

Probus South Pacific Limited
Standard Travel Insurance
Single Trip Policy
(New Zealand Residents)

CHUBB®

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Probus South Pacific Limited

Standard Travel Insurance Single Trip

This booklet contains important information about the A. Probus South Pacific Limited Standard Travel Insurance Single 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 (ABN 23001642020, AFS Licence No. 239687) of Grosvenor Place, Level 38, 225 George Street, Sydney NSW 2000 (Chubb), 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: 04PP005613 (the Master Policy).

This Master Policy may be accessed by persons who meet the Eligibility Criteria, including one guest, as set out in the Definitions of Covered Persons and Eligibility Criteria. The Master Policy is underwritten by the insurer Chubb Insurance Australia Limited, (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 travel.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.

Coverage Options

Plan Type	Covered Locations under each Plan
Worldwide	Americas (excluding Cuba for US citizens) and Africa (compulsory if Your Journey enters the Americas and/or Africa) and locations covered by Plans Worldwide excluding the Americas and Africa, South East Asia, Pacific, Trans-Tasman and Domestic.
Worldwide excluding the Americas & Africa	UK, Europe, Japan, Hong Kong, China, the Middle East, and Indian Sub-Continent and locations covered by Plans South East Asia, Pacific, Trans-Tasman and Domestic.
South East Asia	South East Asia and locations covered by Plans Pacific, Trans-Tasman and Domestic.
Pacific	Australia, Indonesia, South West Pacific and locations covered by Plans Trans-Tasman and Domestic.
Trans-Tasman	Australia and locations covered by Plan Domestic.
Domestic	New Zealand Only

Schedule of Benefits and Scope of Cover

The terms of cover set out below describe the benefits provided to You pursuant to the Master Policy and the terms and conditions which apply to this Master Policy. By way of summary only, You are, from the time You become an accepted Covered Person until the time access to the benefit terminates entitled to coverage for:

Section	Benefits	Standard Travel Insurance Single Trip
1.	Personal Accident	<p>Whilst on Probus or Rotary travel Accidental Death - \$20,000 Loss of Use - \$20,000</p> <p>Whilst on Private travel Accidental Death - \$10,000 Loss of Use - \$10,000</p>
2.	Medical & Additional Expenses	<p>Up to \$100,000 per Covered Person</p> <p>For Covered Persons aged ninety-one (91) years to one-hundred (100) years, the maximum benefit limit is \$5,000. There is no cover for anyone aged one-hundred and one (101) years or more.</p> <p>Excess of \$500 for each Covered Person applicable to all claims.</p> <p>There is no cover for Medical and Additional Expenses incurred in the Covered Person(s) Country of Residence other than ongoing medical expenses for a Bodily Injury or Sickness for which treatment was first sought and received whilst on an overseas Journey. As provided for above, there is no cover for any such ongoing medical expenses if prohibited.</p>
	Cancellation & Curtailment Expenses	<p>Up to \$5,000 per Covered Person.</p> <p>Excess \$200 for each Covered Person applicable to all claims under this section.</p> <p>Age limitation to Cover: For Covered Persons aged eighty-one (81) years to ninety (90) years, no cover will apply for claims arising from Sickness.</p> <p>Where Cancellation & Curtailment expenses is incurred due to unexpected Accidental Death, Serious Injury or Serious Sickness of a Close Relative or Parent and the Close Relative or Parent is aged eight one (81) years of age or older the benefit payable under this section is restricted to a maximum of \$2,500.</p> <p>For Covered Persons aged ninety-one (91) years or older there is no cover under the cancellation/curtailment Section of this Policy.</p>
	Continuous Worldwide Bed Confinement	\$60 per day per Covered Person up to a maximum of \$1,800 per Covered Person.
	Trauma Counselling Benefit	Up to \$500 per visit, up to a maximum of \$5,000.

Schedule of Benefits and Scope of Cover (continued)

Section	Benefits	Standard Travel Insurance Single Trip
3.	Loss of Deposits	<p>Up to \$5,000 per Covered Person.</p> <p>Excess \$200 for each Covered Person applicable to all claims under this section.</p> <p>Age limitation to Cover: For Covered Persons aged eighty-one (81) years to ninety (90) years, no cover will apply for claims arising from Sickness.</p> <p>No Cover will apply under this benefit for Covered Persons aged ninety-one (91) years and over.</p> <p>Where Loss of Deposit expenses are incurred due to unexpected Accidental Death, Serious Injury or Serious Sickness of a Close Relative or Parent and the Close Relative or Parent is aged eight one (81) years of age or older the benefit payable under this section is restricted to a maximum of \$2,500.</p>
4.	Kidnap & Ransom/Extortion	Up to \$100,000 Per Event.
5.	Baggage, Money and Documents	<p>Up to \$5,000 per Covered Person: An excess of \$100 for each Covered Person for all claims under this section except Electronic Equipment which has an excess of \$250 for each Covered Person.</p> <p>Sub Limits: Limit any One Item: \$1,500 Electronic Equipment: \$5,000 Deprivation of Baggage: \$2,000 Money/Travel Documents: \$1,000</p>
6.	Personal Liability	Up to \$5,000,000 per Covered Person.
7.	Rental Vehicle Excess Waiver	<p>Up to \$3,000 per Covered Person.</p> <p>Cover only applies on the following two plans;</p> <ul style="list-style-type: none"> • on the Trans-Tasman Plan, and • the Domestic Plan where trips are greater than 50kms.
8.	Hijack & Detention	<p>\$100 per day per Covered Person up to \$6,000.</p> <p>Legal Costs \$3,000.</p>
9.	Chubb Assistance	<p>24/7 Worldwide Emergency Assistance</p> <p>Contact: +61 2 8907 5995 (Please call by reverse charge if required or where not possible You can request they immediately call You back).</p>

Schedule of Benefits and Scope of Cover (continued)

Section	Benefits	Standard Travel Insurance Single Trip
10.	Missed Transport Connection	Up to \$5,000 per Covered Person
11.	Over Booked Flight	Up to \$2,500 per Covered Person
12.	Political and Natural Disaster Evacuation	Up to \$10,000 per Covered Person Aggregate \$100,000
13.	Search & Rescue Expenses	Up to \$20,000 per Covered Person Aggregate \$100,000

This is a summary only. Please refer to each Benefit Section for a complete list of Benefit Limits and Applicable Terms and Conditions.

General Terms and Conditions Applicable to all Sections

Aggregate Limit of Liability

(This condition is only applicable to Sections 1 (Personal Accident) and 4 (Kidnap Ransom/Extortion Cover) of the Policy).

- a) Except as stated below, Our total liability for all claims arising under the Master Policy during any one (1) insurance period shall not exceed \$2,000,000.
- b) Our total liability for all claims arising under the Master Policy during any one (1) insurance period relating directly to air travel in aircraft whose flights are not conducted in accordance with fixed flying schedules, over specific air routes, to and from fixed terminals (i.e. non-scheduled), shall not exceed \$500,000
- c) In the event that claims are made under the Master Policy which exceed the above Aggregate Limits of Liability, We shall reduce the payments made with respect to each Covered Person in such manner as We may determine. Any determination as to the amount payable in these circumstances shall be made at Our entire discretion and shall not be the subject of any challenge of any kind.
- d) Our liability for any one (1) event giving rise to a claim under the Master Policy with respect to War and/or Civil War shall not exceed \$500,000, unless otherwise agreed in writing by Us.
- e) Our total liability for all claims arising under the Master Policy during any one (1) insurance period relating to War and/or Civil War shall not exceed \$1,000,000, unless otherwise agreed in writing by Us.

