

PLATINUM VISA INSURANCE

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# SCHEDULE OF BENEFITS

The compensation, Sum Insured and limit of liability applicable under each section of this policy, for insured persons for each Journey.

	Sum Insured (For persons under 75 years of age)	The maximum amount payable
Benefits	Unlimited	Sum Insured (For persons aged 75-90 years)*
Section 1.1.* Cancellation, Overseas Medical and Additional Expenses		Cancellation cover only for a maximum of \$5,000 per person. There is no cover under this section for: <ul style="list-style-type: none"> <li>• Medical expenses.</li> <li>• Medical related expenses (including but not limited to medical repatriation/evacuation or accompanying person expenses), and/or extra travel expenses arising from Your injury or illness.</li> </ul>
Travel agent's cancellation fees	\$500 per Journey	\$500 per Journey
Burial Expenses/Return of Mortal Remains	Reasonable costs	Not covered
Bed Care Patient Benefit (\$50 per continuous 24 hour period)	\$5,000 per person	Not covered
Travel delay (\$250 for per person, \$500 for Families per continuous 12 hour period)	\$750 per person	\$750 per person
	\$1,000 per Family	\$1,000 per Family
Section 1.2.* Luggage, Personal Effects and Travel Documents	\$10,000 per person	\$10,000 per person
	\$20,000 per Family	\$20,000 per Family
Limit any one item	\$2,000	\$2,000
Increased Limit any one item – Laptops only	\$6,000	\$6,000
Emergency replacement of luggage	\$300 per person	\$300 per person
	\$600 per Family	\$600 per Family

	Sum Insured (For persons under 75 years of age)	The maximum amount payable
Benefits	Unlimited	Sum Insured (For persons aged 75-90 years)*
Section 1.3.* Personal Liability	\$2,500,000 per person	\$2,500,000 per person
Section 1.4.* Rental Vehicle Collision Damage and Theft Excess Cover	\$2,000 per Journey	\$2,000 per Journey
Section 1.5. Accidental Death	\$100,000 for the Platinum Visa Cardholder	\$100,000 for the Platinum Visa Cardholder
	\$50,000 for the Platinum Visa Cardholder's accompanying Spouse	\$50,000 for the Platinum Visa Cardholder's accompanying Spouse
Section 1.6. Loss of Income	Up to \$1,000 per week for Platinum Visa Cardholder and accompanying Spouse who are income earners	Not covered
Section 1.7. Accidental Death and Disablement (Common Carrier Cover)	\$1,000,000 for the Platinum Visa Cardholder and/or accompanying Spouse	\$100,000 for the Platinum Visa Cardholder and/or accompanying Spouse while as passenger on an aircraft only
	\$50,000 per accompanying Dependant Child	\$50,000 per accompanying Dependant Child
Section 1.8. Hijack and Detention (\$100 per continuous 24 hour period)	\$6,000 per person	\$6,000 per person
Section 1.9. Missed Connection	\$2,000	\$2,000
Section 1.10. Kidnap and Ransom	\$250,000	\$250,000

\* There is a \$200 excess for each and every claim arising from the same event under this section.

# Refer clause B. Application for cover for the Mature Traveller.

# BANK OF NEW ZEALAND PLATINUM VISA INTERNATIONAL TRAVEL INSURANCE

BNZ Platinum Visa International Travel Insurance, Purchase Protection Insurance and Extended Warranty Insurance is provided to You by American Home Assurance Company (New Zealand Branch) pursuant to an agreement with Bank of New Zealand, under which Bank of New Zealand makes these policies available to You.

Bank of New Zealand is neither the insurer nor agent of American Home Assurance Company (New Zealand Branch) in relation to BNZ Platinum Visa International Travel Insurance, Purchase Protection Insurance and Extended Warranty Insurance and does not guarantee the obligations of American Home Assurance Company (New Zealand Branch) under these policies.

American Home Assurance Company (New Zealand Branch) is a member company of the American International Group. American International Group, Inc. (AIG) is the world's leading international insurance and financial services organisation, with operations in more than 130 countries and jurisdictions.

## A. Your duty of disclosure:

1. We will provide You with cover subject to the terms, conditions and exclusions contained in this policy.
2. When answering Our questions, You must be honest and You have to tell Us anything known to You that a reasonable person in the circumstances would include in the answer to the question. We will use the answers in deciding whether to insure You and anyone else to be insured under this policy.
3. It is important that You understand You are answering Our questions in this way for You and anyone else whom You want to be covered by this policy.
4. If You do not answer Our questions in this way, We may reduce or refuse to pay a claim. If You answer Our questions dishonestly, We may refuse to pay a claim and treat Your cover under this policy as not having commenced.

## B. Application for cover for the mature traveller:

1. If You are aged:
  - (a) Between 75 and 90 years and wish to apply for medical-related cover under this policy; or
  - (b) 90 years or older and wish to apply for cover under this policy,You can do so by contacting Us via the BNZ Helpline – 0800 BNZ TRAVEL (0800 269 872).
2. When You call, You will be requested to provide full details of Your travel plans, the state of Your health, and if applicable, Your accompanying Spouse.
3. If Your application for cover is granted then a premium for the cover is payable and this will be charged to Your Bank of New Zealand Platinum Visa Card.
4. A letter will be sent to You confirming the policy cover, as well as any special acceptance terms that are to apply.
5. If within seven (7) days of receipt of Our letter and before Your departure date (providing You have not claimed against the policy), You can write to Us to cancel Your requested cover from inception and receive a full credit against Your BNZ Platinum Visa Card for the insurance premium that You have paid.

## C. Insurance eligibility clause:

The following clause C. 1. applies to all policy sections except for Section I. 7.:

1. To be eligible for cover under this policy  
If You are a BNZ Platinum Visa Cardholder (including joint and additional cardholders) at the time You purchased Your travel. Your Spouse and/or Dependant Children accompanying You

on the Journey are also covered by this policy. The following requirements set out in this clause C. must also be satisfied.

The following clause C.2. Only applies to Section I. 7. – Accidental death and disablement (common carrier cover):

2. To be eligible for cover under section I. 7. of this policy  
You must have paid for Your (and any accompanying Spouse and/or Dependant Children) Transport ticket with Your BNZ Platinum Visa Card.
3. Insurance eligibility rules and conditions (applying to the entire policy):
  1. Maximum Duration of Cover
    - (a) To be eligible for cover under this policy, the total period of the overseas portion of Your journey must not exceed ninety (90) days and You must hold a return travel ticket for Your journey before You depart New Zealand.
    - (b) Day one of Your journey commences at the date and time You depart New Zealand to commence the overseas travel (e.g. scheduled flight departure time) and concludes at the date and time You arrive back in New Zealand (e.g. scheduled air flight arrival time).
    - (c) Your cover will be automatically extended to accommodate the late arrival of Your Transport, providing this was Your original scheduled Transport.
    - (d) An additional twenty-four (24) hours is allowed each way for direct travel between the point of departure/arrival in New Zealand and Your place of residence. You do not need to include these days when working out the journey period.
  2. Joint and Additional BNZ Platinum Visa Cardholders  
A joint or additional BNZ Platinum Visa Cardholder who is a Spouse or Dependant Child travelling with the BNZ Platinum Visa Cardholder, will be covered under the policy as an accompanying insured person provided they are accompanying the BNZ Platinum Visa Cardholder on the entire Journey.  
  
If You are a joint or additional BNZ Platinum Visa Cardholder who is not a Spouse or Dependant Child, You will be covered under the policy in Your own right, provided you have satisfied the requirements in this clause C. Insurance Eligibility clause.
  3. Business/Work Overseas  
You (and/or Your accompanying Spouse and/or Dependant Children) are not eligible for cover under this policy if one of the reasons for the overseas travel is to engage in business and/or work-related activities.

