We are an insurance company authorised under the Insurance Act 1973 (Cth) (Insurance Act) to carry on general insurance business in Australia by the Australian Prudential Regulation Authority (APRA) and are subject to the prudential requirements of the Insurance Act.

The Insurance Act is designed to ensure that, under all reasonable circumstances, financial promises made by Us are met within a stable, efficient and competitive financial system.

Because of this We are exempted from the requirement to meet the compensation arrangements Australian financial services licensees must have in place to compensate retail clients for loss or damage suffered because of breaches by the licensee or its representatives of Chapter 7 of the Corporations Act 2001 (Cth). We have compensation arrangements in place that are in accordance with the Insurance Act.

In the unlikely event that We were to become insolvent and were unable to meet Our obligations under the Policy, a person entitled to claim may be entitled to payment under the Financial Claims Scheme. Access to the Scheme is subject to eligibility criteria. Please refer to <https://www.fcs.gov.au> for more information.

The Meaning of Certain Words

Throughout this document, certain words begin with capital letters. These words have special meaning and are included in the Definitions section of this Policy Wording. Please refer to the Definitions for their meaning.

Any reference to an Act, legislation or legislative instrument in this document also refers to that Act, legislation or legislative instrument as amended and as may be in force from time to time.

Definitions

Please use this Definitions section to find the meaning of these words throughout this booklet.

Accidental Injury means a bodily injury resulting from an accident and which is not an illness and which:

- a) is caused by violent, external and visible means; and
- b) occurs as a result of an accident occurring during Your Period of Insurance; and
- c) results within twelve (12) months of the accident; and
- d) includes sickness directly resulting from medical or surgical treatment rendered necessary by the accident; and
- e) may include a bodily injury caused by You being directly and unavoidably exposed to the elements as a result of an accident.

Accidental Loss of Life means death occurring as a result of an Accidental Injury and includes Disappearance.

Accompanying means travelling with the Probus or Rotary Club Member or Family Member who is on a Journey.

Business Partner means a person You own a registered New Zealand business with which has an New Zealand Business Number.

Confirmation of Cover Letter means the document the Policyholder will send You which contains details of the cover provided to You by Us.

Covered Person means a person who has met the Eligibility Criteria and has had an application for cover accepted in relation to a Journey to be undertaken by them and who has made payment of the access fee, if relevant. A Covered Person is a person that is legally entitled to claim under the Policy by reason of the

operation of section 48 of the Insurance Contracts Act and on no other basis. A Covered Person is not a contracting insured under the Policy with Us. Our agreement is entered into with the Policyholder. A Covered Person is a person named as a Covered Person on Your Confirmation of Cover Letter

Dependent Child means the unmarried dependent child of You (including step or legally adopted child) who are:

- a) up to and including eighteen (18) years of age; or
- b) up to and including twenty-one (21) years of age whilst they are full-time students at an accredited institution of higher learning and primarily dependent upon You for maintenance and support.

Disappearance means if Your body has not been found within twelve (12) months from the date of the disappearance, sinking or wrecking of a conveyance in which You were travelling on that date, We will presume, subject to there being no evidence to the contrary, You have died as a result of an Accidental Injury.

Doctor means a legally registered medical practitioner who is not You or Your relative.

Eligibility Criteria means the following criteria that a Probus or Rotary Club Member or Family Member and up to one guest must meet in order to be eligible for cover under this Policy:

- a) You must not be over eighty (80) years of age.
- b) must be a resident of New Zealand; and
- c) must be undertaking a trip within the maximum duration as per the definition of Journey.

in the event of being a guest, they must be Accompanying the eligible Probus or Rotary Club Member or Family Member.

Event(s) means an occurrence that could give rise to a claim for a benefit under Your Policy. Any one occurrence or series of occurrences attributable to one source or originating cause is deemed to be one Event.

Family Member means the Probus or Rotary Club Member's spouse/partner, mother, father, son, daughter, brother or sister.

