

POLICY WORDING

Effective 20 September 2017

TRAVEL Insurance



STATE

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Welcome

This document contains information you need to know about the State Travel Insurance policy. If you have any questions, or if there's anything we can help with, get in touch today.

The purpose of the policy wording document

This document provides information to help you understand this travel insurance policy, compare cover and make an informed decision about whether to buy a policy. Please read the policy wording document carefully to ensure it provides the cover you need. If you have any questions please contact us.

The policy wording document details:

- the benefits – read these together with the options to vary cover;
- requirements if you have an Existing Medical Condition or are pregnant;
- obligations in relation to your duty of disclosure;
- definitions of 'Words with special meaning' where they are used in the policy; and
- what is and isn't covered.

When you purchase a policy, keep a copy of this policy wording document and the Certificate of Insurance we'll give you in a safe place for future reference.

Contact us

- Call 0800 500 325
- Visit state.co.nz/travel
- Email statetravel@covermore.co.nz
- Post: State Travel Insurance
c/o Cover-More Travel Insurance
PO Box 105-203
Auckland City Auckland 1143
New Zealand

The cover

Benefits table

Below is a summary of the benefits We provide and their maximum limits.

Policy benefits	International Plan I	Domestic Plan D	Domestic Cancellation Plan C
	Single Trip or Annual Multi-Trip Maximum benefit limits (per adult)		Single Trip Maximum benefit limits (per person)
1 Medical and dental expenses	\$Unlimited ⁺⁺	\$1,500	–
2 Additional expenses	\$Unlimited ^{+o}	\$10,000	Cover chosen [#]
3 Amendment or cancellation costs	Cover chosen ^{^^}	\$10,000	
4 Luggage and travel documents	\$25,000 [•]	\$5,000 [•]	
5 Delayed luggage allowance	\$1,500	–	
6 Money	\$500	–	
7 Rental Car insurance excess	\$10,000	\$4,000	
8 Travel delay	\$2,000	\$750	
9 Resumption of Journey	\$5,000	–	
10 Hospital incidentals	\$8,000	–	
11 Hijacking	\$8,000	–	
12 Loss of income	\$9,000 ^{+~} up to \$1,000 per month	\$2,250 [~] up to \$250 per month	
13 Disability	\$15,000 ^{+~}	\$10,000 [~]	
14 Accidental death	\$15,000 ^{+~}	\$10,000 [~]	
15 Legal expenses	\$10,000	\$5,000	
16 Personal liability	\$2,500,000	\$200,000	

* Cover will not exceed 12 months from onset. Medical and dental expenses cover is limited to \$1,500 for treatment provided in New Zealand. This \$1,500 sub-limit does not apply to Plan I, Inbound area.

+ For customers 70 years or over reduced maximum limits may apply. Limits will be shown on the Certificate of Insurance.

^ Cover chosen applies per policy. See page 7.

• Item limits apply. See page 8.

Cover chosen applies per person. See page 7.

~ The maximum liability collectively for Sections 12, 13 and 14, shall not exceed \$15,000 on Plan I and \$10,000 on Plan D.

o Limits apply to sub-sections 2 and 6f. See pages 42-43.

This is only a summary of benefits provided. Please refer to Part 6: Policy wording on pages 30–59 for full details of the cover provided. Please read the entire document carefully to understand what this policy covers. Importantly, please note that conditions, exclusions, limits and sub-limits apply.

Featured benefits

24 hour emergency assistance: 24/7 access to a team of experts with a global network of doctors, nurses and logistical staff.

Medical cover: Cover for hospital, medical, surgical, nursing, ambulance expenses and emergency dental expenses. Our medical cover also assists You to find treatment and if necessary medical evacuation.

Cancellation cover: Only pay for the cancellation cover You need. Add the level which suits You to include cover for prepaid tickets, hotels, tours or other travel related expenses.

Additional expenses: Cover for emergency accommodation and transport expenses if a disaster like a volcano, tsunami, earthquake or flood disrupts Your Journey.

Rental Car insurance excess: If You hire a car and happen to have an accident, cover is included for the Rental Car insurance excess only.

Single Trip or Annual Multi-Trip

You can choose a plan to cover one Single Trip or, for frequent travellers, an Annual Multi-Trip to cover any number of Journeys over the next 12 months.

Frequent travellers

If You are a frequent traveller then an Annual Multi-Trip offers year round cover for Your travels provided they are to destinations over 250 km from Home.