## D. Important points to note:

1. Age limit:  
This policy covers current BNZ Platinum Visa Cardholders who are under 90 years of age, subject to the terms, conditions, provisions and exclusions of this policy. There are limitations to the amount and cover provided for BNZ Platinum Visa Cardholders aged 75 years to 90 years. Please refer to the Schedule of Benefits. There is no cover under this policy for persons aged 90 years or older. If You are aged 75 years or older refer to clause B. Application for cover for the mature traveller.
2. Pre-existing medical conditions:  
This policy does not provide any cover for pre-existing medical conditions.
3. Limits of liability:  
Our liability is limited to the sums insured set out in the Schedule of Benefits.

4. Luggage:  
The maximum sum insured is \$2,000 per item, set or pair of items, and \$6,000 for laptop computers (inclusive of all accessories).
5. Safety of your belongings:  
You must take all reasonable precautions to safeguard Your property. Leaving personal belongings unattended in Public Places is not considered by Us to be taking reasonable precautions.
6. Losses:  
All losses under section I. 2. (Luggage, personal effects and travel documents) must be reported to the appropriate authority within twenty-four (24) hours and a written acknowledgment obtained. The appropriate cancellation measures must also be taken.
7. Keep receipts:  
Receipts for claimable expenses and items purchased by You must be retained to support Your claim. It is recommended for security purposes that receipts for purchases be kept separately from the items obtained.
8. New Zealand Ministry of Foreign Affairs and Trade:  
You are not covered for travel into and within a location that is listed as an "extreme risk" location on the Ministry of Foreign Affairs and Trade website ([www.safetravel.govt.nz](http://www.safetravel.govt.nz)).  
  
You may be covered for cancellation costs under Section I. 1. 1. (Cancellation) if You decide to cancel or curtail Your Journey because the location(s) in Your planned itinerary are upgraded or added to the Ministry of Foreign Affairs and Trade list of "extreme risk" locations after You have purchased the travel for Your Journey.
9. Exclusions and conditions:  
You should take special note of the General Policy Conditions, General Policy Exclusions, and the conditions and exclusions included in Sections I. 1. – 10.

**E. Continuation of cover:**

1. If Your return to New Zealand is delayed by reason of either:
  - (a) Travel delay; or
  - (b) Your illness/injury, and the reason is a covered event under Your policy, You are automatically insured under this policy up to a further ninety (90) consecutive days provided:
    - (i) You have obtained approval from AIG Assist, as soon as is possible, for this extension;
    - (ii) You return to New Zealand as soon as the reason for the travel delay is removed or You have recovered from Your illness/injury; and
    - (iii) You follow the direction/advice of AIG Assist.

**F. General policy conditions:**

1. General:  
At the time of this insurance becoming effective You must be fit to travel and not be aware of any circumstances which could lead to cancellation or disruption of the Journey.
2. Health changes:  
You must notify Us of any change in health or medical condition that occurs prior to departure from New Zealand.
3. Excess:  
You must pay the first \$200 of each and every claim arising from the same event under:
  - (a) Section I. 1. – Cancellation, overseas medical and additional expenses;
  - (b) Section I. 2. – Luggage, personal effects and travel documents;
  - (c) Section I. 3. – Personal liability; and
  - (d) Section I. 4. – Rental vehicle collision damage and theft excess cover.

4. Loss:  
If You have a loss, You must:
  - (a) Do what You can to prevent any further loss or expense; and
  - (b) Not admit liability for the loss.
5. AIG Assist requirements:  
If You require hospitalisation or emergency transportation services or need to return to New Zealand early for any reason and want Us to pay, You must contact AIG Assist and obtain approval before arrangements are made. Failure to do so may affect Your claim. You are expected to follow the advice and instruction of AIG Assist and where required, Our advice and instructions.
6. Currency:  
All dollar limits within this policy are stated in New Zealand currency.
7. New Zealand law:  
This policy is governed by New Zealand law. Any dispute or difference concerning this policy must be dealt with in New Zealand, pursuant to New Zealand law.
8. Cancellation:  
Pursuant to their agreement with Us, Bank of New Zealand may cancel this policy at any time by giving thirty (30) days' notice to Your last known address. If Your BNZ Platinum Visa Card is cancelled by either You or Bank of New Zealand, Your cover will cease immediately.
9. Changes to this policy:  
Pursuant to their agreement with Us, Bank of New Zealand may change, add to, delete or replace the Terms and Conditions of this policy at any time by giving You thirty (30) days' notice to Your last known address.
10. Subrogation:  
You must provide Us immediately with full particulars of any claim made against You by any other person, all legal documents served on You and allow Us the sole option to negotiate settlement of, or defend the claim in Your name.
11. Other cover:  
There is no cover under this insurance for a loss or event or liability which is covered under any other insurance policy, health or medical scheme, Act of Parliament or to the extent that free health care or treatment is available in New Zealand or under any reciprocal health agreement between the Government of New Zealand and the Government of any other country. We will however, pay the difference between what is payable under the other insurance policy, health or medical scheme, Act of Parliament or reciprocal health agreement and what You would otherwise be entitled to recover under this insurance.
12. Fraudulent claims:  
If any claim is in any respect fraudulent or if any fraudulent means or devices are used by You or anyone acting on Your behalf to obtain any benefit under this policy then any amount payable in respect of such claim shall be forfeited.

**G. Definitions:**

1. AIG Assist – means the emergency and medical assistance service provided by AIG Assist (a member of Our group), which can be obtained by calling the local operator and booking a reverse charge to New Zealand +64 (9) 359 1675.
2. Bed Care – means where You are necessarily confined to bed (such confinement must commence during the Journey) for a continuous period of not less than twenty-four (24) hours and Your confinement is certified as necessary by a legally qualified and registered medical practitioner (other than You or a member of Your family) and You are under the continuous care of a registered nurse (other than You or a member of Your family). Bed Care does not include where You are a patient in any institution used primarily as a nursing or convalescent home, a

place of rest, a geriatric ward, a mental institution, a rehabilitation or external care facility or a place for the care or treatment of alcoholics or drug addicts.

3. **Dependant Children** – means Your unmarried children who are under 19 years of age and living with You or under 25 years of age while they are full time students at an accredited institution of higher learning and who are primarily dependent upon You for maintenance and support. Dependant Children includes Your step or legally adopted children.
4. **Family(ies)** – means Your Spouse and/or Your Dependant Children that are travelling with You on a Journey covered by this policy.
5. **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.
6. **Journey** – means the period commencing from the time You leave Your place of residence in New Zealand to travel directly to Your place of departure from New Zealand for the overseas travel, and shall continue until the time You return to Your place of residence in New Zealand.  
  
The maximum duration for the overseas portion of the Journey, commencing at the date and time You depart New Zealand and ending at the date and time You arrive in New Zealand, must not exceed ninety (90) consecutive days. Travel between Your Journey's point of departure and arrival in New Zealand and Your place of residence in New Zealand must be by direct route and shall be limited to a maximum cover period of twenty-four (24) consecutive hours each side of the Journey.
7. **Kidnapping/Kidnapped** – means the seizing, detaining or carrying away of You by force or fraud for the purpose of demanding Ransom.
8. **Public Place** – means any place to which the public has access and includes but is not limited to shops, airports, train stations, bus stations, streets, hotel foyers and grounds, restaurants, beaches and public toilets.
9. **Ransom** – means any monetary loss, which You incur in the provision and delivery of cash, marketable goods, services or property to secure Your release.
10. **Rental Vehicle** – means a rented sedan or station wagon, rented from a licensed motor vehicle rental company and shall not include any other style of vehicle.
11. **Relative** – means Your Spouse, parent, parent-in-law, son, daughter, sister, brother, grandchild, sister-in-law, brother-in-law, daughter-in-law, son-in-law, guardian, fiancé, fiancée, half-brother, half-sister, niece or nephew, resident in New Zealand and under 80 years of age at the time You purchase the travel for Your Journey.
12. **Spouse** – means Your spouse or de facto partner with whom You have continuously cohabited for a period of three (3) consecutive months or more.
13. **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, against any individual, 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.