Foot means the entire foot below the ankle.

Grandchild means Your unmarried grandchild (including step or legally adopted grandchild) who is:

- a) up to and including eighteen (18) years of age; or
- b) up to and including twenty-one (21) years of age whilst

they are full-time students at an accredited institution of higher learning and primarily dependent upon You or Your grandchild (including step or legally adopted child) for maintenance and support.

Hand means the entire hand below the wrist.

Home means Your usual place of residence in New Zealand.

Insolvency means bankruptcy, provisional liquidation, liquidation, insolvency, appointment of a receiver or administrator, entry into a scheme of arrangement, statutory protection stopping the payment of debts or the happening of anything of a similar nature under the laws of any jurisdiction.

Issue Date means the date We agree to provide insurance under the Policy as shown on Your Confirmation of Cover Letter.

Journey means the period commencing at the time You leave Your Home to start Your journey to which this Policy applies and ceasing at the time You return to Your Home, provided the journey:

- a) commences and terminates while this Policy is in force; and
- b) has either an interstate or overseas destination or, if intrastate (i.e. within the State You normally

- reside) involves You travelling more than a one-hundred (100) kilometre radius from Your Home; and
- c) is not more than forty-five (45) consecutive days.

The journey can be undertaken by the Covered Person for either Probus or Rotary club travel and/or private travel.

Limb means the entire limb between the shoulder and the wrist and includes the whole Hand, or between the hip and the ankle and includes the whole Foot.

Master Policy means the master policy entered into between Us and the Policyholder under which We are the insurer and which specifically incorporates the master terms in writing

Maximum Age means eighty (80) years of age. All cover shall cease upon You exceeding the Maximum Age. This will not prejudice any entitlement to claim benefits which has arisen before You exceeded the Maximum Age.

Period of Insurance means:

- a) in respect of claims arising from Loss of Deposits and Cancellation Charges under Section 3, the period starting from the Issue Date or the latest Renewal Date, whichever is the later; and ending one (1) calendar year from the Start Date or the latest Renewal Date, whichever is the later; and
- b) in respect of all other cover, one (1) calendar year from the Start Date or the latest Renewal Date, whichever is the later.

Permanent Loss means:

- a) physical severance or total loss of the use of a Limb having lasted twelve (12) consecutive months and at the expiry of that period is beyond hope of improvement; or
- b) irrecoverable loss of all sight in an eye;

which in each case is caused by an Accidental Injury.

Pre-Existing Medical Condition means:

- a) any physical defect, condition, illness or disease for which treatment, medication or advice (including investigation) has been received or prescribed by a Doctor or dentist in the ninety (90) days prior to each Journey; or
- b) a condition, the manifestation or symptoms of which a reasonable person in the circumstances would be expected to be aware at the Issue Date of Your Policy as shown on Your Confirmation of Cover Letter or ninety (90) days prior to each Journey.

Probus or Rotary Club Member is a current financial member of a Probus Club that is accredited to Probus South Pacific Limited or is a current financial member of a Rotary Club that is accredited to Rotary International.

Policy means the Master Policy between Us and the Policyholder, which incorporates these Terms and Conditions document and any Schedules.

Policyholder means Probus South Pacific Limited

Policy Wording means this document.

Public Place means shops, airports, streets, hotel foyers and grounds, restaurants, beaches, private car parks and any place the public has access to.

Relative means Your Spouse/Partner, parent, parent-in-law, step-parent, child, brother, sister, brother-in-law, sister-in-law, daughter-in-law, son-in-law, half-brother, half-sister, fiancé(e), niece, nephew, uncle, aunt, step-child, great-grandparent, grandparent or grandchild provided such person is at the relevant time not more than eighty (80) years of age.

Renewal Date means one (1) year from the Start Date and subsequent anniversaries of that date where We offer to renew your Policy. Renewal will not be offered when You have exceeded the Maximum Age.

