

American Express Platinum Card[®] Insurances New Zealand Terms and Conditions

Cover is effective from 1 July 2026



The American Express
Platinum Card[®]

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1. Terms And Conditions

This Policy is effective from 1 July 2026

American Express® Card Insurance Policy Number: 09NACNPLTCG

Eligible American Express Card Products

This Policy applies to the following American Express Card Account product only:

- (a) American Express Platinum Card®.

About this Policy

This Policy sets out important information about the insurance benefits available to eligible Card Members, Additional Card Members, their Spouses and Dependent Children. It explains the nature of the arrangements and relevant benefits and risks. If You feel that this product does not meet Your specific needs and intended coverage, this Policy may not be right for You. You may need to buy separate or additional insurance if this Policy does not cover You for all the things You need cover for.

This document provides general advice only. It does not take into account Your individual objectives, financial situation or needs. You need to decide if the limits, type and level of cover are appropriate for You.

There is no obligation to accept any of the benefits of this Policy. However, if You wish to make a claim under the cover provided within this Policy, You will be bound by the definitions, terms and conditions, exclusions and claims procedures set out in this document.

This Policy offers 3 main types of benefits:

1. Travel insurance cover
2. Loss Damage Waiver cover
3. Retail item cover

Cancelled Cards

If Your American Express Card Account is cancelled, You are no longer entitled to cover under this Policy. However, if You have satisfied the eligibility criteria and the claim Event occurred prior to the cancellation of Your American Express Card Account, cover is still available with respect to the cover section(s) that You are eligible for.

It is Your responsibility to make sure that Your minimum repayments are paid on time and that You comply with Your American Express Card Account terms & conditions. Refer to Your American Express Card Account terms and conditions or please contact American Express by calling the number on the back of Your Card to obtain a copy.

Termination

Cover will be terminated at the earlier of the following:

- Your American Express Card Account is cancelled; or
- termination of the Group Policy.

Upon termination of the Group Policy, the insurance benefits will no longer be available to Card Members after the termination date. If You have satisfied the eligibility criteria prior to the termination of the Group Policy, cover is still available with respect to the cover section(s) that You are eligible for. American Express will always notify You in advance if the Group Policy is to be terminated.

Remember To Check This Policy

It is important to check this Policy from time to time, particularly before You travel to remind Yourself of what is and isn't covered. Some things You might consider doing whilst travelling might not be covered (for example, jet skiing, bungee jumping or hiring a scooter if You don't have a motorcycle licence).

You may need to buy separate or additional insurance if this Policy does not cover You or the things You need cover for.

Please familiarise Yourself with this Policy. We want to ensure You are clear about what it covers and what it does not cover or excludes. If You are unclear about anything in this document, please call 0800 703 702 and Our insurance team will be happy to assist You with any enquiries.

Always Take Care When Travelling

Make sure You have checked the most up to date New Zealand Government travel advice before You go on a Trip to understand any specific risks for Your destination. You also need to make sure You take care with Your belongings, make sure You keep valuable possessions on You and never leave Your luggage Unattended (for example, in a car overnight). This insurance is not designed to cover carelessness or high-risk activities, so be a sensible and prudent traveller.

Making A Claim

If You need to make a claim, keep supporting documents and proof of any loss, including all police reports, sales receipts and Card statements showing any purchases made. See Section '**How To Make A Claim**' for more detail.

Changes To This Policy

The cover under this Policy may be updated from time to time. A copy of the current policy wording can always be found by visiting the American Express New Zealand website at: <http://www.americanexpress.co.nz/platinum>. This document replaces and supersedes any Policy issued prior to the effective date.

2. Important Things To Know About This Policy

We have listed a number of important things (below) that You should know about this Policy. This information is not intended to be a complete list of all coverage sections, terms, conditions, or exclusions under this Policy. Rather, the information is intended as a quick reference point to assist You in Your understanding of this Policy.

Excess

Where applicable, an Excess is applied for each Covered Person and for each Event.

If a claim is covered, the Excess is first deducted from the amount We will pay and before any relevant depreciation and limits have been applied to the claim amount.

The applicable Excess amount is specified in the Schedule of Benefits.

An Excess may also be a waiting period, which is the amount of time You have to wait until the benefit may become payable.