14. **Transport** – means an aircraft, vehicle, train, vessel or other public transportation that is licensed to carry fare-paying passengers.
15. **Ultimate Net Loss** – means the final amount of Ransom cost less any recoveries.
16. **BNZ Platinum Visa Card** – means a current and valid Bank of New Zealand Platinum Visa Card Account and includes joint and/or additional cards of that Bank of New Zealand Platinum Visa Card Account. For the avoidance of doubt, business/corporate Platinum Visa cards are not included.
17. **BNZ Platinum Visa Cardholder** – means the holder of a current and valid Platinum Visa Card.
18. **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.
19. **We, Our, Us** – means American Home Assurance Company (New Zealand Branch) – the Insurer.
20. **You, Your** – means the BNZ Platinum Visa cardholder and includes Family members.

#### **H. General policy exclusions:**

We will not pay under any section of this policy for claims arising directly or indirectly out of:

1. War, civil war, invasion, insurrection, revolution, use of military power or usurpation of government or military power;
2. The intentional use of military force to intercept, prevent, or mitigate any known or suspected Terrorist Act;
3. Any Terrorist Act;
4. Radioactive contamination or radioactivity in any form whatsoever whether occurring naturally or otherwise;
5. Riot or civil commotion unless You have already left New Zealand or You have paid for the travel and accommodation for the Journey prior to the riot or civil commotion;
6. Circumstances where You can recover Your loss or costs from any other source;
7. Consequential loss, or loss of enjoyment;
8. Any professional sporting activities;
9. Racing (other than on foot), mountaineering involving use of ropes or guides, rock-climbing, ocean yachting, underwater activities involving use of underwater breathing apparatus (unless You hold an open water diving certificate or are diving with a qualified instructor), motor cycling outside New Zealand (unless You are riding a motor cycle with an engine capacity of 200cc or less and hold a motorcycle licence as required by the country You are in, but always excluding motorcycle racing), skydiving, hang-gliding, hunting;
10. Deliberate exposure to exceptional danger unless in an attempt to preserve life, Your own or others;
11. Suicide, attempted suicide, intentional self-injury, any psychological, psychiatric, psychosomatic, nervous condition, or insanity of You or of any other person on whom Your travel depends;
12. A sexually transmitted disease of any sort, Acquired Immune Deficiency Syndrome (AIDS), or AIDS Related Complex (ARC) or Human Immunodeficiency Virus (HIV);
13. You being under the influence of alcohol or any drug other than a drug administered or prescribed by a legally qualified medical practitioner;

14. Any physical defect, condition or disease, diagnosed or otherwise, of which You are aware or for which You have received medical treatment, medical advice or for which You have taken prescribed medication, in the thirty (30) day period before the BNZ Platinum Visa Cardholder purchased the travel for the Journey and up until Your departure from New Zealand;
15. Any physical defect, condition or disease, diagnosed or otherwise, for which any Relative, travelling companion or any other person whose state of health will affect Your Journey, has to Your knowledge received medical treatment, medical advice or taken prescribed medication, in the thirty (30) day period before the time the BNZ Platinum Visa Cardholder purchased the travel for the Journey and up until Your departure from New Zealand;
16. Pregnancy or childbirth (except for an unexpected medical complication or emergency when You are no more than twenty-six (26) weeks pregnant at the time the unexpected medical complication or emergency occurs);
17. You travelling against medical advice or when You ought reasonably to know that You are unfit to do so;
18. Any potentially fatal condition which has been diagnosed or any condition for which You are travelling to seek medical or other treatment;
19. You or Your Family engaging in any illegal conduct or criminal act;
20. Confiscation or destruction by customs or any other authorities;
21. Any interference with Your travel plans by a government, government regulation or official authority including but not limited to refusal of a visa or permit to You or to any Relative or travelling companion or restriction of access to any locality;
22. 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;
23. Any loss as a result of You being a crew member or pilot of any transport or private aircraft;
24. You not taking precaution to avoid a claim after there was warning in the mass media;
25. An event that occurs in a location listed as "Extreme Risk" by the New Zealand Ministry of Foreign Affairs and Trade, unless the location was upgraded or added to the list after the commencement of Your Journey.

## I. Policy sections:

### Section I. 1. – Cancellation, overseas medical and additional expenses

#### 1. Cancellation:

- (a) We will pay the non-refundable unused portion of travel or accommodation arrangements paid for in advance by You following cancellation, alteration, curtailment, or incompleteness of Your Journey due to:
  - (i) The unforeseeable death, accidental injury, or illness of Your Relative, business partner or travelling companion;
  - (ii) Your unforeseeable death, accidental injury or illness – provided that a claim is not also paid in respect of Your death under section I. 5. or section I. 7.; or
  - (iii) Any other unforeseeable circumstances (other than death, accidental injury, or illness) outside Your control; and
- (b) We will also pay travel agents' cancellation fees of up to \$500 if incurred.

- (c) The following provisions shall apply to Section I. 1. 1:
  - (i) Cancellation insurance will commence from the time You purchase travel for the Journey.
  - (ii) If You redeemed frequent flyer points in exchange for an airline ticket for Your Journey, We will pay You for the points lost following cancellation of Your ticket. If this subsection I. 1. 1(c)(ii) applies then:
    - A. Before You submit a claim to Us for a loss of points, You must first request Your frequent flyer points be refunded by the provider; and
    - B. If the provider will not refund Your points We will pay You the cost of the equivalent class air ticket based on the quoted retail price at the time the ticket was issued, or replace Your points, at our sole discretion; or
    - C. If the provider will only refund a portion of Your points, We will pay You the cost of the equivalent class air ticket based on the quoted retail price at the time the ticket was issued, less the value of the portion of Your points refunded back to You, or replace the portion of Your points not refunded by the provider, at our sole discretion.

#### 2. Overseas medical and associated expenses:

- (a) We will pay Your reasonable medical, surgical, hospital, ambulance, and nursing home expenses and the cost of other treatment, including emergency dental costs for the relief of sudden and acute pain, given or prescribed by a legally qualified medical practitioner (other than You or a member of Your family) and necessarily incurred outside New Zealand, as a result of You suffering an accidental injury or illness during the Journey, provided they are not otherwise recoverable from any source, aside from litigation against someone other than Your employer. If You are hospitalised You must contact AIG Assist as soon as possible. Ring the operator in Your current locality to book a reverse charge call to +64 (9) 359 1675.
- (b) We will pay Your reasonable extra travel and accommodation expenses (including the costs of meals over and above the amount You had already budgeted for less any refund received for the unused pre-paid travel and accommodation arrangements) actually and necessarily incurred on the written advice of a legally qualified medical practitioner (other than You or a member of Your family), as a result of You suffering an accidental injury or illness during the Journey.
- (c) We will pay the reasonable extra travel and accommodation expenses (less any refund received for the unused pre-paid travel and accommodation arrangements) actually and necessarily incurred on the written advice of a legally qualified medical practitioner (other than You or a member of Your family) and with our written agreement, for one person to travel to, remain with, or accompany You back to Your residence in New Zealand, as a result of You suffering an accidental injury, or illness during the Journey.

#### 3. Interruption and curtailment:

- (a) We will pay Your reasonable extra travel and accommodation expenses (including the cost of meals over and above the amount You had already budgeted for less any refund received for the unused pre-paid travel and accommodation arrangements) actually and necessarily incurred due to:
  - (i) The unforeseeable death, accidental injury, or illness of Your Relative, business partner or travelling companion; or
  - (ii) Any other unforeseeable circumstances (other than death, accidental injury, or illness) outside Your control.