Rental Car means a rented sedan, campervan, hatchback, four-wheel drive (4WD), station-wagon, campervan or mini bus (up to a maximum capacity of 12 seats only) rented from a licensed motor vehicle rental company.

Sickness or Disease means a sickness or disease which requires immediate treatment by a Doctor and which is not an Accidental Injury.

Specially Designated List means names of a person, entities, groups or corporate specified on a list who are subject to trade or economic sanctions or other such similar laws or regulations of the United States of America, Australia, United Nations, European Union or United Kingdom.

Start Date means the date You have nominated to be the start date as shown on Your Confirmation of Cover Letter.

Terminal Illness means any medical condition, which is likely to result in death.

Terrorism means activities against persons, organisations or property of any nature:

- a) that involves the following or preparation for the following:
 - i. use of, or threat of, force or violence; or
 - ii. commission of, or threat of, force or violence; or
 - iii. commission of, or threat of, an act that interferes

with or disrupts an electronic, communication, information, or mechanical system; and

- b) when one (1) or both of the following applies:
 - i. the effect is to intimidate or coerce a government of the civilian population or any segment thereof, or to disrupt any segment of the economy; and/or
 - ii. it appears that the intent is to intimidate or coerce

a government, or to further political, ideological, religious, social or economic objectives or to express (or express opposition to) a philosophy or ideology.

Transport Provider means a properly licensed coach operator, airline, shipping line or railway company.

Travelling Companion means a person travelling with You on the Journey.

Unrelated Children means any unmarried child or children who are not related to You and who are:

- a) up to and including eighteen (18) years of age; or
- b) up to and including twenty-one (21) years of age whilst they are full-time students at an accredited institution of higher learning.

We, Our, Us means the insurer Chubb Insurance Australia Limited (Chubb) (ABN 23 001 642 020, AFS Licence No. 239687).

You, Your means the Covered Person on Your Confirmation of Cover Letter.

Period of cover

Cover under Section 3 for Loss of Deposits and Cancellation Charges starts from the Issue Date (or the Renewal Date) of Your Policy and continues until the end of the Period of Insurance.

All other cover (including Accidental Loss of Life and Permanent Loss) starts from the Start Date and continues until the end of the Period of Insurance.

Free Extension of Period of Insurance

Where Your Journey is necessarily extended due to an unforeseen circumstance outside Your control, Your Period of Insurance will be extended until You are able to travel Home by the quickest and most direct route. The Period of Insurance will not be extended for any other reason. This extension does not apply to Section 11 Personal Liability.

Chubb Assistance

If you require assistance anywhere in the world, contact the local telephone operator and ask for a reverse charge call to Chubb Assistance on +61 2 8907 5995.

Chubb Assistance is a twenty-four (24) hour emergency referral service. In the event of a medical or similar emergency simply phone, reverse the charge and get immediate help in locating medical assistance in Your local area. This service will also provide non-emergency pre-travel advice on some health-related matters, verify insurance coverage and can help co-ordinate immediate claim payments.

Where Your claim is excluded or falls outside the Policy coverage, the provision of emergency assistance by Chubb Assistance will not in itself be an admission of liability.

Considerable effort is made to locate, assess and reassess medical facilities and other services worldwide. However, the medical standards, sanitary conditions, reliability of telephone systems and facilities for urgent medical evacuations differ from country to country and accordingly, it is not always possible to have control over these factors. In the circumstances, responsibility for any loss, medical complication or death resulting from any factor reasonably beyond Our control, cannot be accepted by Chubb Assistance or Us.

Benefits

We will provide You with cover for the following benefits where they are covered by the Plan agreed to (this will be specified in Your Confirmation of Cover Letter).

Cover is only provided for each applicable benefit:

- where the relevant covered Event occurs in a location covered by the applicable Plan (See the Coverage Option Table above for details);
- up to the maximum limits specified in the Summary of Benefits Tables above;
- subject to the applicable excess specified in the Summary of Benefits Tables above; and
- subject to the terms, conditions and exclusions of the Policy.