Commencement and Period of Your Policy

Cover under Section 3 Loss of Deposits starts from the Issue Date and continues until the end of the Period of Insurance. All other covers start from the commencement of Your Journey and continues until the end of the Period of Insurance.

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.

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 shall not pay benefits with respect to any loss, damage, liability, Event, Bodily Injury or Sickness which:

1. results from a Covered Person engaging in or taking part in:
 - a) flying in an aircraft or aerial device other than as a passenger in an aircraft licensed to carry passengers; or
 - b) training for or participating in Professional Sport of any kind.
2. results from any intentional self-injury, suicide or any illegal or criminal act committed by the Policyholder, a Covered Person, a Spouse/Partner and/or Dependent Child(ren).
3. results from War, Civil War, invasion, act of foreign enemy, rebellion, revolution, insurrection or military or usurped power in the Covered Person's Country of Residence, or any of the following countries: Afghanistan, Chad, Chechnya, Côte d'Ivoire (Ivory Coast), Democratic Republic of Congo, Iraq, Israel, Somalia or Sudan.
4. would result in Us contravening the Health Insurance Act 1973 (Cth), or the Private Health Insurance Act 2007 (Cth).
5. occurs when the Covered Person is One hundred & One (101) years of age or over, unless otherwise stated in the Policy. This will not prejudice any entitlement to claim benefits which has arisen before a Covered Person has attained the age of One hundred & One (101) years.
6. is 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.

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, 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 1800 688 640 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 as 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.

Definitions

The following words when used with capital letters in this document have the meaning given below.

Accident means a sudden, external and identifiable event that happens by chance and could not have been expected from the perspective of the Covered Person. The word Accidental shall be construed accordingly.

Accidental Death means death occurring as a result of a Bodily Injury.

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

Bodily Injury means a bodily injury resulting solely and directly from an Accident and which occurs independently of any illness or any other cause, where the bodily injury and Accident both occur during the Period of Insurance and whilst the person is a Covered Person. It does not mean a Sickness.

Civil War means any of the following, whether declared or not, armed opposition, insurrection, revolution, armed rebellion, sedition, between two or more parties belonging to the same country where the opposing parties are of different ethnic religious or idealistic groups.

Close Relative means spouse/partner, 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, stepchild, grandparent or grandchild.

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

Country of Residence means the country in which the Covered Person is residing, which must be New Zealand.

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.

Doctor means a doctor or specialist who is registered or licensed to practice medicine under the laws of the country in which they practice, other than:

- the Policyholder;
- the Covered Person;
- a Close Relative or Parent of the Covered Person, a member of the immediate family of the Covered Person; or
- an employee of the Policyholder.

Event(s) means the Event(s) described in the relevant Table of Events set out in this Policy.

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

- must be under 101 years of age
- must be a resident of New Zealand; and
- 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.

Excess means the first amount of each and every claim which We do not pay and which the Covered Person is required to bear themselves as stated in the policy wording either expressed as a monetary amount or a percentage of the loss.

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

Insurance Contracts Act means the Insurance Contracts Act 1984 (Cth) as amended from time to time.

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

Journey means the trip/journey to be taken by the Covered Person, as outlined in the Covered Person's application form, up to maximum duration of one hundred and twenty (120) days. The journey can be undertaken by the Covered Person for either Probus or Rotary club travel and/or private travel.

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

Parent means parent, parent-in-law, step-parent or such person who was the Covered Person's primary care giver as a child.

Period of Insurance means:

- a) in respect of claims arising from Loss of Deposits under Section 3, the period starting from the Issue Date and ending at the time You commence the Journey as shown on Your Confirmation of Cover Letter; and
- b) in respect of all other cover, the period starting from the date You commence Your Journey and ending at the time You complete the Journey, as shown on Your Confirmation of Cover Letter.

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.

Pre-Existing Condition means:

- a) any physical defect, condition, illness or disease for which treatment, medication or advice (including advice for treatment) has been received or prescribed by a Doctor in the twelve (12) months immediately prior to the Covered Person's Journey; or
- b) a condition, the manifestation of symptoms of which a reasonable person in the circumstances would be expected to be aware of at the time of booking their 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.

Professional Sport means any sport for which a Covered Person receives any fee or monetary reward as a result of their participation.

Serious Injury or Serious Sickness means a medical condition which a Doctor certifies as being life threatening and for which the person on whom the claim depends has not:

- a) received regular medical treatment or medication in the thirty (30) days immediately prior to commencement date of the Covered Person's Journey; or
- b) required hospitalisation or surgery (or was on a waiting list for hospitalisation or surgery) in the six (6) months immediately prior to the commencement date of the Covered Person's Journey.

Schedule means the relevant Schedule of Benefits and Scope of Cover issued by Us to the Policyholder or Covered Person.

Sickness means any illness or disease of the Covered Person occurring during the Period of Insurance and whilst the person is a Covered Person and on a Journey

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.

Terminal Illness means an illness or condition where, after having regard to the current treatment or such treatment as the Covered Person may reasonably be expected to receive, the Covered Person is unlikely to survive more than 12 months as confirmed by a registered Medical Practitioner.

War means 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, religious or other ends.

We/Our/Us means Chubb Insurance Australia Limited (ABN 23 001 642 020) who is the insurer/issuer of the Policy.

You means a Covered Person

Please note that any specific definitions relating to a particular cover section are located in the section. Other documents issued by Us that form the Policy may also contain general or specific definitions.

Benefits

1. Personal Accident
2. Medical & Additional Expenses and Cancellation & Curtailment Expenses
3. Loss of Deposits
4. Kidnap Ransom/Extortion
5. Baggage, Money and Documents
6. Personal Liability
7. Rental Vehicle Excess Waiver
8. Hijack & Detention
9. Chubb Assistance
10. Missed Transport Connection
11. Over Booked Flight
12. Political & Natural Disaster Evacuation
13. Search & Rescue Expenses

The cover is available for the period of the Journey, up to one hundred and twenty (120) days, and cannot be extended. However if your return to Your Country of Residence is delayed because of events covered under this Master Policy, or Your scheduled transport back to Your Country of Residence is delayed for reasons beyond Your control, the period of insurance will automatically be extended for a further period of up to four (4) weeks or until You return to Your home, whichever occurs first.

Section 1 - Personal Accident

Extent of Cover

Subject to the other terms, conditions and exclusions of the Policy.

Where a Covered Person suffers from an Event described in Parts A, of the following Table of Events that:

- a) is as a result of a Bodily Injury which occurred whilst on a Journey; and
- b) occurs within twelve (12) months of the date of the Bodily Injury.

We will pay the corresponding benefit for that Event set out in the Table of Events, provided an amount is shown for that Event on the Schedule against Section 1, Parts A,

However, We will only pay the corresponding benefit for that Event set out in the Table of Events if:

- a) the Bodily Injury; and
- b) the Journey,
occur during the Period of Insurance and whilst the person is a Covered Person.

Definitions under Section 1

Excess Period means the period of time following an Event giving rise to a claim during and for which no benefits are payable as specified in the Schedule.

Fingers, Thumbs or Toes means the digits of a Hand or Foot.

Foot means the entire foot below the ankle.

Hand means the entire hand below the wrist.