4. **Bed care patient benefit:**  
We will pay \$50 for each continuous twenty-four (24) hour period You are confined in a hospital as a Bed Care patient overseas, as a result of You suffering an accidental injury or illness during Your Journey up to a maximum of \$5,000 per person. Claims must be supported by written confirmation from the hospital of the length of Your stay.
5. **Burial expenses/return of mortal remains:**  
In the event of Your death, We will pay the reasonable cost of returning Your remains to Your residence in New Zealand, or for the funeral or cremation costs if Your body is buried at the place of Your death.
6. **Travel delay:**
  - (a) If Your scheduled transport is delayed for six (6) hours or more for reasons outside Your control and You cannot claim the expenses from anyone else, We will pay for Your expenses up to \$250 for singles and \$500 for Families for the first day of delay. For each additional twelve (12) hour period, We will pay up to \$250 for singles and \$500 for Families. The maximum We will pay for any one continuous delay period is \$750 for singles and \$1,000 for Families.
  - (b) If You claim the benefit set out in subsection I. 1. 6.(a) above, We will not pay for any accommodation, meals or other travelling expenses under any other subsection of Section I. 1.

**Exclusions applicable to Section I. 1.**

In addition to the General Policy Exclusions, We will not pay:

1. The non-refundable unused portion of travel or accommodation arrangements where alternative travel or accommodation is paid for by Us as part of a claim under this policy;
2. Costs arising out of Your failure to return to New Zealand after the date when in the opinion of Our medical advisor, You may have safely been repatriated to New Zealand at Our expense, or after the time when You failed to follow Our instructions or those of AIG Assist;
3. Medical, surgical, hospital, ambulance, and nursing home expenses, and other costs of treatment, including dental treatment, incurred more than twenty-four (24) months after the accidental injury, or illness which is the subject of the claim, first occurred;
4. Expenses incurred for continuing treatment including any medication commenced prior to the date the travel was purchased, and which You have been advised to continue during the Journey, unless such medication was stolen during Your Journey;
5. Costs for private medical treatment overseas where public care or treatment is available in any country under any reciprocal health agreement between the New Zealand and foreign governments;
6. Expenses incurred for dental treatment due to normal wear and tear, or the normal maintenance of dental health;
7. Claims arising from delays caused by carriers or rescheduling. This exclusion does not apply to travel delay covered under subsection I. 1. 6.(a)
8. Claims arising from any business commitment, financial or contractual obligation, including those of any travelling companion or person on whom the travel depends, or from when You or any person with whom You are travelling choose to change Your dates of travel or travel itinerary, or choose not to travel, except for Your being retrenched from Your usual full time employment in New Zealand; or
9. Claims arising from the inability of any tour operator or wholesaler to complete arrangements for any tour due to a deficiency in the number of people required to commence any tour or Journey.

**Section I. 2. – Luggage, personal effects and travel documents:**

1. **Lost or damaged property:**
  - (a) We will pay for the accidental loss of, theft or damage to Your accompanied luggage and personal effects during Your Journey. We may choose to replace, repair, or pay for the loss in cash, after making allowance for depreciation, and wear and tear.
  - (b) The maximum amount We will pay for any one item, set or pair of items is \$2,000, except for laptop computers (inclusive of all accessories) which is \$6,000.
  - (c) **Specified Items:**
    - (i) You may, by calling Us via the BNZ Helpline – 0800 BNZ TRAVEL (0800 269 872), specify an item (or set or pair of items) to be covered for an amount that exceeds the applicable limit any one item as shown on the Schedule of Benefits.
    - (ii) This increased limit may be up to the nominated item's (or set or pair of items) current value or \$10,000, whichever is the lesser. An additional premium of 2% of the item's value will be payable and this will be charged to Your BNZ Platinum Visa Card.  
  
You must provide receipts or a valuation to support Your application for cover at time of claim. Bicycles, surfboards and sporting equipment cannot be nominated as specified items.
    - (iii) Please note that specified items are an extension to Your item limit, not the section I. 2. (Luggage, personal effects and travel documents) limit, which remains at \$10,000 per person (\$20,000 per Family).

2. **Emergency replacement of luggage:**  
We will pay for the emergency replacement of luggage up to \$300 for a single person and \$600 in total for a Family if Your total luggage is delayed, misdirected or temporarily misplaced by any carrier for more than twelve (12) hours.  
  
Claims must be supported by written confirmation from the carrier responsible and receipts for the replacement items You needed to purchase.
3. **Replacement of travel documents:**  
We will pay for the non-recoverable cost of replacing personal travel documents, credit cards and travellers' cheques taken with You on the Journey.
4. **Unauthorised use of travel documents:**  
We will pay for Your legal liability for payment arising out of unauthorised use of Your travel documents, credit cards and travellers' cheques, following theft during the Journey by any one person (on the condition that the person responsible is not Your Relative).

**Conditions applicable to Section I. 2.**

In addition to the General Policy Conditions, the following conditions also apply:

1. All loss or damage attributable to theft or vandalism must be reported to the appropriate authority within twenty-four (24) hours after the discovery of the loss or damage and written acknowledgement obtained.
2. Any loss of credit cards, travellers' cheques and travel documents must be reported as soon as possible to the issuing authority and written acknowledgement obtained.  
  
The appropriate cancellation measures must also be taken.

#### Exclusions applicable to Section I. 2.

In addition to the General Policy Exclusions We will not pay for:

1. Damage or loss arising from electrical or mechanical breakdown of any item, or loss of data, or replacement or fulfilment of mobile phone contracts;
2. Scratching or breakage of fragile or brittle items. This exclusion does not apply to photographic or video equipment, binoculars, spectacles or contact lenses;
3. Damage or loss arising from wear and tear, deterioration, or losses caused by atmospheric or climatic conditions, mould or fungus, insects, rodents, vermin, or any process of cleaning, ironing, repairing, restoring or alteration;
4. Items of value that have been checked in as luggage (rather than being carried on to the Transport as carry on luggage). For the purposes of this subclause, "items of value" include but are not limited to specified items, video camera(s), mobile telephone(s), photographic equipment, personal computer(s), jewellery or watches, as well as any accessories to such items;
5. Luggage, personal effects or travel documents left unattended in any Public Place;
6. Luggage, personal effects or travel documents left in an unlocked and unattended vehicle or building;
7. Unaccompanied luggage, or unaccompanied personal effects, or unaccompanied travel documents;
8. Luggage, or personal effects or travel documents shipped under any freight agreement, or items sent by postal or courier services;
9. Loss or damage to sporting equipment and clothing or bicycles whilst in use, household effects, furniture and furnishings, or any means of transport or parts and accessories of that transport;
10. Any goods that are intended for sale or trade;
11. Losses due to devaluation or depreciation of currency; or
12. Loss or theft of cash.

#### Section I. 3. – Personal liability:

We will pay all damages and compensation, including legal expenses incurred with Our written consent, but not exceeding the sum insured shown in the Schedule of Benefits, You are legally liable to pay as a result of Your negligence during the Journey causing:

- (a) Bodily injury including death or illness; or
- (b) Loss of or damage to property.

#### Conditions applicable to Section I. 3.

In addition to the General Policy Conditions, the following condition also applies.

1. It is a condition of payment under this section I. 3. that You must not admit fault or liability to any other person without Our prior written consent.

#### Exclusions applicable to Section I. 3.

In addition to the General Policy Exclusions, We will not pay damages, compensation or legal expenses in respect of any liability directly or indirectly arising out of or in connection with:

1. Bodily injury to You or any member of Your family ordinarily residing with You;
2. Bodily injury to any of Your employees arising out of or in the course of employment;
3. Loss of or damage to property owned by, or in the control of, You or any member of Your family ordinarily residing with You;
4. Loss of or damage to property owned by, or in the control of, Your employees arising out of or in the course of employment;

5. Loss of or damage to property or bodily injury, arising out of Your ownership, use or possession of any mechanically propelled vehicle, aircraft or waterborne craft;
6. Loss of or damage to property, or bodily injury arising out of, Your business, trade or profession including professional advice given by You;
7. Any contract unless such liability would have arisen in the absence of that contract;
8. Judgments which are not established by a court in the country in which the event occurred giving rise to Your legal liability;
9. Punitive, aggravated or exemplary damages;
10. Any fine or penalty; or
11. Loss which would be covered under the Injury Prevention, Rehabilitation and Compensation Act 2001, or an industrial award.