Section 1 - Overseas Medical and Dental Expenses

This benefit is not available under the Premier Travel Insurance Annual Multi-Trip Domestic Travel.

We will pay under Section 1:

If during the Period of Insurance and while on a Journey, You suffer an Accidental Injury, or a Sickness or Disease, We will pay the reasonable and necessary cost of medical treatment, emergency dental treatment and ambulance transportation which are provided outside New Zealand by or on the advice of a Doctor or dentist and which occur within twelve (12) months of the date of the Accidental Injury, Sickness or Disease.

If You are admitted to a hospital or You anticipate costs covered under this Section 1 are likely to exceed \$2,000, You must advise Chubb Assistance as soon as practically possible.

We will not pay under Section 1:

1. for medical treatment, dental treatment or ambulance transportation which is provided in New Zealand;
2. for dental treatment caused by or related to the deterioration and/or decay of teeth or associated tissue or involving the use of precious metals;
3. for the continuation of treatment (including medication) commenced prior to Your Journey.

See also terms and Conditions Applicable to Sections 1 and 2 only below.

Section 2 - Additional Expenses

We will pay under Section 2:

2.1 Resumption of Journey

If during the Period of Insurance and while on a Journey, Your Journey is interrupted by Your return Home due to an Accidental Injury, Sickness or Disease or death of a Relative or Business Partner in New Zealand, We will pay Your reasonable additional transport expenses actually and necessarily incurred (less any refund received for the unused prepaid travel arrangements) to resume Your original Journey.

If You return Home in the circumstances set out above, cover is suspended while You are in New Zealand and will recommence once You resume Your Journey, subject to the expiry date of Your Policy as shown on Your Confirmation of Cover Letter.

Terms and Conditions Applicable to Resumption of Journey only:

We will pay under Section 2.1 provided:

- a) Your Period of Insurance was at least twenty-three (23) days in duration; and
- b) no greater than 50% of the Period of Insurance had elapsed at the time of the onset of the Accidental Injury, Sickness or Disease or death of a Relative or Business Partner; and
- c) the resumption of Your Journey occurs prior to the expiry date of Your Policy; and
- d) no claim due to the same Event is made under Section 3 Cancellation Charges of this Policy; and
- e) the death or Accidental Injury of Your Relative or Business Partner in New Zealand did not occur prior to the commencement of Your Journey; and
- f) the onset of the Sickness or Disease of a Relative or Business Partner in New Zealand did not occur prior to the commencement of Your Journey and You or a reasonable person in the circumstances would not have been aware of the onset of the Sickness or Disease prior to the commencement of Your Journey.

2.2 Special Events

If during the Period of Insurance and while on a Journey, Your Journey is delayed due to an unforeseeable circumstance outside Your control, resulting in You being unable to arrive in time to attend a wedding, funeral, pre-paid conference or pre-paid commercial sporting event or 25th or 50th wedding anniversary, which cannot be delayed due to Your late arrival, We will pay You for the reasonable additional cost of using alternative public transport to arrive at Your destination on time.

2.3 If You Become Ill

If during the Period of Insurance and while on a Journey, You suffer an Accidental Injury, Sickness or Disease that prevents You from continuing Your Journey, We will pay the:

- a) reasonable additional hotel accommodation and transport expenses incurred by Your Travelling Companion who remains with or escorts You, until the completion of the Period of Insurance, or You are able to resume Your Journey or You are able to travel Home, whichever occurs first. This benefit is only payable on the written advice of a Doctor that You cannot continue Your Journey solely by reason of the Accidental Injury, Sickness or Disease, and acceptance by Chubb Assistance of Your inability to continue Your Journey;
- b) reasonable additional hotel accommodation and transport expenses incurred by Your next of kin who travels to and remains with You, following Your being hospitalised as an in-patient, until the completion of the Period of Insurance, or You are able to continue Your Journey or You are able to travel Home, whichever occurs first. This benefit is only payable on the written advice of a Doctor that You cannot continue Your Journey solely by reason of the Accidental Injury, Sickness or Disease and acceptance by Chubb Assistance of Your inability to continue Your Journey;
- c) reasonable additional hotel accommodation and transport expenses incurred by You and at the same class/level as originally booked, if You are unable to complete the Journey on the written advice of a Doctor solely by reason of the Accidental Injury, Sickness or Disease and acceptance by Chubb Assistance of Your inability to continue Your Journey. An upgrade of class/level can be offered if it is deemed necessary by the Doctor and Chubb Assistance approved the upgrade;
- d) reasonable expenses incurred in returning a hired motor vehicle to the nearest depot provided that, on the written advice of a Doctor, You are unfit to drive it solely by reason of the Accidental Injury, Sickness or Disease, and acceptance by Chubb Assistance of Your inability to drive.

2.4 If You Die

If You die during the Period of Insurance and while on a Journey, We will pay reasonable funeral or cremation expenses or the cost of returning Your remains to Your Home.

2.5 If Your Home Is Destroyed By a Natural Disaster

If during the Period of Insurance and while on a Journey, Your Home is destroyed by a natural disaster, We will pay for the additional cost of Your early return to Your Home.

2.6 Other Circumstances

We will pay any reasonable and necessary additional hotel accommodation and transport expenses You incur during the Period of Insurance and while on a Journey that result from:

- a) disruption of Your scheduled transport because of riot, strike, civil commotion or hijack;
- b) loss of passport or travel documents, except involving government confiscation or articles sent through the mail;
- c) a quarantine regulation You unknowingly breach;
- d) a natural disaster;
- e) a collision of a motor vehicle, watercraft, aircraft or train in which You are travelling; or
- f) Your scheduled transport being delayed for at least twelve (12) hours due to severe weather conditions.

In relation to 2.6 (f), We will pay up to \$250, providing written confirmation of the delay has been obtained from the Transport Provider.

Terms and Conditions Applicable to Sections 1 and 2 Only

We have the option of returning You to New Zealand if the cost of overseas medical and/or additional expenses are likely to exceed the cost of returning You to New Zealand, subject always to medical advice. We also have the option of evacuating You to another country. However, if We return You to New Zealand We shall not be liable to pay You any medical or dental expenses incurred in New Zealand.

1. In all cases, the cost of evacuation or to repatriate You back to Australia from overseas will only be paid if it was arranged by and deemed necessary by Chubb Assistance.

2. If You are hospitalised overseas, We will pay for a share room. If a share room is not available, We will, at Our discretion and that of Our medical advisers, pay to upgrade You to a single room.

If You do not hold a return airline ticket, an amount equal to the cost of an economy class one way ticket will be deducted from Your claim for repatriation expenses.

Section 3 - Loss of Deposits and Cancellation Charges

We will pay under Section 3:

Cover under Section 3 begins from the Issue Date or, if later, the latest Renewal Date, as shown on Your Confirmation of Cover Letter. Cover for curtailment charges commences with the Journey.

We will pay under Section 3:

If, following the Issue Date, Your Journey is cancelled, curtailed or unable to be completed because of the unforeseeable death, Accidental Injury, Sickness or Disease of You, Your Travelling Companion, Relative or Business Partner in New Zealand or because of any other unforeseen circumstances outside Your control, We will pay You the non-refundable unused portion of all travel costs prepaid in advance including a travel agent's cancellation fee.

The maximum amount We will pay for the travel agent's cancellation fee is limited to the lesser of \$750 or 15% of the refundable amount of the cancelled travel arrangements.