Loss means in connection with:

- a) a Limb, Permanent physical severance or Permanent total loss of the use of the Limb;
- b) an eye, total and Permanent loss of all sight in the eye;
- c) hearing, total and Permanent loss of hearing;
- d) speech, total and Permanent loss of the ability to speak;
and which in each case is caused by Bodily Injury.

Limb means the entire limb between the shoulder and the wrist or between the hip and the ankle.

Paraplegia means the Permanent loss of use of both legs and the Permanent loss of use of the whole of or part of the lower half of the body.

Permanent means having lasted twelve (12) consecutive months and at the expiry of that period, is beyond hope of improvement.

Permanent Total Disablement means where in the opinion of a Doctor:

- a) the Covered Person is entirely and continuously unable to engage in, perform or attend to any occupation or business for which they are reasonably qualified by reason of education, training or experience; and
- b) the above disability is Permanent.

Quadriplegia means the Permanent loss of use of both arms and both legs.

Table of Events

Part A – Lump Sum Benefits

Cover for an Event under this Part applies only if an amount for that Event is shown on the Schedule against Section 1, Part A – Lump Sum Benefits.

The Events	The Benefit
Note: The following Event(s) must occur within twelve (12) months of the date of the Bodily Injury.	Being a percentage of the amount shown in the Schedule against Section 1, Part A – Lump Sum Benefits for each Covered Person.
1. Accidental Death	100%
2. Permanent Total Disablement	100%
3. Paraplegia or Quadriplegia	100%
4. Loss of sight of both eyes	100%
5. Loss of sight of one (1) eye	100%
6. Loss of use of two (2) Limbs	100%
7. Loss of use of one (1) Limb	100%
8. Permanent and incurable insanity	100%
9. Loss of hearing in:- a) both ears b) one (1) ear	100% 20%
10. Permanent Loss of use of four (4) Fingers and Thumb of either Hand	75%
11. Permanent Loss of the lens of one (1) eye	60%
12. Third degree burns and/or resultant disfigurement which covers more than 40% of the entire external body	50%
13. Permanent Loss of use of four (4) Fingers of either Hand	40%
14. Permanent Loss of use of one (1) Thumb of either Hand:- a) both joints b) one (1) joint	30% 15%
15. Permanent Loss of use of Fingers of either Hand:- a) three (3) joints b) two (2) joints c) one (1) joint	15% 10% 5%
16. Permanent Loss of use of Toes of either Foot:- a) all – one (1) Foot b) great – both joints c) great – one (1) joint d) other than great - each Toe	15% 5% 3% 1%

Table of Events (continued)

The Events	The Benefit
Note: The following Event(s) must occur within twelve (12) months of the date of the Bodily Injury.	Being a percentage of the amount shown in the Schedule against Section 1, Part A – Lump Sum Benefits for each Covered Person.
17. Fractured leg or patella with established non-union	10%
18. Shortening of leg by at least 5 cm	7.50%
19. Permanent partial disablement not otherwise provided for under Events 5 to 18 inclusive.	<p>Such percentage of the lump sum benefit insured which corresponds to the percentage reduction in whole bodily function as certified by no fewer than three (3) Doctors, one of whom will be the Covered Person's treating Doctor and the remaining two (2) will be appointed by Us.</p> <p>In the event of a disagreement, the amount payable will be the average of the three (3) opinions.</p> <p>The maximum amount We will pay is 75% of the lump sum benefit insured.</p>

Conditions and Limits under Section 1

1. If a Covered Person suffers a Bodily Injury resulting in any one of Events 2-9a, We will not be liable under the Policy for any subsequent Bodily Injury to that Covered Person.
2. Benefits shall not be payable for more than one of Events 1 to 19 in respect of the same Bodily Injury.
3. Where, in relation to benefits payable for Events 2, We do not agree with the opinion given by the Doctor, We have the right (at Our own expense) to have the relevant Covered Person examined by a Doctor of Our choice. If the Doctor (authorised by Us) forms an opinion that is contrary to the opinion of the initial Doctor, We will obtain the opinion of an independent Doctor and the opinion of the independent Doctor will be the opinion for the purposes of the definitions of Permanent Total Disablement, Temporary Partial Disablement and Temporary Total Disablement.
4. All benefits paid under this section of the Policy shall be payable to the Covered Person or the Covered Person's estate.
5. The benefit payable in respect of a Covered Person who is Accompanying the eligible Probus or Rotary Club Member or Family Member is limited to \$10,000 for all Events in the Table of Events.

Exclusions under Section 1

1. We shall not be liable for any Event(s) or benefits which are directly or indirectly related to a Pre-Existing Condition

Section 2 - Medical & Additional Expenses and Cancellation & Curtailment Expenses

Extent of Cover

Subject to the other terms, conditions and exclusions of the Policy.

Medical & Additional Expenses

If during the Period of Insurance and whilst the person is a Covered Person and on a Journey, the Covered Person suffers a Bodily Injury or Sickness, We will reimburse the Covered Person or the Covered Person's estate as applicable for Medical & Additional Expenses for a period of up to twenty-four (24) months from the date of Bodily Injury or Sickness, up to the amount shown on the Schedule against Section 2 – Medical & Additional Expenses.

Cancellation & Curtailment Expenses

If during the Period of Insurance and whilst the person is a Covered Person and on a Journey, the Covered Person necessarily incurs reasonable additional or forfeited travel, hotel or out-of-pocket expenses (including the use of Frequent Flyer or similar rewards points, as described in Section 2) as a result of the unexpected death, Serious Injury or Serious Sickness of a Close Relative, Parent, business partner or travelling companion of a Covered Person OR any other unforeseen circumstances outside the control of the Policyholder or the Covered Person, We will reimburse the Covered Person for those expenses up to the amount shown on the Schedule against Section 2 – Cancellation & Curtailment Expenses.

Definitions under Section 2

Medical and Additional Expenses means:

- all reasonable costs necessarily incurred outside the Covered Person's Country of Residence for hospital, surgical or other diagnostic or remedial treatment given or prescribed by a Doctor and additional expenses or forfeited travel, hotel or out-of-pocket expenses, reasonably and necessarily incurred as a direct result of the Covered Person's Accidental Death, Bodily Injury or Sickness;
- expenses related to the evacuate on of the Covered Person as a direct result of their Bodily Injury or Sickness, including necessary expenses incurred for qualified medical staff to accompany the Covered Person, provided such evacuation is recommended by a Doctor;
- reasonable travel and accommodation expenses of two (2) Close Relatives, Parent(s) or travelling companions of the Covered Person who, as a result of the Covered Person's Bodily Injury and Sickness, are required to travel to or remain with the Covered Person on written medical advice by a Doctor;
- all expenses incurred in repatriating the Covered Person to the most suitable hospital or to the Covered Person's home address provided that such repatriation is as a direct result of them suffering a Bodily Injury or Sickness and is necessary on medical advice and is organised by Chubb Assistance in accordance with Section 9 of the Policy;
- reasonable funeral expenses incurred outside of the Covered Person's Country of Residence for the burial or cremation of the Covered Person or costs (excluding funeral and interment costs) incurred in transporting the Covered Person's body or ashes and personal effects back to a place nominated by the legal representative of the Covered Person's estate, as a direct result of the Covered Person's death. The maximum amount We will pay in total will not exceed \$25,000;
- ongoing medical expenses incurred after the Covered Person's return to New Zealand (unless specifically excluded in Exclusion 3 below), for a period of up to twenty-four (24) months, as a direct result of their Bodily Injury or Sickness. If a Covered Person returns to their Country of Residence (other than New Zealand) then we will continue to cover their expenses for a period up to twenty-four (24) months up to a maximum of \$50,000; and
- expenses incurred to repair, replace or adjust dentures, provided those expenses are as a direct result of the Covered Person's Bodily Injury and are limited to a maximum of \$1,500.

