

G2G NZ Cancellation Travel Insurance Policy

THIS POLICY IS ISSUED/INSURED BY AMERICAN HOME ASSURANCE COMPANY (NEW ZEALAND BRANCH), TRADING IN NEW ZEALAND AS CHARTIS.

Insurer Financial Strength Rating Insurance Companies (Rating and Inspections) Act 1994 - **American Home Assurance Company (New Zealand Branch)** has an **A+ (Strong) insurer financial strength rating** given by Standard & Poor's (Australia) Pty Ltd on 2 March 2009. The rating scale is:

AAA	Extremely Strong	BBB	Good	CCC	Very Weak
AA	Very Strong	BB	Marginal	CC	Extremely Weak
A	Strong	B	Weak	R	Regulatory Action

Plus (+) or minus (-): The rating from 'AA' to 'CCC' may be modified by the addition of a plus or minus sign to show relative standings within the major categories.

Policy Schedule of Benefits – New Zealand Cancellation

Sum Insured Options
\$600.00
\$1,200.00
\$1,800.00
\$2,400.00
\$3,000.00

COVER

Coverage under this Policy does not commence until You have completed the Application Form, paid the premium and the Policy Schedule is issued.

YOUR DUTY OF DISCLOSURE

Before You enter into this Policy You have a duty to disclose to Us every matter that You know, or could reasonably be expected to know, is relevant to Our decision (or the decision of a prudent insurer in the circumstances) of whether to accept the risk of the insurance and if so on what terms. You have the same duty to disclose those matters to Us before You renew, extend, vary or reinstate this Policy.

Your duty does not extend to matters:

- that diminish the risk to be undertaken by Us.
- that are of common knowledge.
- that We know or in the ordinary course of Our business ought to know.
- where compliance of Your duty is waived by Us.

If You fail to comply with this duty of disclosure, We may be entitled to reduce Our liability under this Policy in respect of a claim, or may cancel this Policy.

If Your non-disclosure is fraudulent, We may also have the option of avoiding this Policy from the inception date.

PRIVACY STATEMENT

This Policy is issued/insured by American Home Assurance Company (New Zealand Branch), trading in New Zealand as Chartis.

Chartis collects information necessary to underwrite and administer Your Policy, to maintain

and improve customer service, and to advise You of Our products. In the course of administering Your Policy, Chartis may exchange or disclose Your personal information and that of any other person insured by this Policy to:

- (a) a related Chartis company either in New Zealand or overseas;
- (b) contractors or third party providers providing services related to the administration of Your Policy;
- (c) banks and financial institutions for the purpose of processing Your application and obtaining payment of premium;
- (d) in the event of a claim - assessors, third party administrators, emergency providers, retailers, medical providers and travel carriers; or
- (e) Our assistance provider who will record all calls to the assistance service provided under Your Policy for quality assurance, training and verification purposes.

Access to Your Information

You may gain access to or request correction of Your personal information by writing to:

The Privacy Manager
American Home Assurance Company (New Zealand Branch)
PO Box 1745, Shortland Street
Auckland 1140
New Zealand

Whilst access to Your personal information may generally be provided free of charge, We reserve the right to charge for access requests in some limited circumstances.

Consent acknowledgement

By completing the Application Form (including any associated form) and paying the premium, You consent to the use of Your personal information stated in the Privacy Statement above.

FAIR INSURANCE CODE

Chartis is a signatory to the Fair Insurance Code. This Code aims to raise the standards of practice and service in the insurance industry, and it includes the following:

- When You lodge a claim We will tell You in plain language what information We need and how You should go about making a claim.

- We will respond promptly to any request You make for assistance with a claim and it will be considered and assessed promptly.

DEFINITIONS

Excess means the amount which the Policy provides that You have to pay in the event of a claim.