We will not pay under Section 3:

For loss caused by or arising from:

1. Transport Provider delays, cancellation or rescheduling (unless it is as a result of a strike of which there had been no warning prior to the Issue Date);
2. You or any other person deciding not to continue Your Journey or You change Your plans;
3. Your financial circumstances or any contractual or business obligation;
4. an act of Terrorism;
5. the failure of Your travel agent to pass on monies to operators or to deliver promised services;
6. a request by Your Relative or employer, unless You are a member of the New Zealand Armed Services or Police Force and Your leave is revoked;
7. a lack in the number of persons required to commence any tour, conference, accommodation or travel arrangements or the negligence of a wholesaler or operator;
8. any government regulation, prohibition or restriction;
9. the death, Accidental Injury, Sickness or Disease of any person who is not a New Zealand resident.

Section 4 - Luggage and Travel Documents

We will pay under Section 4:

4.1 Loss, Theft or Damage

If during the Period of Insurance and while on a Journey, Your luggage and/or personal effects and/or travel documents are lost, stolen or damaged, We will, at Our discretion, pay the value of that luggage and/or personal effects (after allowing for reasonable depreciation) or repair or replace the luggage and/or personal effects.

Limits apply for any one (1) item. A set or pair of items (including attached and unattached accessories) will be treated as one (1) item for the purpose of this limit.

We will not pay more than a proportionate amount of the value of any item which is a pair or set for any part of the item. No allowance is made for any special value which the item may have as a pair or set.

A sub limit applies to video and electronic equipment.

4.2 Delayed Luggage Allowance

If during the Period of Insurance and while on a Journey, all Your luggage is delayed by a Transport Provider for more than twenty-four (24) hours, We will reimburse You for essential emergency items of clothing and toiletries You purchase. This limit is doubled if You have still not received luggage after seventy-two (72) hours.

The original receipts for the items and written confirmation of the delay from the Transport Provider must be produced in support of Your claim. If Your luggage is not ultimately returned to You, any amount claimable under this benefit will be deducted from any entitlement under Section 4.1 Loss, Theft or Damage above.

4.3 Travel Document Replacement

If during the Period of Insurance and while on a Journey, Your travel documents and/or credit cards are lost or stolen, We will pay You their replacement cost. We will also pay for Your legal liability arising from their illegal use. You must however comply with all the conditions of the issue of the travel documents and/or credit cards prior to and after their loss or theft.

Automatic Re-instatement of Sum Insured for Section 4

In the event that a claimable loss or damage to Your luggage and/ or personal effects is incurred, We will allow You one (1) automatic re-instatement of that maximum amount but only in respect of loss or damage to Your luggage and/or personal effects.

We will not pay under Section 4:

1. for loss or theft which is not reported to the police or responsible Transport Provider within twenty-four (24) hours. All reports must be confirmed in writing by the police or Transport Provider at the time of making the report;
2. for items left unattended in any motor vehicle unless stored in the boot and forced entry is gained;
3. for items left unattended in any motor vehicle overnight (even if in the boot);
4. for jewellery, camera and video camera equipment, sound equipment, mobile telephones or portable computer equipment, left unattended in any motor vehicle at any time (even if in the boot);
5. for jewellery, camera and video camera equipment, sound equipment, mobile telephones or portable computer equipment whilst carried in or on any aircraft, aerial device, bus, waterborne vessel or craft, unless they accompany You as personal cabin baggage;
6. for more than \$1,000 in total for all jewellery placed in the care of a Transport Provider;
7. for items left unattended in a Public Place;
8. for sporting equipment whilst in use;
9. for items sent under the provisions of any freight contract or any luggage forwarded in advance or which is unaccompanied;
10. for surfboards or waterborne craft of any description;
11. for damage to fragile or brittle articles unless caused by a fire or motor vehicle collision. This exclusion does not apply to spectacles or to lenses in cameras, video cameras or binoculars;
12. for damage caused by atmospheric or climatic conditions, wear and tear, vermin or any process of cleaning, repairing, restoring or alteration;

13. for electrical or mechanical breakdown;
14. for negotiable instruments or any cash, bank or currency notes, postal or money orders.