#### Section I. 4. – Rental vehicle collision damage and theft excess cover:

We will reimburse You for any excess or deductible, which You become legally liable to pay in respect of loss or damage to a Rental Vehicle during the rental period, not exceeding \$2,000, if:

- (a) The Rental Vehicle was rented from a licensed rental agency;
- (b) As part of the hiring arrangement, You took up all comprehensive motor insurance or waivers offered by the rental organisation, whether discretionary or mandatory, against loss or damage to the Rental Vehicle during the rental period; and
- (c) You complied with all requirements of the rental organisation under the hiring agreement and of the insurer under such insurance.

#### Exclusions applicable to Section I. 4.

In addition to the General Policy Exclusions, We will not pay:

1. For loss or damage arising from the operation of the Rental Vehicle in violation of the terms of the rental agreement or loss or damage which occurs beyond the limits of any public roadway; or
2. For wear and tear, gradual deterioration, damage from insects or vermin, inherent vice or damage.

#### Section I. 5. – Accidental death:

1. If You die within twelve (12) calendar months as a result of an injury caused by an accident occurring during Your Journey, then:
  - (a) If You are a Platinum Visa Cardholder, We will pay \$100,000 to Your estate; and
  - (b) If You are a Spouse, We will pay \$50,000 to Your estate.

#### Exclusions applicable to Section I. 5.

In addition to the General Policy Exclusions, We will not pay for:

1. Death caused by illness, disease, suicide or self inflicted injury;
2. Accidental death of Dependant Children; or
3. More than one claim per person, if You hold duplicate or multiple cards, from any one accident.

#### Section I. 6. – Loss of income:

We will pay the loss of Your usual income, up to \$1,000 per week, if You are injured overseas during the Journey as a result of an accident, and within ninety (90) days of being injured You lose all Your income because You cannot do Your normal work when You return to New Zealand.

Exclusions applicable to Section I. 6.

In addition to the General Policy Exclusions, We will not pay for:

1. The first thirty (30) days after You planned to resume Your job;
2. Any further benefit after We have paid You for three (3) months;
3. Any injury which is covered by any legislation which provides compensation and/or rehabilitation for injury or death caused by accident;
4. Any inability to work as a result of sickness or disease; or
5. Loss of income for Platinum Visa Cardholders aged 75 years or over.

**Section I. 7. – Accidental death and disablement (common carrier cover):**

1. Provided You have charged the relevant Transport travel ticket to Your BNZ Platinum Visa Card and You die or suffer disablement within twelve (12) calendar months as a result of an injury caused by an accident whilst You are travelling on or in the Transport, including boarding and alighting during Your Journey:
  - (a) On Your accidental death if You are the BNZ Platinum Visa Cardholder or an accompanying Spouse, We will pay Your and/or Your accompanying Spouse's estate an accidental death benefit of \$1,000,000 (or \$100,000 if You are aged 75 to 90 years while a passenger on an aircraft only);
  - (b) On Your accidental death if You are an accompanying Dependent Child, We will pay You an accidental death benefit of \$50,000 (per Dependant Child);
  - (c) On the Loss of either both hands or both feet or Loss of the entire sight of both eyes, We will pay 100% of the accidental death benefit as is applicable, set out in subsection I. 7. 1.(a) or (b) above;
  - (d) On the Loss of one hand and one foot, or one hand and the entire Loss of sight of one eye, or one foot and the entire Loss of sight of one eye, We will pay 50% of the accidental death benefit as is applicable, set out in subsection I. 7. 1.(a) or (b) above; or
  - (e) On the Loss of one hand, or one foot, or the entire Loss of sight of one eye, We will pay 25% of the accidental death benefit as is applicable, set out in subsection I. 7. 1.(a) or (b) above.
2. Loss under this section of the policy with reference to hand or foot means complete severance through the wrist or ankle joint, and with reference to eye means irrecoverable loss of the entire sight thereof.

Exclusions applicable to Section I. 7.

In addition to the General Policy Exclusions, We will not pay for:

1. Death or disablement caused by any illness, disease, suicide or self-inflicted injury;
2. For more than one of the events specified in subsection I. 7.1.(a)–(e) per person;
3. More than one claim per person, if You hold duplicate or multiple cards, from any one accident;
4. Any amount in excess of the aggregate limit of liability for this section of the policy arising out of any one accident. The maximum amount We will pay for all insured persons under this section of the policy is \$4,000,000 in the aggregate for any one accident; or
5. Accidental death that is covered under section I. 5.

**Section I. 8. – Hijack and detention:**

If You are hijacked or detained illegally against Your will, We will pay \$100 for each consecutive twenty-four (24) hours that You are held captive.

The most We will pay is \$6,000 per person.

**Section I. 9. – Missed connection:**

If Your trip is for the purpose of attending a wedding, funeral, conference or sporting event which cannot be delayed due to Your late arrival and the Journey is delayed because of something unexpected and outside Your control, We will pay You the reasonable additional cost of using alternative public transport to arrive at Your destination on time. The most We will pay is \$2,000 per person.

**Section I. 10. – Kidnap and ransom:**

1. We will reimburse You the Ultimate Net Loss of Ransom paid by You following Your Kidnapping during the Journey. In addition, We will pay Your reasonable expenses, actually and necessarily incurred following receipt of a ransom demand after Your Kidnapping during the Journey, for:
  - (a) Fees and expenses of any independent security consultants retained by You as the result of such a demand provided We have given Our consent to the appointment;
  - (b) Interest paid on monies borrowed from a financial institution for the purpose of paying Ransom. The amount of interest We will pay will be for a term not exceeding from thirty (30) days prior to the payment of the Ransom until the first business day after You receive settlement from Us, on a principal sum not exceeding \$250,000, and for a rate of interest not exceeding 2% above the current overdraft interest rate charged by Bank of New Zealand; and/or
  - (c) Any other expenses which are incurred for the purpose of investigating, negotiating, or paying a ransom demand or costs in recovering You, but excluding any expenses, fees or damages incurred as a result of any proceeding brought against You arising out of the Kidnapping or the way it was handled, expenses, losses or damages caused by interruption to any business.
2. The maximum amount We will pay under this section I. 10. is limited to \$250,000.

Conditions applicable to Section I. 10.

In addition to the General Policy Conditions, the following conditions also apply. It is a condition of payment under this section that:

1. You must take all reasonable precautions to keep this insurance cover confidential;
2. We will not act as an intermediary or negotiator for You, nor will We offer direct advice to You on dealing with the kidnapper;
3. If anyone receives advice that You have or may have been Kidnapped, they must make every reasonable effort to:
  - (a) Determine whether You have been Kidnapped;
  - (b) Notify the appropriate law enforcement agency and comply with their recommendations and instructions;
  - (c) Give Us immediate notification of the Kidnapping or suspicion of it; and
  - (d) Record the serial numbers or other identifying characteristics of any currency or goods delivered to secure the release of the Kidnapped person;
4. If investigation establishes collusion or fraud by You or any other person, You must reimburse Us for any payment We have made under this section; and
5. If following Our payment to You, part or all of the Ransom is recovered You are required to reimburse Us the value of the amount so recovered.

Exclusions applicable to Section I. 10.

In addition to the General Policy Exclusions, We will not pay:

1. If You have:
  - (a) Had kidnap insurance declined, cancelled or issued with special conditions in the past;
  - (b) Suffered a Kidnapping or attempted Kidnapping in the past; or
  - (c) Had an extortion demand made against You in the past; or
2. For Kidnapping occurring in Mexico or in any country located in Central or South America.