Financial Default means insolvency, bankruptcy, provisional liquidation, liquidation, financial collapse, appointment of a receiver, manager or administrator, entry into any official or unofficial scheme of arrangement, statutory protection, restructuring or composition with creditors, or the happening of anything of a similar nature under the laws of any jurisdiction.

Pre – Existing Condition means, in relation to You or any other person on whom Your travel depends:

- (a) within the six months prior to and including any time following the completion of Your Application Form for this Policy until the date of Your departure for travel any physical defect, condition, illness or disease:
 - (i) for which treatment, medication or advice has been received or prescribed by a medical or dental practitioner;
 - (ii) is aware of or for which symptoms are such that a reasonable person would have sought medical or dental attention;
- (b) any allergic, chronic or ongoing (whether chronic or otherwise) medical or dental condition, illness or disease medically documented prior to the issue of this Policy; or
- (c) any medical or dental concern under investigation or recorded on a hospital or surgical waiting list for further treatment or investigation.

Terrorist Act means any actual or threatened use of force or violence directed at or causing damage, injury, harm or disruption, or committing of an act dangerous to human life or property or government, with the stated or unstated objective of pursuing economic, ethnic, nationalistic, political, racial or religious interests, whether such interests are declared or not.

Robberies or other criminal acts, primarily committed for personal gain and acts arising primarily from prior personal relationships between perpetrator(s) and victim(s) shall not be considered Terrorist Acts. Terrorism shall also include any act which is verified or recognised by the (relevant) government as an act of terrorism.

You/Your means the Insured Person named in the Policy Schedule.

We/Us/Our means American Home Assurance Company (New Zealand Branch), trading in New Zealand as Chartis.

SCOPE OF COVER

If You have to cancel or curtail Your travel arrangements because of any unforeseen cause beyond Your control You may claim up to the Sum Insured set out in the Policy Schedule for Your:

- loss of deposits already paid or charges contracted to be paid; and/or
- reasonable additional travel costs if Your travel has already commenced;

provided that Your costs are not recoverable from any other source.

An Excess of \$20 applies to each loss.

THIS POLICY DOES NOT COVER ANY CLAIMS ARISING FROM:

1. Your financial circumstances, personal wishes, or disinclination to travel (whether of Your choosing, at the request of Your employer or another person, business reasons) or Your failure to check in according to an itinerary or times advised to You.
2. any Pre-Existing Condition, pregnancy or childbirth of either You or any other person where this may affect Your travel plans, unless otherwise agreed in writing by Us.
3. any circumstances for which You are aware that could lead to a claim, for cancellation or curtailment of Your travel, or any strike which was present at the latter of the time of Your booking or the time of You taking out this Policy.
4. suicide, intentional self-injury, insanity, sexually transmitted diseases, AIDS, HIV, alcohol or drug-related conditions or You engaging in an illegal act.

5. Financial Default of any travel agent or any person acting as Your agent, tour operator, tour wholesaler, accommodation provider or transport provider.
6. any error or default of any travel agent, tour wholesaler, accommodation provider or transport provider.
7. war, civil war, invasion, insurrection, revolution, use of military power or usurpation of government or military power.
8. intentional use of military force to intercept, prevent, or mitigate any know or suspected Terrorist Act.
9. any Terrorist Act.
10. the use, release or escape of nuclear materials that directly or indirectly results in nuclear reaction or radiation or radioactive contamination; or the dispersal or application of pathogenic or poisonous biological or chemical materials; or the release of pathogenic or poisonous biological or chemical materials.
11. the operation of the law.
12. the cancellation or postponement of the act/concert/event on which the travel relies.

NOR WILL WE PROVIDE COVER OR SERVICE FOR:

13. any loss, injury, damage, or legal liability suffered or sustained directly or indirectly by an Insured Person if that Insured Person is:
 - (i) a terrorist;
 - (ii) a member of a terrorist organisation;
 - (iii) a narcotics trafficker; or
 - (iv) a purveyor of nuclear, chemical or biological weapons.