Section 5 - Replacement of Money

This benefit is not available under the Premier Travel Insurance Annual Multi-Trip Domestic Travel and for any part of the Journey occurring in New Zealand.

We will pay under Section 5:

If during the Period of Insurance and while on a Journey, Your cash, bank or currency notes, travellers' cheques, postal or money orders are accidentally lost or stolen from Your person, We will reimburse You for their value.

We will not pay under Section 5:

1. for loss or theft of cash, bank or currency notes, travellers' cheques, postal or money orders in New Zealand;
2. for loss or theft which is not reported to the police or responsible Transport Provider within twenty-four (24) hours. In order to make a claim under Section 5 of the Policy, You must provide Us with a written record prepared by the police or Transport Provider at the time the loss or theft is reported;
3. for loss or theft of cash, bank or currency notes, travellers' cheques, postal or money orders whilst not carried on Your person;
4. for loss or theft of cash, bank or currency notes, travellers' cheques, postal or money orders by or from Your Dependent Child or Grandchild.

Section 6 - Rental Vehicle Excess

We will pay under Section 6:

If during the Period of Insurance and while on a Journey, You become liable to pay a Rental Car insurance excess as a result of a collision involving, or theft of, a Rental Car whilst in Your control, We will pay You for one (1) such excess.

We will not pay under Section 6:

1. for any damages unless as part of the Rental Car arrangement, You have accepted the compulsory motor insurance provided by the Rental Car organisation, against loss or damage to the Rental Car during the rental period;
2. for any collision or theft arising from the operation of a Rental Car in violation of the terms of the rental agreement.

Section 7 - Travel Delay Accommodation

We will pay under Section 7:

If during the Period of Insurance and while on a Journey, Your pre-booked transport is temporarily delayed for at least six (6) hours due to an unforeseeable circumstance outside Your control, We will reimburse You for reasonable additional hotel accommodation expenses.

Terms and Conditions Applicable to Section 7:

You must claim from the Transport Provider first and provide Us with written confirmation from the Transport Provider of the cause and period of the delay and the amount of compensation offered by them. You must also provide Us with receipts for the hotel accommodation expenses incurred.

Section 8 - Flight Delay

We will pay under Section 8:

If during the Period of Insurance and while on a Journey, the departure of Your Scheduled Flight is delayed for more than six (6) hours due to unforeseeable circumstances outside Your control, and no alternative transportation is made available to You within six (6) hours of the scheduled departure time of such flight, We will reimburse You for restaurant meals and refreshments. This amount is doubled if Your Scheduled Flight remains delayed for more than twelve (12) hours.

Terms and Conditions Applicable to Section 8:

1. You must claim from the Transport Provider first and provide Us with written confirmation from the Transport Provider of the cause and period of the delay and the amount of compensation offered by them. You must also provide Us with receipts for the restaurant meals and refreshments expenses incurred.
2. Should more than one (1) person covered under Your Policy claim under this benefit in relation to the same event, the maximum We will pay is double the benefit limits specified.

Section 9 - Cash in Hospital

This benefit is not available under the Premier Travel Insurance Annual Multi-Trip Domestic Travel.

We will pay under Section 9:

If during the Period of Insurance and while on a Journey, You suffer an Accidental Injury, Sickness or Disease, We will pay You \$100 for each twenty-four (24) hour period You are confined to a hospital overseas, provided that the period of confinement exceeds forty-eight (48) hours.

Section 10 - Public Transport Hijacking and Kidnapping

This benefit is not available under the Premier Travel Insurance Annual Multi-Trip Domestic Travel and for any part of the Journey occurring in New Zealand.

We will pay under Section 10:

If during the Period of Insurance and while on a Journey, You are detained on public transport due to it being hijacked by persons using violence or threat of violence or You being kidnapped, We will pay You the daily amount for Public Transport Hijacking and Kidnapping for each twenty-four (24) hours You are forcibly detained by the hijackers or kidnapers.