**J. Administration and claims enquiries:**

1. How to contact us  
You can contact Us via these Bank of New Zealand numbers  
– free phone: 0800 BNZ TRAVEL (0800 269 872) or  
fax: +64 (9) 359 1648
2. What to do in the event of a claim:
  - (a) Advise Us within thirty (30) days after completion of Journey;
  - (b) Submit to Us all information We require in support of Your claim, such as medical or police reports, declarations, receipts, Bank of New Zealand Account Statement(s), frequent flyer points statements, certified translations or other evidence of ownership at Your own expense, and co-operate with Us at all times.
  - (c) For liability claims, do not make any admission or offer. Request the claim against You to be put in writing.
  - (d) For claims under section I. 2. (Luggage, personal effects and travel documents), You must report all incidents to the local authority within twenty-four (24) hours and a written acknowledgment obtained. You must immediately report any luggage loss or damage to the airline or carrier and submit a claim to them. The airline or carrier may be legally liable for the loss or damage.

**K. Emergency and medical assistance service – AIG Assist:**

1. In the event of an emergency overseas, simply call (reverse charge) AIG Assist any time from any place in the world ring the operator in Your current locality and book a reverse charge call to New Zealand +64 (9) 359 1675. The number underlined is the country code and the number in brackets is the area code.
2. The overseas assistance service in this section is provided by AIG Assist in conjunction with Your policy.
3. If You require hospitalisation or emergency transportation services or need to return to New Zealand early for any reason and want Us to pay, You must contact AIG Assist and obtain approval before arrangements are made. Failure to do so may affect Your claim. You are expected to follow the advice and instruction of AIG Assist and where required, Our advice and instructions.
4. In the event of an emergency whilst You are outside New Zealand, AIG Assist is only a telephone call away anywhere in the world – twenty-four (24) hours a day. The AIG Assist telephone number is listed above in clause K. 1.
5. The AIG Assist service is a worldwide team of highly skilled doctors and medical professionals who are available by telephone twenty-four (24) hours a day for advice and assistance in the event of a medical emergency and any associated problems for travellers outside New Zealand.
6. AIG Assist provides the following services free of charge:
  - (a) Access to a Registered Medical Practitioner for emergency assistance and advice;
  - (b) Emergency transportation to the nearest suitable hospital;
  - (c) Emergency evacuation back home if necessary;
  - (d) Your family back home will be advised of Your medical condition and be kept informed of the situation;

- (e) Payment guarantees to hospitals and insurance verification;
- (f) Second opinions on surgery;
- (g) Case management if hospitalised and cost containment and control; and
- (h) Urgent message service and emergency travel planning.

**L. Frequently asked questions:**

The following are the answers to some common questions You may have in relation to BNZ Platinum Visa International Travel Insurance. They do not form part of the policy document. They are intended as a guide only. If you have any further questions or queries, please contact Us via 0800 BNZ TRAVEL (0800 269 872).

1. Q. Can I extend my cover for a duration of over 90 days?
  - A. The policy only covers Journeys that are for less than 90 days duration. Only in special circumstances (e.g. compassionate grounds) will the Insurer accept extensions to cover. To be considered, Your original return ticket date must be before the expiration of the maximum allowable cover period of 90 days. Please call AIG Assist on +64 (9) 359 1675 if You would like Us to consider an extension.
2. Q. I have arranged two trips, each for 80 days. Will this put me over the 90 days cover?
  - A. The 90 day maximum applies to each individual Journey. Therefore if You take two individual Journeys of 80 days each, You will be covered for each Journey. You must return to New Zealand prior to taking the second 80 day Journey.
3. Q. How do I cover my accompanying Spouse and/or Dependant Children?
  - A. You and Your accompanying Spouse and/or Dependant Children are covered under this policy if You have satisfied the requirements in clause C. Insurance eligibility clause. If You have any further questions regarding the cover under this policy please contact Us via 0800 BNZ TRAVEL (0800 269 872).
4. Q. What does it mean when it states under the clause C Insurance eligibility clause that my Spouse and Dependant Children must be accompanying me for the entire journey?
  - A. This means that they must depart, travel and return with You. "Travel with You" means following the same general itinerary, allowing for overnight (i.e. maximum of 5 nights) and day excursions that You may not all go on.
5. Q. Are pre-existing medical conditions covered?
  - A. No, however, depending on the nature of the condition, You may be able to arrange paid cover for medical expenses by calling Us via 0800 BNZ TRAVEL (0800 269 872). The Insurer reserves the right to decline a request for cover for Your pre-existing medical condition.
6. Q. I am 75 to 90 years of age, what cover limitations apply?
  - A. Under section I. 1. (Cancellation, overseas medical and additional expenses):
    1. The cancellation sum insured is limited to a maximum of \$5,000 per person.
    2. In addition there is no cover for:
      - (a) Medical expenses;
      - (b) Medical related expenses (including but not limited to medical repatriation/evacuation or accompanying person expenses);
      - (c) Extra travel expenses arising from Your injury or illness;
      - (d) Return of mortal remains/burial expenses, and/or
      - (e) The bed care cash benefit.

Under section I. 6. there is no cover under the Loss of income benefit.

For details on how to obtain cover please refer to clause B. Application for cover for the mature traveller. Please note that You will not be charged for the sections that You are automatically covered for under the policy.

7. Q. What if I am 90 years or older?

- A. You are not eligible for cover under any section of this policy. For details on how to obtain cover please refer to clause B. Application for cover for the mature traveller.

**Important document:**

Please retain for reference American Home Assurance Company (New Zealand Branch)

Phone: 0800 BNZ TRAVEL (0800 269 872), Fax: (09) 359 1648

If calling from overseas, please call +64 (9) 359 1675 and reverse the charges.

All enquiries in New Zealand please call Us freephone via 0800 BNZ TRAVEL (0800 269 872)

## BNZ PLATINUM VISA PURCHASE PROTECTION INSURANCE

BNZ Platinum Visa Purchase Protection Insurance, a feature of your Bank of New Zealand Platinum Visa Card, is ninety (90) days of insurance against loss, theft or damage for new items you purchase with your Bank of New Zealand Platinum Visa Card. This is Your Policy outlining the terms, conditions and exclusions of Purchase Protection Insurance. Read it and keep it handy, should you need to make a claim in the future.

**Cancellation:**

Pursuant to their agreement with Us, Bank of New Zealand may cancel this Policy at any time by giving thirty (30) days' notice to Your last known address. If Your BNZ Platinum Visa Card is cancelled by either You or Bank of New Zealand, Your cover will cease immediately.

**Changes to this policy:**

Pursuant to their agreement with Us, Bank of New Zealand may change, add to, delete or replace the Terms and Conditions of this Policy at any time by giving You thirty (30) days' notice to Your last known address.

We will provide You with cover subject to the following terms, conditions and exclusions.

**A. Definitions:**

1. Insurer – means American Home Assurance Company (New Zealand Branch).
2. Policy – means this BNZ Platinum Visa Purchase Protection Insurance document and the terms, conditions and exclusions contained within this BNZ Platinum Visa Purchase Protection Insurance document.
3. BNZ Platinum Visa Card – means a current and valid BNZ Platinum Visa credit card issued by Bank of New Zealand in connection with a credit card account (and includes joint and/or additional cards issued on such an account).
4. BNZ Platinum Visa Cardholder – means a person to whom Bank of New Zealand has issued a BNZ Platinum Visa Card and includes the principal cardholder and any joint and/or additional cardholder to whom a BNZ Platinum Visa Card has been issued unless otherwise stated.
5. We, Our, Us – means American Home Assurance Company (New Zealand Branch) – the Insurer.
6. You, Your – means a BNZ Platinum Visa Cardholder.