Examples

The below examples are provided for illustrative purposes only. Each claim will be assessed individually, based on the facts relative to the specific claim

| Example A – Excess applied: | Example B – Excess and depreciation applied: | Example C – Excess and depreciation applied to more than one Event: |
|---|---|---|
| <p>Anna books accommodation to the Sunshiny caravan park. Her Trip with the family is in summer, which is 3 months away. A week before the start of the family Trip, her son has an accident at school and breaks his leg. Unfortunately, he needs surgery and the Doctor confirms it's best to be at home for the recovery. Anna paid \$1,200 for the accommodation. The Excess is \$250.</p> <p>a) Deduct the Excess of \$250</p> <p>b) Check the total cover limits and sub limits in Schedule of Benefits. The amount claimable is below these limits</p> <p>Calculation for the amount payable: (-Excess) + accommodation = amount payable (-\$250) + \$1,200 = \$950 claim payment.</p> | <p>Jane travels to Brazil and while in Brazil her laptop is stolen. She reports the theft to the police and provides Us with the required documentation. Jane paid \$6,000 for her laptop 12 months prior to this Event. Jane's Excess is \$250.</p> <p>a) Establish original purchase price of the laptop: \$6,000</p> <p>b) Apply depreciation*:</p> <ul style="list-style-type: none"> • 2.5% per month for 12 months = 30% depreciation. • 30% of \$6,000 = \$1,800 total depreciation. <p>c) Establish current value of the laptop by subtracting depreciation from the purchase price of the laptop</p> <ul style="list-style-type: none"> • \$6,000 - \$1,800 = \$4,200 <p>d) Check the total and per item limit shown in the Schedule of Benefits and select the lower of current value of the laptop or the item limit. If the per item limit is \$2,500 which is lower than the current value \$4,200, hence We take the lower number = \$2,500.</p> <p>The \$250 Policy Excess is not deducted from the \$2,500 per item limit in this instance since Jane's loss is higher than the per item limit payable plus Excess. \$2,500 claim payment.</p> | <p>Rob and his wife travelled to France for 14 days. On the 4th day of their Trip, Rob slips down the stairs at the hotel. Thankfully it's not a major injury, but he did twist his ankle and needs to seek medical attention. He was billed \$500 for the Doctor's appointment including some scans and medication. On the 8th day, Rob had his laptop stolen which was worth \$1,000 when it was purchased 6 months ago. When they return to New Zealand, Rob submitted a claim for the 2 Events.</p> <p>As Rob and his wife had 2 Events during their Trip to France, an Excess would be applied to each of the Events (and Covered Persons).</p> <p>Claim 1: (-\$250) Excess + \$500 Medical costs = \$250 claim payment.</p> <p>Claim 2:</p> <p>a) Establish original purchase price of the laptop: \$1,000</p> <p>b) Apply depreciation*:</p> <ul style="list-style-type: none"> • 2.5% per month for 6 months = 15% depreciation. • 15% of \$1,000 = \$150 total depreciation. <p>c) Establish current value of the laptop by subtracting depreciation from the purchase price of the laptop</p> <ul style="list-style-type: none"> • \$1,000 - \$150 = \$850 <p>Calculation for the amount payable: (-Excess) + current value = amount payable (-\$250) + \$850 = \$600 claim payment.</p> |

*For depreciation details, please review Section E – Personal Baggage, Valuables, Money and Travel Documents Cover

Pre-existing Medical Conditions

This Policy **does not cover any costs incurred from or relating to** any Pre-existing Medical Condition under Sections A – F (below). For example, it does not provide cover if You need emergency medical Treatment overseas for an existing illness or if You need to Cancel Your Trip because a Close Relative's existing Medical Condition deteriorates before You travel. If You have Pre-existing Medical Conditions, this cover may not be right for You. Before You make Your Qualifying Travel Purchase, You should review this Policy to make sure it provides the right cover for You and Your health situation.

Pregnancy & Travel Insurance Benefits

It's important to understand how Your travel insurance benefits under this Policy may be limited if You are pregnant. These are summarised below.

When does the travel insurance cover You if You are pregnant?

If You are pregnant, You will be covered for unforeseen emergency medical Treatment whilst overseas up to 8 weeks before Your estimated date of delivery. However, You will not be covered for costs associated with the actual birth of Your child overseas or any pregnancy related Medical Conditions that You were already suffering before Your Qualifying Travel Purchase. For more information see – **When are You Not Covered?** (below).