Extensions under Section 2

Continuous Worldwide Bed Confinement

If during the Period of Insurance and whilst the person is a Covered Person and on a Journey, the Covered Person is confined to bed by a Doctor for a period in excess of forty-eight (48) hours, We will pay the Covered Person the daily amount shown on the Schedule against Section 2 – Continuous Worldwide Bed Confinement, up to a maximum of sixty (60) consecutive days.

Trauma Counselling Benefit

If during the Period of Insurance and whilst the person is a Covered Person and on a Journey, the Covered Person suffers psychological trauma as a result of them being a victim of, or eye witnessing a criminal act such as sexual assault, rape, murder, violent robbery or an act of terrorism, We will pay for the cost of trauma counselling which is provided by a registered psychologist or psychiatrist (who is not a Covered Person or their Close Relative or Parent) provided the treatment is certified as necessary by a Doctor for the wellbeing of the Covered Person, up to a maximum amount per visit and in total amount shown on the Schedule against Section 2 – Trauma Counselling Benefit.

Conditions under Section 2

Medical & Additional Expenses;

1. A \$500 Excess per Covered Person applies to all claims under this benefit.
2. For Covered Persons ninety-one (91) years of age to one-hundred (100) years of age, the maximum benefit limit is \$5,000.
3. Cover is provided for a Pre-Existing Condition subject to each Covered Person(s) having obtained a letter from their Doctor advising that they are fit to travel. Each Covered Person(s) must have obtained this letter before applying for cover. This letter must be dated no more than twenty one (21) days before the date of the application for cover.

Cancellation & Curtailment Expenses:

1. For Covered Persons eighty-one (81) years of age to ninety (90) years of age, no cover will apply for claims arising from a Sickness.
2. Where cancellation & curtailment expenses are incurred due to unexpected death, Serious Injury or Serious Sickness of a Close Relative or Parent and the Close Relative or Parent is aged eighty-one (81) years of age or over, the benefit payable under this section is restricted to a maximum of \$2,500.
3. No cover will apply under this benefit for Covered Persons aged ninety-one (91) years of age or over.
4. An Excess of \$200 per Covered Person applies to all claims under this benefit.

Exclusions under Section 2

We shall not be liable for any expenses:

1. incurred where a Journey is undertaken against the advice of a Doctor or when the Covered Person is unfit to travel, or if the purpose of the Journey is for the Covered Person to seek medical attention for a Pre-Existing Condition, or after the Covered Person is diagnosed with a terminal condition.
2. incurred for a pregnancy or childbirth involving the Covered Person after the twenty-fourth (24th) week of pregnancy,
3. incurred after the period of twenty-four (24) months from the date the Covered Person suffers a Bodily Injury or Sickness.
5. recoverable by the Policyholder and/or a Covered Person from any other source, including under any other travel insurance policy, accident and illness insurance policy, any public or private health or medical fund or scheme or under any Act of Parliament.
6. incurred for any medication or ongoing treatment for a condition which commenced prior to the commencement of a Journey and which such medication or treatment the Covered Person has been advised to continue during travel.

7. is or results from or is a complication of infection with Human Immunodeficiency Virus (HIV) or any variance including Acquired Immune Deficiency Syndrome (AIDS) and AIDS Related Complex (ARC).
8. incurred for routine medical, optical or dental treatment or consultation. Dental treatment is limited to emergency only and must be certified as necessary by a Doctor or dentist.
9. arising directly or indirectly out of:-
 - a) cancellation, curtailment or diversion of scheduled public transport services, including by reason of strikes or other industrial action, if there had been warning before the date the Journey was booked that such events were likely to occur.
 - b) carrier caused delays where the expenses are recoverable from the carrier.
 - c) any business or financial or contractual obligations of the Policyholder, the Covered Person or any other person.
 - d) disinclination on the part of the Covered Person or of any other person to travel.
 - e) the inability of any tour operator or wholesaler to complete arrangements for any Journey or tour due to a deficiency in the required number of persons to commence any Journey or tour.
 - f) the refusal, failure or inability of any person, company or organisation, including but not limited to any airline, other transportation provider, hotel, car rental agency, tour or cruise operator, travel wholesaler, booking agent or other provider of travel or tourism related services, facilities or accommodation, to provide services, facilities or accommodation, by reason of their own financial default or the financial default of any person, company or organisation with whom or with which they deal.

Section 3 - Loss of Deposits

Extent of Cover

Subject to the other terms, conditions and exclusions of the Policy.

Travel and Accommodation Expenses

If during the Period of Insurance and whilst the relevant person is a Covered Person, the Policyholder or the Covered Person incurs loss of Travel and Accommodation Expenses paid in advance of a proposed Journey as a result of the Journey being shortened or cancelled or as a result of any Unforeseen Circumstance, We will reimburse the Policyholder or the Covered Person for those expenses up to the amount shown on the Schedule against Section 3 – Loss of Deposits.

Frequent Flyer points

If during the Period of Insurance and whilst the person is a Covered Person, the Policyholder or the Covered Person purchase an airline ticket (or other travel and/or accommodation expense) using Frequent Flyer or similar reward points and the airline ticket (or other travel and/or accommodation expense) is subsequently cancelled as a result of any Unforeseen Circumstance AND the loss of such points cannot be recovered from any other source, We will pay the Policyholder or the Covered Person the retail price for that ticket (or other travel and/or accommodation expense) at the time it was issued not exceeding the amount shown on the Schedule against Section 3 – Loss of Deposits.

Definitions under Section 3

Travel and Accommodation Expenses means any amount that the Policyholder or the Covered Person have paid or are liable to pay by reason of contract, for the supply of transportation of any type, accommodation, food or conference/seminar facilities, which neither the Policyholder or the Covered Person are able to use as a result of any Unforeseen Circumstance.

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.

Unforeseen Circumstance means:

- the Covered Person sustains a Bodily Injury or contracts a Sickness which results in the Covered Person being certified by a Doctor as unfit to commence the Journey;
- the unexpected death or Serious Injury or Serious Sickness of a Close Relative, Parent, travelling companion or business associate of the Covered Person; or;
- the Covered Person's residence or business suffers major loss or damage; or
- any other unforeseen circumstance outside the control of the Policyholder or the Covered Person, not otherwise excluded under the Policy.

Conditions under Section 3

Loss of Deposits;

1. For Covered Persons eighty-one (81) years of age to ninety (90) years of age, no cover will apply for claims arising from Sickness.
2. No cover will apply under this benefit for Covered Persons ninety-one (91) years of age or over.
3. Where a loss of deposits claim is incurred due to unexpected death, Serious Injury or Serious Sickness of a Close Relative or Parent and the Close Relative or Parent is eight one (81) years of age or over, the benefit payable is restricted to a maximum of \$2,500
4. A \$200 Excess per Covered Person will apply for any claim.