**B. Terms and Conditions:**

1. Purchase Protection Insurance provides automatic insurance protection for new retail items of personal property which are paid for by a BNZ Platinum Visa Cardholder in full with a BNZ Platinum Visa Card subject to the terms, conditions and exclusions of this Policy.
2. The goods are insured for ninety (90) consecutive days from the date of purchase in the event of loss, theft, or damage anywhere in the world, in excess of other applicable insurance.
3. Our liability shall not exceed:
  - (a) In respect of a single claim, the actual purchase price of the goods which is paid for using a BNZ Platinum Visa Card provided that no payment shall exceed NZ\$2,500 for any item; or
  - (b) In respect of all claims in any twelve (12) month period, payments to any BNZ Platinum Visa Cardholder shall, in aggregate, not exceed NZ\$100,000.
4. Where the insured item is part of a pair or set, the BNZ Platinum Visa Cardholder will receive no more than the value (as described in point 3 above) of the particular part or parts stolen, lost or damaged regardless of any special value that the item may have of such pair or set, nor more than the proportional part of an aggregate purchase price of such pair or set.
5. We may, at Our option, pay the reasonable costs to repair, rebuild, replace or reinstate damaged or stolen or lost goods, or pay cash for said goods subject to point 3 above and to the exclusions, terms and limits of liability as stated in this Policy. Payment to the BNZ Platinum Visa Cardholder for replacement or reinstatement of the goods will mean that the original damaged goods (whether in part or whole) become Our property.
6. We will only pay an amount in excess of any insurance cover to which the Visa Platinum Cardholder is entitled to claim under any other policy of insurance as a result of theft or loss of or damage to the goods.

**C. Exclusions:**

1. We shall not be liable to pay any claim under this Policy resulting from:
  - (a) Flood or earthquakes;
  - (b) War or war-like hostilities;
  - (c) Radioactive contamination;
  - (d) Damage caused by atmospheric or climatic conditions, mould or fungus, insects, rodents or vermin;
  - (e) Normal wear and tear, or damage arising from inherent defect in the goods including electrical or mechanical breakdown;
  - (f) Lawful confiscation by police, government agencies, courts or other empowered authorities;
  - (g) Fraud or illegal acts or abuse to or in respect of the goods;
  - (h) Consequential loss or damage, punitive damages; or
  - (i) Damage or loss which is insured under another policy or which would be insured under another policy but for the application of an excess or a limit under the other policy.
2. We shall not be liable to pay any claim under this Policy for theft or loss of or damage to:
  - (a) Jewellery and watches from baggage unless hand carried and under the personal supervision of the BNZ Platinum Visa Cardholder or the BNZ Platinum Visa Cardholder's travelling companion;
  - (b) Animals or plant life;
  - (c) Cash, bullion, negotiable instruments, travellers' cheques, or tickets of any description;

- (d) Consumable or perishable items (including but not limited to food, drugs, cosmetics, fuel or oil);
  - (e) Motor vehicles, motor cycles or motor scooters, watercraft, aircraft;
  - (f) Goods purchased for commercial use including items or tools of trade or profession;
  - (g) Goods which will or have become landlord's fixtures and fittings;
  - (h) Sporting equipment while being used; or
  - (i) Second-hand items including antiques.
3. We shall not pay any claim under this Policy when such theft, loss or damage is procured by, at the instigation of, or deliberately caused by the BNZ Platinum Visa Cardholder.

#### D. Claims procedures:

1. In the event of loss or damage to goods giving rise to a claim under this Policy, the BNZ Platinum Visa Cardholder must:
  - (a) Notify Us by telephone 0800 BNZ TRAVEL (0800 269 872) no later than fifteen (15) calendar days from the date of loss. Loss Reports must be completed and returned within thirty (30) calendar days of receipt at American Home Assurance Company Claims Department, PO Box 1745, Auckland 1140, New Zealand. Failure to report Your loss or to fully complete and submit the Loss Report within the times stated above may result in the denial of Your claim;
  - (b) Maintain and forward when requested copies of all relevant receipts and other documents as well as detailed particulars and proof of Your loss as We may reasonably require;
  - (c) Disclose to Us details of any other insurance cover under which the BNZ Platinum Visa Cardholder is entitled to claim and the BNZ Platinum Visa Cardholder must first make a claim under that insurance;
  - (d) Retain damaged property for inspection by Us or its representative;
  - (e) Give to Us all reasonably necessary information and assistance to institute proceedings against other parties for the purpose of enforcing any rights or remedies to which We shall or would become entitled or subrogated upon Our making payment or making good any loss or damage under this Policy; or
  - (f) Give immediate written notice to the police of goods lost or stolen or willfully damaged and obtain a police report and/or crime number.

#### E. Important points to note:

1. The BNZ Platinum Visa Cardholder must take all reasonable care to protect and maintain the goods insured under this Policy against loss, theft or damage.
2. The interest of the BNZ Platinum Visa Cardholder under this Policy may not be assigned or transferred in any way without Our prior written consent.
3. Cover under this Policy is extended to any person who by way of a gift receives any goods purchased by the BNZ Platinum Visa Cardholders, subject to the terms, conditions and exclusions of this Policy.

To assist you with a claim, or for further information contact the American Home Assurance Company (New Zealand Branch) Claims Department on 0800 BNZ TRAVEL (0800 269 872) (9am – 5pm during weekdays).

## BNZ PLATINUM VISA EXTENDED WARRANTY INSURANCE

This is Your Policy outlining the terms, conditions and exclusions of Extended Warranty Insurance. Read it and keep it handy, should you need to make a claim in the future.

#### Cancellation:

Pursuant to their agreement with Us, Bank of New Zealand may cancel this Policy at any time by giving thirty (30) days' notice to Your last known address. If Your BNZ Platinum Visa Card is cancelled by either You or Bank of New Zealand, Your cover will cease immediately.

#### Changes to this policy:

Pursuant to their agreement with Us, Bank of New Zealand may change, add to, delete or replace the Terms and Conditions of this Policy at any time by giving You thirty (30) days' notice to Your last known address.

We will provide You with cover subject to the following terms, conditions and exclusions:

#### A. Definitions

1. Business Day – is a reference to any day on which all of the major trading banks are open for business in Auckland.
2. Coverage – means the insurance coverage provided under this Policy.
3. Covered Breakdown – means the failure of a Covered Product to operate for the purpose for which it was designed by reason of a breakdown or defect, which would be covered by the terms of the Original Warranty if not restricted in time.
4. Covered Product – means a new domestic appliance product purchased in New Zealand during the Policy term that has an Original Warranty of at least six (6) months and no greater than four (4) years and which is paid for in full by a BNZ Platinum Visa Cardholder with a BNZ Platinum Visa Card.
5. Extended Warranty Period means:
  - (a) Where the Original Warranty is between twelve (12) months and four (4) years, the period starting from the date the Original Warranty expires and ending no later than twelve (12) months after commencement of the Extended Warranty Period; and
  - (b) Where the Original Warranty is six (6) months or more but less than twelve (12) months, then this means the Original Warranty period is doubled.
6. Insurer – means American Home Assurance Company (New Zealand Branch).
7. Original Warranty – means the express and implied obligations, rights and duties embodied in the written warranty provided by the manufacturer, which is applicable in New Zealand, of the Covered Product when it is purchased new. The warranty must have coverage of no less than six (6) months and no more than four (4) years.
8. Policy – means this BNZ Platinum Visa Extended Warranty Insurance document and the terms and conditions contained within this BNZ Platinum Visa Extended Warranty Insurance document.
9. Repair Agent – means a dealer or independent service centre authorised by the Insurer to perform assessment and/or repairs of Covered Products.
10. BNZ Platinum Visa Card – means a current and valid BNZ Platinum Visa credit card issued by Bank of New Zealand in connection with a credit card account (and includes joint and/or additional cards issued on such an account).

11. BNZ Platinum Visa Cardholder – means a person to whom Bank of New Zealand has issued a BNZ Platinum Visa Card and includes the principal cardholder and any joint and/or additional cardholder to whom a BNZ Platinum Visa Card has been issued unless otherwise stated.