Two key sections of this Policy that You should be aware of are:

1. Section A – Overseas Medical Emergency Costs, Repatriation and Burial Cover:

You are covered for Medical Emergency arising from or related to Your pregnancy when You are on an International Return Trip, if You have a sudden and unexpected Injury or Illness, which:

- a) occurs more than 8 weeks before Your estimated date of delivery; and
- b) is not otherwise excluded within this Policy.

2. Section B - Trip Change and Cancellation Cover:

You are covered if You have a sudden and unexpected Injury or Illness arising from or related to Your pregnancy that prevents You from going on the Trip or continuing the Trip, and which:

- (a) is confirmed by medical evidence provided by a treating Doctor;
- (b) occurs more than 8 weeks before Your estimated date of delivery; and
- c) is not otherwise excluded within this Policy.

When Are You Not Covered if You are pregnant?

You are not covered for any costs arising from or related to:

1. any Pre-existing Medical Condition;
2. any past Medical Condition(s) relating to a previous pregnancy or if You have experienced pregnancy complications prior to Your Qualifying Travel Purchase;

3. Your pregnancy under Overseas Medical Emergency Costs, Repatriation and Burial Cover or Trip Change and Cancellation Cover within 8 weeks of Your estimated date of delivery;
4. any costs under Overseas Medical Emergency Costs, Repatriation and Burial Cover arising from childbirth or the health of a newborn child. This exclusion applies irrespective of the stage of pregnancy at which the child is born; meaning a newborn (whether premature or otherwise) is not considered a Covered Person under this Policy if the child was born on the Trip;
5. any costs under Overseas Medical Emergency Costs, Repatriation and Burial Cover arising from or relating to an abortion, unless an abortion is medically necessary to protect the health and safety of the mother following an Injury or Illness, as determined by a treating Doctor;
6. fertility Treatment or Treatment associated with an assisted reproduction program including but not limited to, in vitro fertilisation (IVF).

Exclusions Within This Policy

As with all insurance, there are certain exclusions that apply. Some exclusions only apply to certain benefits under this Policy, while other exclusions apply to all claims. You should read the following:

- a) General Exclusions and General Conditions sections within this Policy, which apply to all claims.
- b) Each cover section includes information about what We cover and any terms and conditions and exclusions that apply to the cover section.

To ensure You understand when We will pay for a claim, You should read each section carefully. You should make sure to check this Policy before You travel to make sure that You, and all the things You want to do, are covered.

Age Limits

Please note that to be eligible for some of the benefits under this Policy, age limits apply. Please see the table below for a summary of the age limits that apply within this Policy.

| Cover Section | Age Limit |
|---|---|
| Age Limit for Covered Person | |
| Travel Insurance Cover (Section A – Overseas Medical Emergency Costs, Repatriation and Burial Cover) | You must be 79 years of age or younger when You make Your Qualifying Travel Purchase (for example, when booking Your Return Trip) to meet the eligibility criteria outlined under the Eligibility for Insurance Table. |
| Travel Insurance Cover (Sections B to F) | Accidental Death under Section C Public Transport Accident Cover - You must be over 15 years of age. For all other travel cover sections – no age limit. |
| Loss Damage Waiver Cover (Section G) | You must be between 21-75 years of age when You make Your Qualifying Rental Vehicle Purchase. |
| Purchase Protection Cover (Section H) | No age limitations apply for these cover sections. |
| Age Limit for Close Relative | |
| If Your claim relates to cancellation or disruption of Your Trip due to an Injury or Illness of Your Close Relative, age limits also apply. | Close Relative must be 80 years of age or younger when You make Your Qualifying Travel Purchase (for example, when booking Your Return Trip) to meet the eligibility criteria outlined under the Eligibility for Insurance Table. |
| Trip Change and Cancellation Cover (Section B) | |

Excluded Sports And Activities

Not everything You do on Your Trip will be covered by this Policy. This includes:

- some popular holiday activities such as diving, rock climbing, hot air ballooning, four-wheel driving, bungee jumping, jet skiing, horse riding or trekking (with climbing equipment or when You ascend more than 3,000 metres from sea level).
- competitive sporting events (for example, where You may receive a fee or prize money).

Please see the definition of 'Excluded Sports and Activities' and 'Professional Sports' for a full list of activities and sports which are not covered under this Policy.