Exclusions under Section 3

We shall not be liable for any loss attributable to:

1. cancellation, curtailment or diversion of scheduled public transport services, including by reason of strikes or other industrial action, if there has been warning before the date the Journey or tour was booked that such events were likely to occur.
2. carrier caused delays where the cost of the expenses is recoverable from the carrier.
3. any business, financial or contractual arrangements or obligations of the Policyholder, a Covered Person or any other person.
4. any change of plans or disinclination on the part of a Covered Person or of any other person to travel.
5. the inability of any tour operator or wholesaler to complete arrangements for any Journey or tour due to a deficiency in the required number of persons to commence any Journey or tour.
5. the refusal, failure or inability of any person, company or organisation, including but not limited to any airline, other transportation provider, hotel, car rental agency, tour or cruise operator, travel wholesaler, booking agent or other provider of travel or tourism related services, facilities or accommodation, to provide services, facilities or accommodation, by reason of their own financial default or the financial default of any person, company or organisation with whom or with which they deal.
6. an act of Terrorism;

Section 4 - Kidnap Ransom/Extortion

Extent of Cover

Subject to the other terms, conditions and exclusions of the Policy.

If during the Period of Insurance and whilst the person is a Covered Person and on a Journey, the Covered Person is Kidnapped or allegedly Kidnapped, We will reimburse the Policyholder for Extortion/Ransom Monies paid up to the amount shown in the policy benefits Schedule against Section 4.

We will also pay the Policyholder for:-

1. loss due to destruction, disappearance, seizure or usurpation of Extortion/Ransom Monies while being delivered to a person demanding those monies by anyone who is authorised by the Policyholder or a Covered Person to have custody thereof, provided however, that the Kidnap or Extortion which gave rise to the delivery is insured hereunder; and
2. the amount paid by the Policyholder for Expenses resulting directly from a Kidnap or Extortion occurring during the Period of Insurance and whilst the person was a Covered Person; and
3. reasonable costs of retaining independent security consultants for the exclusive function of investigating the Kidnap, negotiating the release of the Covered Person, paying any ransom or recovery of the Covered Person provided that We have given Our prior written consent to the use of such consultants.
4. the payments in paragraphs 1, 2 and 3 above shall be inclusive of and not in addition to, the benefit amount shown in the benefit section against Section 4.

Definitions under Section 4

Expenses means any of the following:

1. reasonable payment made by the Policyholder to a person providing information which leads to the arrest of the individuals responsible for a Kidnap or Extortion insured hereunder;
2. reasonable and customary loan costs incurred by the Policyholder from a financial institution providing money to be used for payment of Extortion/Ransom Monies;
3. reasonable and customary travel and accommodation costs incurred by the Policyholder or a Covered Person as a result of a Kidnap or Extortion;
4. Salary paid by the Policyholder to a Covered Person or on behalf of a Covered Person who is the victim of a Kidnap or Extortion for up to:
 - a) thirty (30) days after the release of the Covered Person from a Kidnap;
 - b) discovery of the death of the Covered Person; or
 - c) one hundred and twenty (120) days after the Policyholder receives the last credible evidence that the Covered Person is still alive; or
 - d) sixty (60) months from the date of the Kidnap, if the victim has not been released.
5. payments made by the Policyholder for a temporary replacement Employee hired to perform the duties of a Kidnap victim for the duration of a Kidnap and upon release, for a further thirty (30) day period but does not include payments made more than sixty (60) months from the date of the Kidnap;
6. personal financial loss suffered by the Covered Person(s);
7. travel costs of a Covered Person who is the victim of a Kidnap to join their immediate family upon their release and the travel costs of an Employee to replace the Kidnap victim. Travel costs will be at economy fare and will be applied once per Covered Person and replacement person;
8. reasonable and customary fees and expenses of a qualified interpreter assisting the Policyholder or a Covered Person in the event of a Kidnap or Extortion; and

9. any other reasonable and customary expenses incurred by the Policyholder with Our prior approval in resolving a Kidnap or Extortion insured hereunder.

Extortion means to intimidate by a threat or series of threats to Kidnap or cause bodily injury.

Extortion/Ransom Monies means a consideration paid for the return of a Kidnap victim or consideration paid to terminate or end an Extortion, to a person believed to be responsible for the Kidnap or Extortion and includes but is not limited to cash, securities, marketable goods or services, property or monetary instruments.

Kidnap means the illegal abduction and holding hostage of one or more Covered Persons for the purpose of demanding Extortion/Ransom Monies as a condition of release. A Kidnap in which more than one Covered Person is abducted shall be considered a single Kidnap.

Conditions under Section 4

Confidentiality

The Policyholder and each and every Covered Person will make a reasonable effort not to disclose the existence of this insurance.

Exclusions under Section 4

We shall not be liable for:

1. any loss resulting from the surrender of money or property as the result of a face-to-face encounter involving the use or threat of force or violence unless such monies or property are Extortion/Ransom Monies being stored or transported for the purpose of paying an Extortion or Kidnap demand.
2. any loss from the Kidnap or Extortion of a Covered Person permanently residing or staying for more than one hundred and twenty (120) consecutive days in the country where the Kidnap or Extortion occurs.
3. any fraudulent or dishonest act committed by the Policyholder, a Covered Person or any person the Policyholder authorises to have custody of Extortion/Ransom Monies.

Section 5 - Baggage, Money & Documents

Extent of Cover

Subject to the other terms, conditions and exclusions of the Policy.

Baggage, Money & Documents Cover

If during the Period of Insurance and whilst the person is a Covered Person and on a Journey, the Covered Person sustains loss of, theft of or damage to Baggage, or Money/Travel Documents, We will indemnify the Policyholder or the Covered Person in respect of such loss or damage up to the corresponding amount shown in the Schedule against Section 5 Baggage, Money & Documents Cover.

Deprivation of Baggage

If during the Period of Insurance and whilst the person is a Covered Person and on a Journey, the Covered Person's Baggage is delayed, misdirected or temporarily mislaid by any transport carrier for more than eight (8) consecutive hours, We will reimburse any reasonable expenses incurred by a Covered Person in purchasing essential replacement clothing and toiletries up to a maximum amount shown in the Schedule against Section 5 - Deprivation of Baggage.

Definitions under Section 5

Baggage means personal property belonging to the Policyholder or a Covered Person or for which a Covered Person is legally responsible, taken on the Journey or acquired during the Journey but shall not include household furniture or effects unless acquired during the Journey.

Documents mean papers or other items containing references to the Covered Person's identity including, but not limited to the following:

- Passport;
- Driver's Licence;
- Credit, debit and bank cards;
- Share certificates;
- Birth Certificate;
- Bank account details;
- Building Society account details;
- Insurance documents – motor, home, travel and life;
- Utilities account details;
- Membership numbers of professional bodies.

Electronic Equipment means personal/business computers, palm pilots, mobile phones and other items of a similar nature deemed by Us to be electronic, but does not include digital cameras.

Identity Theft means the theft of personal data or Documents relating to Covered Person's identity which results in their fraudulent use to obtain money, goods or services.

Money/Travel Documents means coins, bank notes, postal and money orders, travellers' and other cheques, letters of credit, automatic teller machine cards, passports, travel tickets, visas, entry permits, credit cards, petrol and other coupons and other similar documents in the possession or control of the Covered Person.

Additional Cover under Section 5

Coins and Bank Notes

In respect of coins or bank notes held for the purpose of a Journey, cover shall commence at the time of collection from a financial institution or seventy-two (72) hours prior to commencement of the Journey, whichever is the later and shall continue for seventy-two (72) hours after termination of the Journey or until deposit at a financial institution, whichever occurs first.