We will not pay under Section 10:

1. for Public Transport Hijacking or Kidnapping that occurs in New Zealand.

Section 11 - Personal Liability

We will pay under Section 11:

If during the Period of Insurance and while on a Journey, You commit an act of negligence which results in You becoming legally liable to pay compensation for either physical damage caused to someone else's property or the bodily injury or death of someone else, We will pay that compensation.

We will not pay under Section 11:

1. for loss of or damage to property belonging to or held in trust by or in custody or control of You;
2. for injury, loss or damage caused by or arising from any mechanically propelled vehicle, aircraft or watercraft when You are the owner or driver or pilot thereof or have it in Your care, custody or control or where the pilot is Your employee or agent;
3. for injury, loss or damage to property caused by or arising from:

- a) the nature of products sold by You;
 - b) advice furnished by You; or
 - c) the conduct of Your business, trade or profession.
4. for liability assumed under contract unless such liability would have arisen in the absence of such contract;
 5. for aggravated, exemplary or punitive damages or the payment of any fine or penalty;
 6. for liability arising out of any wilful or malicious act;
 7. for liability arising out of the transmission of a sexually transmittable disease.

Section 12 - Accidental Loss of Life and Permanent Loss

We will pay under Section 12:

If during the Period of Insurance and while on a Journey, You suffer an Accidental Injury:

1. that solely results in Your Accidental Loss of Life, We will pay Your estate the amount shown on Your Confirmation of Cover Letter provided Your Accidental Loss of Life occurs within twelve (12) months of the date of the Accidental Injury. The maximum amount We will pay in respect of Dependent Child or Grandchild is \$1,000 each to the estate of the Dependent Child; or
2. that results in Your Permanent Loss within twelve (12) months of the date of the Accidental Injury, We will pay You the amount shown on Your Confirmation of Cover Letter. The maximum amount We will pay in respect of Dependent Child or Grandchild is \$10,000 each to the estate of the Dependent Child.

Terms and Conditions Applicable to Section 12:

1. You must obtain and follow advice and treatment given by a Doctor as soon as possible after suffering an Accidental Injury.
2. The Accidental Loss of Life benefit payable as a result of a Disappearance will only be paid if the legal representatives of Your estate give Us a signed undertaking that these amounts will be repaid to Us, if it is later found that You did not die or did not die as a result of an Accidental Injury.
3. Where You and any number of other people insured by one (1) or more travel insurance policies underwritten by Us are entitled to claim under Section 12 as a result of any one (1) occurrence or Event, Our maximum accumulated liability for all Covered Person(s) under the Master Policy collectively will be limited to \$2,000,000.

In this instance, We will be entitled to reduce the amount payable under the Policy on a pro-rata basis.

About Chubb in Australia

Chubb is the world's largest publicly traded property and casualty insurance company. With operations in 54 countries, Chubb provides commercial and personal property and casualty insurance, personal accident and supplemental health insurance, reinsurance and life insurance to a diverse group of clients. As an underwriting company, we assess, assume and manage risk with insight and discipline. We service and pay our claims fairly and promptly. The company is also defined by its extensive product and service offerings, broad distribution capabilities, exceptional financial strength and local operations globally. Parent company Chubb Limited is listed on the New York Stock Exchange (NYSE: CB) and is a component of the S&P 500 index. Chubb maintains executive offices in Zurich, New York, London and other locations, and employs approximately 31,000 people worldwide.

Chubb, via acquisitions by its predecessor companies, has been present in Australia for almost 100 years. Its operation in Australia (Chubb Insurance Australia Limited) provides specialised and customised coverages, including Marine, Property, Liability, Energy, Professional Indemnity, Directors & Officers, Financial Lines, Utilities, as well as Accident & Health insurance, to a broad client base. Chubb is a major insurer of many of the country's largest companies. With five branches and over 500 staff in Australia, it has a wealth of local expertise backed by its global reach and breadth of resources.

More information can be found at www.chubb.com/au

Contact Us

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