COVID-19

COVID-19 falls under the definition of Illness in this Policy. Coverage applies for COVID-19 where there is coverage for an Illness related Event under all the following sections:

- Section A - Overseas Medical Emergency Costs, Repatriation and Burial Cover.
- Section B - Trip Change and Cancellation Cover.

Specific exclusions apply to COVID-19. We will not pay any benefit, loss, or costs arising from or relating to:

- border closures or government-issued 'Do Not Travel' warnings arising from COVID-19. This includes where the border closure or travel warning occurs after You make Your Qualifying Travel Purchase.

- mandatory quarantine. This does not apply where You have a valid claim for Trip Change during Your Trip under Event 1 of Section B - Trip Change and Cancellation Cover because You incurred reasonable additional transport, accommodation or meal costs resulting from the quarantine.

Travelling Against Medical or Government Advice

If You are advised not to travel or not to go on a particular Trip (for example, to a specific destination), You must comply with that advice. You will not be covered under Sections A – F of this Policy if You start a Trip against the following advice:

- a) a treating Doctor advises You not to travel; or
- b) the New Zealand Government or a New Zealand government agency (such as MFAT) advises You not to travel (for example, through border closures or 'Do Not Travel' travel advisories). This exclusion applies even if You have been granted a travel exemption by New Zealand Government or a New Zealand government agency (such as MFAT) to travel.

Return Trips Only

You are only eligible for the travel insurance benefits under Sections A – F of this Policy for return Trips i.e. Trips that begin and end from Your Home or Work in New Zealand. It does not cover One-Way Trips.

Loss Damage Waiver Cover for Rental Vehicles

For Rental Vehicle hire of less than 31 days during a Covered Rental Trip that are paid for on Your American Express Card Account, this Policy provides cover for costs that You are responsible for under Your Rental Agreement with a Rental Company. Loss Damage Waiver cover does not extend to all vehicles that You may wish to hire. For example, motorcycles, campervans and buses (except for mini buses hired for recreational purposes) are not covered.

Different cover applies for Covered Rental Trip outside of New Zealand and within New Zealand. Please refer to Section G – Loss Damage Waiver Cover for details.

Fraud

Chubb takes insurance fraud seriously. Creation or submission of false documents, or exaggerating a genuine claim is considered insurance fraud. Such behaviour has a negative impact on the cost of insurance for all customers.

We use Our dedicated special investigations unit at Chubb to detect and investigate selected claims daily. When the evidence supports it, Chubb will report suspect claims to the police and dedicate resources to assisting any potential criminal prosecutions.

New Zealand Law

Your Policy is governed by the laws of New Zealand. Any dispute or action in connection with Your Policy will be conducted and determined in the courts of New Zealand.

New Zealand Currency

All payments made under this Policy must be in New Zealand currency.

3. Chubb Assistance (In The Event Of An Emergency)

Emergency assistance around the world

In the event of a medical emergency whilst overseas simply phone **+61 2 9335 3492** to get immediate help in locating medical assistance in Your local area.

For all non-emergency matters, contact Chubb Customer Service on **0800 703 702**, or You can submit Your claim online by visiting the Chubb Claims Centre for American Express:

www.americanexpress.com/newzealand/claims

Where Your claim is excluded or falls outside this Policy coverage, We may still provide You with some emergency assistance. If We do this, the provision of emergency assistance by Chubb Assistance will not in itself be an admission of liability.

Considerable effort is made to locate, assess and reassess medical facilities and other services worldwide. However, the medical standards, sanitary conditions, reliability of telephone systems and facilities for medical services differ from country to country. Repatriation or evacuation services may not be guaranteed in certain locations due to remoteness, extreme weather conditions, or both. Accordingly, it is not always possible to have control over these factors. In the circumstances, responsibility for any loss, medical complication or death resulting from any factor beyond Our control, cannot be accepted by Chubb Assistance or Us.