Keys and Locks

In the event that a Covered Person loses their identification and keys at the same time during a Journey and during the Period of Insurance and whilst the person is a Covered Person, We will reimburse the Covered Person up to \$2,000 for the actual costs incurred for the replacement of keys and locks to their home and/or motor vehicle.

Identity Theft Extension

If during the Period of Insurance, the Covered Person is the victim of Identity Theft as a result of their Documents having been stolen whilst the person was a Covered Person and on a Journey, We will indemnify the Covered Person for reasonable legal expenses incurred with Our consent, up to a maximum of \$20,000:

- a) to pursue closure of any disputed areas, accounts or credit facilities;
- b) for re-submitting applications for loans, grants, other credit or debit instruments that are rejected solely as a result of the lender receiving incorrect information as the result of Identity Theft;
- c) for notarising affidavits or other similar documents, amending or rectifying records in regard to the Covered Person's true name or identity as the result of Identity Theft;
- d) to defend any suit brought against the Covered Person by a creditor or collection agency or other entity acting on behalf of a creditor for non-payment of goods or services or default on a loan as the result of Identity Theft;
- e) to remove any civil judgment wrongfully entered against the Covered Person as a result of Identity Theft.

Conditions under Section 5

1. the Covered Person shall take all reasonable precautions for the safety and supervision of Baggage, Electronic Equipment or Money/Travel Documents.
2. in the event that a payment is made under this Section in respect of any property, We shall be entitled to take and keep possession of such property and to deal with it in any manner We see fit.
3. in respect of articles fifteen (15) years old or less, We shall have the option of repairing or replacing the articles with articles in the same condition but not with articles better or more extensive than the articles were when new or by payment of the cost of the articles.
4. the maximum amount We will indemnify the Policyholder or the Covered Person in respect of loss arising from the unauthorised or fraudulent use of Money/Travel Documents is \$3,000.
5. the maximum amount We will pay for any one, set or pair of items is 25% of the amount shown in the Schedule benefit against Section 5 – Baggage, Money & Documents.
6. in no event shall We pay more than the amount shown against Section 5 – Baggage, Money & Documents.
7. where the Electronic Equipment is a mobile phone, We will only pay the cost of the replacement phone.
8. an Excess of \$100 will apply for each claim under this section, the Excess increases to \$250 for the loss of, theft of, or damage to Electronic Equipment.

Exclusions under Section 5

We shall not be liable for any loss or damage or expenses:

1. in respect of Baggage, Electronic Equipment or Money/Travel Documents:
 - a) not reported to either the police or the transport carrier so that a written report is not available at the time of making a claim.
 - b) due to confiscation by Customs or any other lawful authority where the Policyholder's and/or Covered Person's use and/or possession of such item/s is unlawful.
 - c) recoverable from any other source.
2. in respect of Baggage and Electronic Equipment:
 - a) shipped under any freight agreement or sent by postal or courier services;
 - b) to vehicles or their accessories (except keys);
 - c) to any goods intended for trade or sale;
 - d) to any electronic data or software;
 - e) caused by:
 - i. activity of moth, vermin or rodents, wear and tear, atmospheric or climate conditions or gradual deterioration.
 - ii. mechanical or electrical failure.
 - iii. any process of cleaning, restoring, repairing or alteration.
 - iv. scratching or breaking of fragile or brittle articles, if as a result of negligence of the Policyholder and/or Covered Person.
3. in respect of Electronic Equipment and digital cameras:
 - a) where theft or attempted theft occurs whilst such equipment is unattended, unless securely locked inside a building or securely locked out of sight inside a motor vehicle (unless the Policyholder and/or the Covered Person has no option other than to leave the equipment unattended due to an emergency medical, security or evacuation situation).

- b) whilst carried in or on any aircraft, aerial device, bus, waterborne vessel or craft, unless they accompany the Covered Person as personal cabin baggage. Cover will apply if the air carrier has specifically instructed the Policyholder or Covered Person that Electronic Equipment must be placed in the hold and no prior instruction or advice regarding this requirement was available to the Policyholder or Covered Person prior to checking in.
4. in respect of Money/Travel Documents:
- a) arising out of devaluation of currency or shortages due to errors or omissions during monetary transactions.
 - b) of cheques, bank notes, postal and money orders, credit cards or coupons unless reported to the issuing authority as soon as reasonably practicable after the discovery of the loss or damage.
 - c) loss of coins and bank notes in excess of the amount allowed by any applicable currency regulations at the time of the commencement of the Journey.
5. in respect of Identity Theft for:
- a) any item which has been purchased by fraudulent use of the Covered Person's identity.
 - b) any loss arising from any business pursuits or the theft of a commercial identity.
 - c) any loss or liability arising from the use of any motor vehicle bought, leased or hired by fraudulent use of the Covered Person's identity, where civil or criminal action is, or has been, taken against the Covered Person.
 - d) authorised charges that the Covered Person has disputed based on the quality of goods or services.
 - e) theft of the Covered Person's identity by a family member who lives with the Covered Person at the Covered Person's home address.
 - f) the amount of any claim which exceeds \$20,000.
 - g) any costs or expenses in connection with any claim not agreed in advance by Us.
 - h) authorised account transactions or trades that the Covered Person has disputed, or are disputing, based on the execution (or non-execution) of electronic transfers, trades or other verbal or written instructions or directions.
 - i) any incident of Identity Theft that does not occur within twelve (12) months from the date the Covered Person's Documents were stolen.
 - j) an incident of Identity Theft for which the Covered Person has not lodged a report with the Police and/or cannot provide a copy of the Police report.

Section 6 - Personal Liability

Extent of Cover

Subject to the other terms, conditions and exclusions of the Policy.

If during the Period of Insurance and whilst the person is a Covered Person and on a Journey, the Covered Person becomes legally liable to pay damages in respect of either Bodily Injury to any person or loss of or damage to property and such Bodily Injury or damage is caused by an Accident, We will indemnify the Covered Person against such damages up to the amount shown in the schedule against Section 6 – Personal Liability.

We will also pay all legal costs and expenses which are recoverable by a claimant from the Covered Person and all legal costs and expenses incurred by the Covered Person with Our written consent in the investigation or defence of any claim as a direct result of an Accident, in addition to the amount shown in the schedule against Section 6 – Personal Liability.

Additional Cover under Section 6

If during the during the Period of Insurance and whilst the person is a Covered Person, the Covered Person is required to attend court in connection with an event that has resulted in a valid claim under this section 6 of the Policy, We will pay \$100 per day for each day the Covered Person attends court, up to a maximum of \$1,000, per Covered Person.

Conditions under Section 6

1. No admission, offer, promise, payment or indemnity shall be made without Our written consent which can be applied for by calling Chubb Assistance (+61 2 8907 5995).
2. We shall be entitled to take over and conduct in the Covered Person's name the defence or settlement of any claim and We shall have full discretion in the handling of any proceedings.
3. We may at any time pay to the Covered Person, in connection with any claim or series of claims arising from the one original cause, the amount shown on the Schedule against Section 6 – Personal Liability (after deduction of any amount(s) already paid as compensation) or any lesser amount for which such claim(s) can be settled and upon such payment being made, We shall be under no further liability in connection with such claim(s), except for the payment of costs and expenses recoverable or incurred prior to the date of such payment.