12. We, Our, Us – means American Home Assurance Company (New Zealand Branch).

13. You, Your – means a BNZ Platinum Visa Cardholder.

**B. Description of cover:**

1. Subject to clauses C., D. and E. of this Policy, Extended Warranty Insurance extends the period of the Original Warranty on Covered Products for up to one (1) year, provided the Original Warranty period is at least six (6) months and does not exceed four (4) years.

2. Coverage starts from the date the Original Warranty expires and ends no later than twelve (12) months after commencement of the Extended Warranty Period. Where the Original Warranty is six (6) months or more but less than twelve (12) months the Original Warranty period is doubled.

Covered Products must be paid for in full with the Platinum Visa Card.

**C. Exclusions:**

1. We shall not be liable under this Policy for:

- (a) Any costs other than parts and/or labour costs resulting from a Covered Breakdown or any costs relating to a part or circumstance not otherwise covered by the Original Warranty;
- (b) Any other obligation and costs other than those specifically covered under the terms of the Original Warranty or under a supplier's statutory warranty pursuant to section 12 of the Consumer's Guarantees Act 1995 (or any replacement provision in any legislation) or where the BNZ Platinum Visa Cardholder has failed to comply with the Original Warranty;
- (c) A breakdown as a direct or indirect result of transportation, delivery or installation of the Covered Product;
- (d) Boats, automobiles, motorboats, aeroplanes or any other motorised vehicles and/or their integral parts;
- (e) Property damage, freight costs, consequential damage;
- (f) Items with a purchase price more than NZ\$10,000;
- (g) Items in respect of which the Original Warranty is less than six (6) months or more than four (4) years;
- (h) Items purchased for resale or items which are used goods, damaged goods, seconds or shop-soiled goods at the time of purchase;
- (i) Purchase of real estate and moveable fixtures or fittings which are intended to form part of a real estate purchase;
- (j) Items without the original manufacturer's serial number;
- (k) Items used for, or intended to be used for, commercial, retail, property rental, or other business purposes;
- (l) Any costs relating to damage to Covered Products caused by accident, neglect, abuse, wilful damage, vermin and insect infestation, misuse, theft, sand, earthquake, lightning, explosion, aircraft impact, water damage, corrosion, battery leakage or Acts of God;
- (m) Any costs related to problems or malfunctions caused by unauthorised modifications or failure to follow the manufacturer's installation, operation or maintenance instructions;

(n) Any costs of retuning or realigning of any appliance or any adjustment intended by the manufacturer to be carried out by the end-user or their contractors, servants or agents;

(o) Replacement of any form of consumable item including but not limited to batteries, heads, filters, lamps, belts, bags, cartridges and the like;

(p) Any cost incurred in servicing, inspection or cleaning of the appliance other than under a Covered Product claim;

(q) The cost of any call-out or labour charge where the Repair Agent is unable to find a fault to the Covered Product;

(r) The cost of repairing cosmetic damage where the function of the appliance is unaffected such as dents, paint and product finish, scratches and rust;

(s) Breakdown resulting from power outages or surges, inadequate or improper voltage or current or faults in any electrical supply/connection or plumbing;

(t) Any costs arising from or relating to the attachment of or incorporation into the Covered Product of additional products or components outside of the ordinary course of operation, unless such attachment or incorporation is carried out with the approval of the manufacturer of the Covered Product;

(u) Any costs arising out of or relating to reformatting of the hard disk in any product or faulty workmanship occurring during the execution of repairs, maintenance, cleaning, alteration or overhaul of the product and/or loss or damage caused or arising out of, or the cost of, preventative maintenance work and/or any adjustments of any part or assembly of the Covered Product;

(v) Any costs arising from or relating to any user replaceable batteries, viral contamination, trackball and pointing devices or loss and/or damage directly or indirectly caused by software, battery, fuse or other consumable product;

(w) Any unexpired portion of the Original Warranty due to the liquidation, closure of business (whether temporary or permanent) or other such interruption affecting the manufacturer or the manufacturer's ability to honour its warranty;

(x) Any costs arising out of any cost of expenses of modification or recall of the product necessitated by design fault, public safety or otherwise required by law.

**D. Limits of liability:**

1. The maximum limit of liability available under this Policy is NZ\$10,000 per annum per BNZ Platinum Visa Cardholder in respect to any one Covered Product;
2. The BNZ Platinum Visa Cardholder cannot receive more than the purchase price of the Covered Product recorded in the BNZ Platinum Visa Card receipt;
3. Where a Covered Product is part of a pair or set, the BNZ Platinum Visa Cardholder will receive only that portion of the purchase price paid in respect of that part of the Covered Product regardless of any special value that the Covered Product may have as part of such pair or set;
4. We, at Our sole option, may elect to:
  - (a) Repair, rebuild or replace the Covered Product with a product of similar quality (whether wholly or in part), or
  - (b) Pay cash for the Covered Product, not exceeding the purchase price thereof and subject to the exclusions, terms and limits of liability as stated in this Policy by notifying the BNZ Platinum Visa Cardholder of its intention to do so within seven (7) Business Days following receipt of the required claim form.

E. Claims procedures:

1. The BNZ Platinum Visa Cardholder must maintain and forward when requested copies of all relevant receipts and other documents reasonably requested by Us or Our designated claims administrator in order to process a valid claim;
2. The BNZ Platinum Visa Cardholder must notify Us, by telephone 0800 BNZ TRAVEL (0800 269 872) as soon as practicable after becoming aware of a Covered Breakdown but no later than twenty (20) calendar days after it has occurred. Failure to give such notice to Us within twenty (20) calendar days may result in denial of the claim;
3. In addition to sub-clause E.2, the Platinum Visa Cardholder must, within thirty (30) calendar days from the date of notification of a Covered Breakdown complete, sign and return a claim report to Us at American Home Assurance Company, Claims Department, PO Box 1745, Auckland 1140, New Zealand.
4. The claim report completed by the BNZ Platinum Visa Cardholder must include the original BNZ Platinum Visa Card receipt evidencing payment for the Covered Product with the BNZ Platinum Visa Card, and a copy of the Original Warranty terms and conditions;
5. Prior to proceeding with any repair services, the BNZ Platinum Visa Cardholder must notify and obtain approval from Us;
6. Our payment made in good faith will discharge Us in respect of the claim.

F. Subrogation:

1. Following Our payment of a BNZ Platinum Visa Cardholder claim in respect of a Covered Breakdown, We shall be subrogated to the extent of that payment, to all the rights and remedies of the BNZ Platinum Visa Cardholder against any party in respect of the loss, and shall be entitled at Our own expense to sue in the name of the BNZ Platinum Visa Cardholder;
2. The BNZ Platinum Visa Cardholder must give Us all such assistance as We may reasonably require to secure Our rights and remedies including the execution of all documents necessary to enable Us to bring suit in the name of the BNZ Platinum Visa Cardholder.

G. Eligibility:

Benefit for BNZ Platinum Visa Cardholder only: The Coverage extends only to BNZ Platinum Visa Cardholders.

No other person or entity shall have any right, remedy or claim, legal or equitable, to the benefits of this Policy. BNZ Platinum Visa Cardholders cannot assign their benefits without Our prior written approval.

H. Due diligence:

The BNZ Platinum Visa Cardholder must use due diligence and do all things reasonably practicable to avoid a Covered Breakdown occurring in respect of a Covered Product. The Insurer will not unreasonably apply this provision to avoid claims under this Policy.

I. False or fraudulent claims:

If a BNZ Platinum Visa Cardholder makes any claim knowing it to be false or fraudulent in any respect, that BNZ Platinum Visa Cardholder will no longer be entitled to the benefits under this Policy or to the payment of any claim made under this Policy.

To assist you with a claim, or for further information contact the American Home Assurance Company (New Zealand Branch) Claims Department on 0800 BNZ TRAVEL (0800 269 872) (9am – 5pm during weekdays).

YOUR NOTES:



Bank of New Zealand  
Platinum