4. Eligibility For Cover Under This Policy

Cover under this Policy is only available to Card Members or Additional Card Members who meet the eligibility criteria. You need to use Your American Express Card Account in accordance with the Eligibility Table below. Not all cover sections have the same eligibility criteria, so it is important You understand when the benefits under this Policy become available to You

5. Eligibility for Insurance Table

| Cover Section | Eligibility Criteria To be eligible for the benefits under the cover section(s) of the Policy, the following eligibility criteria need to be met: | When are benefits available under the Policy? | When are no benefits available under this Policy? |
|---|---|---|--|
| <p>Travel Insurance Cover (Section A Overseas Medical Emergency Costs, Repatriation and Burial Cover)</p> | <ol style="list-style-type: none"> 1. You are a Card Member or an Additional Card Member or their: <ol style="list-style-type: none"> i. Spouse; or ii. Dependent Child. 2. You are a Resident of New Zealand. 3. You hold an eligible American Express Card Account which is current (meaning it is not cancelled) on the date of the claim Event. 4. You are 79 years of age or younger at the time the Qualifying Travel Purchase was made. <p>Domestic Return Trips</p> <ol style="list-style-type: none"> 5. If You are going on a Domestic Return Trip, You must either spend \$500 or more on accommodation or pay the full amount of Your outbound ticket for a Scheduled Flight, Scheduled Cruise, bus or train to Your scheduled outbound destination, using Your: <ol style="list-style-type: none"> i. American Express Card Account; ii. corresponding American Express Membership Reward® points or frequent flyer points (where applicable); and/or iii. Travel Benefit. <p>International Return Trips</p> <ol style="list-style-type: none"> 6. If You are going on an International Return Trip, You must pay the full amount of Your outbound ticket for a Scheduled Flight or Scheduled Cruise leaving New Zealand using Your: <ol style="list-style-type: none"> i. American Express Card Account; ii. corresponding American Express Membership Reward® points or frequent flyer points (where applicable); and/or iii. Travel Benefit. 7. In the event where the provider does not accept American Express Card Account as a form of payment, You must provide proof of purchase and the name and address of the provider who did not accept Your American Express Card Account in order to meet the eligibility criteria under condition 5 or 6. | <p>If You have satisfied the eligibility criteria, You will be eligible to make a claim for the Domestic Return Trip or International Return Trip that eligibility condition 5 or 6 applies to.</p> | <p>There is no cover under this Policy if:</p> <ol style="list-style-type: none"> 1. You do not meet the eligibility criteria; 2. Your American Express Card Account has been cancelled prior to the claim Event; 3. You are going on a One-Way Trip. <p>Please also refer to the Terms, Conditions and Exclusions within cover section A below and the General Exclusions and General Conditions within this Policy.</p> |

| Cover Section | Eligibility Criteria To be eligible for the benefits under the cover section(s) of the Policy, the following eligibility criteria need to be met: | When are benefits available under the Policy? | When are no benefits available under this Policy? |
|--|---|---|--|
| <p>Travel Insurance Cover (Sections B to F)</p> | <ol style="list-style-type: none"> 1. You are a Card Member or an Additional Card Member or their: <ol style="list-style-type: none"> i. Spouse; or ii. Dependent Child. 2. You are a Resident of New Zealand. 3. You hold an eligible American Express Card Account which is current (meaning it is not cancelled) on the date of the claim Event. <p>Domestic Return Trips</p> <ol style="list-style-type: none"> 4. If You are going on a Domestic Return Trip, You must either spend \$500 or more on accommodation or pay the full amount of Your outbound ticket for a Scheduled Flight, Scheduled Cruise, bus or train to Your scheduled outbound destination, using Your: <ol style="list-style-type: none"> i. American Express Card Account; ii. corresponding American Express Membership Reward® points or frequent flyer points (where applicable); and/or iii. Travel Benefit. <p>International Return Trips</p> <ol style="list-style-type: none"> 5. If You are going on an International Return Trip, You must pay the full amount of Your outbound ticket for a Scheduled Flight or Scheduled Cruise leaving New Zealand using Your: <ol style="list-style-type: none"> i. American Express Card Account; ii. corresponding American Express Membership Reward® points or frequent flyer points (where applicable); and/or iii. Travel Benefit. 6. In the event where the provider does not accept American Express Card Account as a form of payment, You must provide proof of purchase and the name and address of the provider who did not accept Your American Express Card Account in order to meet the eligibility criteria under condition 4 or 5. | <p>If You have satisfied the eligibility criteria, You will be eligible to make a claim for the Domestic Return Trip or International Return Trip that eligibility condition 4 or 5 applies to.</p> | <p>There is no cover under this Policy if:</p> <ol style="list-style-type: none"> 1. You do not meet the eligibility criteria; 2. Your American Express Card Account has been cancelled prior to the claim Event; 3. You are going on a One-Way Trip. <p>Please also refer to the Terms, Conditions and Exclusions within each cover section (B to F below) and the General Exclusions and General Conditions within this Policy.</p> |