Exclusions under Section 6

We shall not be liable in respect of:

1. injury to any person arising in the course of their employment, contract of service or apprenticeship with the Policyholder.
2. loss of or damage to property belonging to or held in trust by or in the custody or control of the Policyholder, a Covered Person or any of the Policyholder's employees.
3. injury, loss or damage caused directly or indirectly by, through or in connection with, any mechanically propelled vehicle (with the exception of golf buggies and motorised wheelchairs), aircraft or watercraft, when a Covered Person is the owner, driver or pilot thereof or has it in their care, custody or control or where the pilot is an employee or agent of the Policyholder or a Covered Person.
4. injury, loss or damage to property caused by or arising from;
 - a) the nature of products sold by the Policyholder or a Covered Person.
 - b) advice furnished by the Policyholder or by a Covered Person.
 - c) the conduct of the Policyholder's business, trade or profession.
5. liability assumed under contract unless such liability would have arisen in the absence of such contract.
6. aggravated, exemplary or punitive damages or the payment of any fine or penalty.

Section 7 - Rental Vehicle Excess Waiver – Vehicles rented for use within Australia & New Zealand Only

Extent of Cover

Subject to the other terms, conditions and exclusions of the Policy.

If during the Period of Insurance and whilst the person is a Covered Person and on a Journey, the Covered Person rents or hires a Rental Vehicle AND that Rental Vehicle is involved in a collision whilst under the control of the Covered Person OR the Rental Vehicle is stolen or damaged, We will reimburse the Policyholder or the Covered Person for the Rental Vehicle Excess chosen but only up to the amount shown in the Schedule against Section 7 – Rental Vehicle Excess Waiver.

Definitions under Section 7

Rental Vehicle means a rented sedan, station wagon, hatchback, motorcycle, four-wheel drive (4WD), campervan or mini bus (up to a maximum capacity of 12 seats only) rented or hired from a licensed motor vehicle rental/hire company for the sole purpose of carrying a Covered Person on public roadways and shall not include any other vehicle or use.

Rental Vehicle Excess means the amount the Policyholder or Covered Person is legally liable to pay under the Rental Vehicle hiring agreement if the Rental Vehicle is involved in an accident or is stolen during the rental period.

Additional Cover under Section 7

If during the Period of Insurance and whilst the person is a Covered Person and on a Journey, the Covered Person uses their personal motor vehicle for business purposes, and is involved in an accident whilst they are in control of the vehicle, We will:

- a) reimburse an amount up to and including the prescribed excess or claim below the excess that would have been payable under the Covered Persons comprehensive motor vehicle policy of insurance relative to the damaged vehicle and which is not legally recoverable from any other source; and/or
- b) reimburse any substantial cumulative loss of any no claim allowance not otherwise recoverable which may occur resulting from accidental damage to the Covered Persons vehicle; and/or
- c) pay \$500 per week to the Covered Person for the cost of hiring a similar motor vehicle in the event that they have lost total use of the damaged vehicle as a result of an accident.

The maximum amount We will pay in respect to any one (1) accident is:

- i. up to \$2,000 for a) and b) above as a combined maximum limit; and
- ii. up to \$2,500 for c), in addition to any claims made under a) and/or b).

Conditions under Section 7

1. As part of the arrangement for the rent or hire of the Rental Vehicle, the Covered Person must take all compulsory motor vehicle insurance provided by the rental organisation, against loss or damage to the Rental Vehicle during the rental period. Provided the compulsory insurance has been taken up there is no additional requirement under the Policy to purchase excess buy back.
2. In the event of a claim regarding a Covered Person's personal motor vehicle, the Covered Person must supply Us with:
 - a) receipts (or copies) for the amount of the claim or excess paid and the name of the firm which carried out the repairs on the Covered Persons personal motor vehicle;
 - b) a letter from the Covered Person's motor vehicle insurer stating the amount of the excess paid and the amount of any no claim bonus forfeited.

Note: Stating that the no claim bonus has dropped from e.g. 60% to 40% is insufficient. The actual amount of money involved is also required, including a copy of the last insurance renewal notice applicable to the Covered Person.

- c) a synopsis of the total cost of the repairs (with complete details if possible).
3. Cover only applies under this section to Trans-Tasman and New Zealand domestic Journey's which are greater than 50kms from the Covered Person's usual place of residence.

Exclusions under Section 7

We shall not be liable for any claims arising from:

1. any use of the Rental Vehicle or the Covered Person's personal motor vehicle that is in violation of the terms of the rental agreement or applicable comprehensive motor vehicle insurance policy;
2. the Covered Person being in charge of a Rental Vehicle or their personal motor vehicle whilst under the influence of alcohol or a drug not prescribed by a Doctor or with a percentage of alcohol in their breath, blood or urine in excess of that permitted by law at the time and place of the incident;

3. the illegal or criminal use of a Rental Vehicle or the Covered Person's personal motor vehicle by the Policyholder or a Covered Person;
4. the use of the Rental Vehicle or Covered Person's personal motor vehicle on any roadway that is inaccessible to two-wheel-drive vehicles;
5. the use of the Rental Vehicle or Covered Persons personal motor vehicle by a Covered Person without holding a valid license for the country the motor vehicle is being operated in;
6. any vehicle that is not comprehensively insured.

Section 8 - Hijack & Detention

Extent of Cover

Subject to the other terms, conditions and exclusions of the Policy.

If during the Period of Insurance and whilst the person is a Covered Person and on a Journey, the Covered Person is

1. forcibly Detained for more than twelve (12) hours as a direct result of a Hijack; or
2. Detained, by any government, state or other lawful authority for any reason (other than those circumstance specifically excluded under Exclusion 1 below);

We will pay the Policyholder the daily amount shown on the Schedule against Section 8, Hijack & Detention.

We will continue to pay the Policyholder the daily benefit amount shown on the Schedule against Section 8, Hijack & Detention, for each twenty-four (24) hour period of continued Detention thereafter, up to the maximum amount and period shown on the Schedule against Section 8, Hijack and Detention.

Legal Costs Extension

In the event of a Covered Person incurring their own legal costs as a result of being Detained, We will reimburse the Covered Person for such legal costs up to the maximum amount shown on the Schedule against Section 8 – Hijack & Detention.

Definitions under Section 8

Conveyance means:

1. any bus, coach, ferry, helicopter, hovercraft, hydrofoil, ship, taxi, tram, monorail or train, provided and operated by a carrier duly licensed for the regular transportation of fare-paying passengers; and
2. any aircraft provided and operated by an airline or an air charter company which is duly licensed for the regular transportation of fare-paying passengers.

Detention/Detained means restraint by way of custody or confinement against the Covered Person's will.

Hijack means the seizing of control of a Conveyance on which the Covered Person is a passenger.

Exclusion under Section 8

1. We shall not be liable for any Detention attributable to the Covered Person breaking the law of any country or state.

Section 9 - Chubb Assistance

Extent of Cover

Subject to the other terms, conditions and exclusions of the Policy.

If during the Period of Insurance and whilst the person is a Covered Person and on a Journey, the Covered Person requires emergency assistance, the Covered Person should immediately contact Chubb Assistance on the telephone number provided (+61 2 8907 5995). Chubb Assistance will provide the Covered Person with such emergency assistance that they consider necessary.