You can choose a trip duration limit to suit Your needs for the year.

Areas of Travel

Single Trip: You will need to choose the main destination based on where You will spend the most time on Your Journey.

Annual Multi-Trip: You will need to choose the area which will cover all of Your trips for the year. If You select an international area, this also includes cover for travel more than 250 km from Home.

Note:

- If 20% or more of any Journey will be spent in the Americas or Antarctica, You must nominate the area including these countries as the main destination.

- If You are travelling inbound to New Zealand You can only select an International Plan I Single Trip option, the maximum age limit is 69 years of age and there is no cover for any Existing Medical Conditions other than those We automatically include.

Travelling to New Zealand?

If You are visiting New Zealand, You can travel under Plan I, Inbound area.

Choose Your excess

When travelling internationally You can choose the excess. The higher the excess chosen, the lower the premium.

The excess will be shown on Your Certificate of Insurance and only applies in the event of a claim.

Cancellation cover

The International and Domestic Cancellation Plans do not automatically include cancellation cover however, You can add the amount of cancellation cover that suits You. Select an amount from the options available at the time of applying for cover.

The level of cancellation cover You choose will influence Your premium. Typically people look to choose an amount that will cover all prepaid travel tickets, hotels, tours or other travel related expenses for all travellers on the policy.

The level of cover You choose will be the total amount of cover available under Section 3, on a per policy basis (International Plan) and on a per person basis (Domestic Cancellation Plan) and will be shown on Your Certificate of Insurance.

Luggage

Your belongings

When You're at Home, You look after Your belongings. When You travel it should be no different. Unfortunately, many claims We see for loss or theft are caused by people being careless with their belongings. If You do not take good care of Your belongings We may not be able pay Your claim. Not all belongings are covered by the policy.

What does this mean?

- Keep Valuables with You (where security regulations allow You to do so) rather than checking them in with the Transport Provider.
- Do not leave Valuables in a motor vehicle at any time.
“Valuables” means articles made of or containing gold, silver or precious metals; binoculars; jewellery; mobile phones; photographic, audio, video, tablet computer, computer and electrical equipment of any kind (including computer games, portable navigation equipment or media); precious stones; smart phones; telescopes and watches.
- A maximum limit of \$2,000 applies to any other items left during the day in the boot of a locked motor vehicle. Also, don't leave items in a motor vehicle overnight as they are not covered.
- Report any loss or theft to the police within 24 hours as an original police report is required for any claim involving loss or theft.
- Additionally, We require the relevant report from the related party. For example, an Airline Property Irregularity Report (P.I.R.) is also required if Your items were lost or stolen when travelling with an airline.

Increase Your luggage item limits

The following limits apply to any one item, set or pair of items (including attached and unattached accessories):

	Cameras and video cameras	Laptop and tablet computers	Other items
International Plan I	\$3,000	\$3,000	\$1,500
Domestic Plan D	\$500	\$500	\$500

For items which are valued higher, You may increase these limits (on a per item basis) by paying an additional amount. Please ask for a quote.

Receipts or valuations (less than 12 months old) must be available if requested by Us.

Activities included in Your cover

We know that not all travellers enjoy the same activities whilst travelling so We have a comprehensive list of activities which are covered while You are on Your Journey.

Our Plans automatically include:

- Abseiling
- Archery
- Ballooning
- Bungy Jumping
- Flying Fox
- Horse Riding
- Jet Boating
- Jet Skiing
- Kayaking
- Paragliding
- Parasailing
- Skydiving
- Snorkelling
- White Water Rafting
- Working Holidays

Your participation in any of the activities listed is subject to the terms of cover and in particular General exclusion 27 on page 59 and Section 16 Personal liability exclusions 3 and 4 on page 55.

Motorcycle/moped riding

You may wish to hire a motorcycle (including a moped) as the driver or a pillion passenger during Your Journey. If You choose to do so You will only be covered if:

- whilst in control of a motorcycle or moped You hold a valid New Zealand motorcycle licence or New Zealand motor vehicle driver licence, and You hold a licence valid in the relevant country;
- whilst You are a pillion passenger the driver holds a licence valid in the relevant country;
- the engine capacity is 200cc or less;
- You are wearing a helmet;
- You are not participating in a Professional capacity; and
- You are not racing.

Note: No cover will apply under Section 16 Personal Liability. This means You are responsible to pay costs associated with damage to the motorcycle, moped or property or injury to another person.