Emergency assistance may include any one or more of the following services but only if they are considered necessary and organised by Chubb Assistance:

1. repatriation, which will be organised by Chubb Assistance by the most appropriate method including, if necessary, the use of air services. Repatriation will be to the most suitable hospital or to the Covered Person's home address;
2. payment of evacuation expenses, including necessary expenses incurred for qualified medical staff to accompany a Covered Person;
3. payment of other emergency assistance expenses;
4. worldwide 24 hour telephone access to Chubb Assistance Network;
5. emergency travel assistance;
6. emergency medical evacuation;
7. medically supervised repatriation;
8. assistance in replacing a lost or stolen passport;
9. legal assistance;
10. interpreter access and referral;
11. compassionate visit if travelling alone and hospitalised for more than a week;
12. assistance in tracing delayed or lost luggage; and
13. payment of approved medical services by claims process or redirection of hospital accounts to Us.

Conditions under Section 9

1. Chubb Assistance must be promptly informed of any potential claim under this Section.
2. the Policyholder and/or the Covered Person must not attempt to resolve problems encountered without advising Chubb Assistance as this may prejudice reimbursement of expenses.
3. in the event of Chubb Assistance being provided in good faith to any person not insured under the Policy, the Policyholder shall reimburse Us for all costs incurred.
4. any undertaking/arrangements on behalf of the Covered Person who does not make contact with Chubb Assistance and/or prejudices Our rights shall not be considered. We shall consider cover however if the Covered Person for reasons beyond their control could not contact Chubb Assistance and had no alternative but to make their own arrangements, provided We are satisfied the arrangements made were medically appropriate and necessary in view of the Covered Person's Serious Injury or Serious Sickness at the time.

Section 10 - Missed Transport Connection

Extent of Cover

Subject to the other terms, conditions and exclusions of the Policy.

If during the Period of Insurance and whilst the person is a Covered Person and on a Journey, the Covered Person misses a transport connection due to any unforeseen circumstances outside the Policyholder's or the Covered Person's control AND is unable to arrive at an officially scheduled meeting or conference which cannot be delayed because of their late arrival, We will pay the reasonable extra expenses actually and necessarily incurred, net of any recoveries to which the Policyholder or the Covered Person may be entitled from any carrier, to enable the Covered Person to use alternative scheduled public transport services and arrive at their destination on time, up to the amount shown in the benefit section against Section 10.

Exclusions under Section 10

We will not be liable for:

1. any missed transport connection arising from a business commitment or a financial or contractual obligation of the Covered Person or of any travelling companion, business associate, Parent or Close Relative of the Covered Person.
2. claims arising from the inability of any tour operator or wholesaler to complete arrangements for any Journey or tour due to a deficiency in the number of people required to commence any Journey or tour.

Section 11 - Over Booked Flight

Extent of Cover

Subject to the other terms, conditions and exclusions of the Policy.

If during the Period of Insurance and whilst the person is a Covered Person and on a Journey, the Covered Person is denied boarding on a confirmed scheduled flight due to overbooking and no alternative transport is made available within eight (8) hours of the scheduled departure time, We will pay \$2,500 for any expenses incurred as a result of the delay provided the Covered Person has not been compensated by the air carrier or any other third party.

Exclusions under Section 11

We will not be liable for:

1. any expenses already incurred and paid under Section 2 - Medical & Additional Expenses and Cancellation & Curtailment Expenses and /or Section 10 – Missed Transport Connection as a result of the same event.

Section 12 - Political & Natural Disaster Evacuation

Extent of Cover

Subject to the other terms, conditions and exclusions of the Policy.

If during the Period of Insurance and whilst the person is a Covered Person and on a Journey, the Covered Person is recommended to leave the country in which they are travelling by officials in that country OR the New Zealand government issues a travel warning through its Department of Foreign Affairs and Trade that recommends that certain categories of persons, which categories include the Covered Person, should leave that country OR a Covered Person is expelled or declared persona non grata from that country OR there is wholesale seizure, confiscation or expropriation of the Covered Person's property, plant or equipment in that country OR a major natural disaster has occurred in the country the Covered Person is in necessitating their immediate evacuation in order to avoid risk of personal bodily injury or sickness to themselves, We will pay the cost of the Covered Person's return to their Country of Residence or the nearest place of safety up to the cost of an economy class airfare for the same trip AND the Covered Person's reasonable accommodation costs

up to a maximum of \$250 per day for fourteen (14) days if the Covered Person is unable to return to their Country of Residence, up to the amount shown in the Schedule against Section 12 – Political & Natural Disaster Evacuation.

Exclusions under Section 12

We will not pay any claim arising directly or indirectly from:

1. the Covered Person violating the laws or regulations of the country they are in;
2. the Covered Person's failure to produce or maintain necessary immigration, work, residence or similar visas, permits or other documentation;
3. debt, insolvency, commercial failure, repossession of property by a titleholder or any other financial cause;
4. failure to honour any contractual obligation or bond or to obey any conditions in a license;
5. the Covered Person being a national of the country which they are to be evacuated from; or
6. the political unrest or natural disaster that resulted in a Covered Person's evacuation being in existence prior to the Covered Person entering the country or its occurrence being foreseeable to a reasonable person before the Covered Person entered the country.

Conditions under Section 12

1. If the Covered Person is required to leave the country they are in, We must be contacted beforehand to confirm cover (+61 2 8907 5995). Where possible We and/or Chubb Assistance will make the travel arrangements and in all cases, We will decide where to send the Covered Person.
2. Our total liability for all claims arising under this section during any one (1) Period of Insurance shall not exceed the aggregate amount shown in Schedule against Section 12 – Political & Natural Disaster Evacuation.

Section 13 - Search & Rescue Expenses

Extent of Cover

Subject to the other terms, conditions and exclusions of the Policy.

If during the Period of Insurance and whilst the person is a Covered Person and on a Journey outside New Zealand, the Covered Person is reported as missing and it becomes necessary for the rescue provider or police authorities to instigate a search and rescue operation where:

1. it is known or believed that the Covered Person may have sustained a Bodily Injury or suffered Sickness;
or
2. weather or safety conditions are such that it becomes necessary to do so in order to prevent the Covered Person from sustaining a Bodily Injury or suffering a Sickness.

We will reimburse the Policyholder or the Covered Person up to the amount in the Schedule against Section 13 – Search & Rescue Expenses, in respect of the necessary and reasonable costs incurred by a recognised rescue provider or police authorities in searching for such Covered Person and for bringing them to a place of safety.

Conditions under Section 13

1. The Covered Person must comply at all times with local safety advice and adhere to recommendations prevalent at the time.
2. The Covered Person must not knowingly endanger either their own life or the life of any other Covered Person or engage in activities where their experience or skill levels fall below those reasonably required to participate in such activities.
3. We must be informed immediately or as soon as reasonably possible of any emergency that may potentially give rise to a claim.
4. Expenses are only payable for the Covered Person's proportion of the search and rescue operation.
5. Costs will only be covered up to the point where the Covered Person is recovered by search and rescue or at the time where the search and rescue authorities advise that continuing the search is no longer viable.
6. A written statement from the appropriate rescue authorities involved in the search and/or rescue must be obtained and provided to Us in the event of a claim.
7. Our total liability for all claims arising under this section during any one (1) Period of Insurance shall not exceed the aggregate amount shown in Schedule against Section 13 – Search & Rescue Expenses
8. Where any event covered under Section 13 is, or is subsequently found to be covered under:
 - a) Section 2 – Medical & Additional Expenses and Cancellation & Curtailment Expenses; or
 - b) Section 4 – Kidnap & Ransom; or
 - c) Section 8 – Hijack & Detention; or
 - d) Section 12 – Political and Natural Disaster Evacuation

the benefit amount payable shall be in addition to any amount payable under such section.

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

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