| Cover Section | Eligibility Criteria To be eligible for the benefits under the cover section(s) of the Policy, the following eligibility criteria need to be met: | When are benefits available under the Policy? | When are no benefits available under this Policy? |
|---|--|---|---|
| Loss Damage Waiver Cover (Section G) | <ol style="list-style-type: none"> 1. You are a Card Member or an Additional Card Member or their: <ol style="list-style-type: none"> a) Spouse; or b) Dependent Child. 2. You are a Resident of New Zealand. 3. You are going on a Covered Rental Trip and You pay the entire cost for renting a Rental Vehicle using Your: <ol style="list-style-type: none"> i. American Express Card Account; ii. corresponding American Express Membership Reward® points; and/or iii. Travel Benefit. 4. In the event where the provider does not accept American Express Card Account as a form of payment, You must provide proof of purchase and the name and address of the provider who did not accept Your American Express Card Account in order to meet the eligibility criteria under condition 3. 5. If You are going on a Covered Rental Trip within New Zealand, You must also have insurance for loss or damage to the Rental Vehicle during the entire rental period. 6. You hold an eligible American Express Card Account which is current (meaning it is not cancelled) on the date of the claim Event. 7. You are 21 years of age or older and 75 years of age or younger when You make Your Qualifying Rental Vehicle Purchase. | <p>If You have satisfied the eligibility criteria, You will be eligible to make a claim for the Rental Vehicle that eligibility condition 3 applies to.</p> | <p>There is no cover under this Policy if:</p> <ol style="list-style-type: none"> 1. You do not meet the eligibility criteria; 2. Your American Express Card Account has been cancelled prior to the claim Event. <p>Please also refer to the Terms, Conditions and Exclusions within cover section G below and the General Exclusions and General Conditions within this Policy.</p> |
| Purchase Protection Cover (Section H) | <ol style="list-style-type: none"> 1. You are a Card Member or an Additional Card Member or their: <ol style="list-style-type: none"> (a) Spouse; or (b) Dependent Child. 2. You are a Resident of New Zealand. 3. You purchase an Eligible Item and pay the entire cost using Your: <ol style="list-style-type: none"> i. American Express Card Account; and/or ii. corresponding American Express Membership Reward® points. 4. You hold an eligible American Express Card Account which is current (meaning it is not cancelled) on the date of the claim Event. | <p>If You have satisfied the eligibility criteria, You will be eligible to make a claim for the Eligible Item that eligibility condition 3 applies to.</p> | <p>There is no cover under this Policy if:</p> <ol style="list-style-type: none"> 1. You do not meet the eligibility criteria; 2. Your American Express Card Account has been cancelled prior to the claim Event. <p>Please also refer to the Terms, Conditions and Exclusions within cover section H below and the General Exclusions and General Conditions within this Policy.</p> |

IMPORTANT INFORMATION: American Express has the right to change or terminate the Group Policy and Your insurance benefits under it. American Express will always notify You before making any change to the Group Policy that materially impacts Your insurance benefits.

6. If You change Your American Express Card Account product, or Your American Express Card Account is Cancelled

If You change Your American Express Card Account product to another Card offered by American Express (e.g. a Card downgrade or upgrade), You will not be entitled to cover under this Policy and the insurance benefits will stop.

The Card You hold at the date of the claim Event will determine which insurance benefits You have. If Your new American Express Card comes with insurance benefits, You may be entitled to cover under that new policy. You should always check before changing to another American Express Card whether that Card comes with insurance benefits, and the terms and conditions associated with any such insurance benefits to ensure the level of cover is right for You.

If Your American Express Card Account is cancelled prior to the claim Event, then there is no cover under this Policy.

Please see the table below for more information.

| American Express Card at the date of Qualifying Purchase | American Express Card at the date of claim Event | Which policy applies? |
|---|--|---|
| Your American Express Card Account product associated with this Policy. | A different American Express Card with no insurance benefits. | This Policy will not apply as You changed Your American Express Card. This means there is no cover under this Policy. See Example A below. |
| Your American Express Card Account product associated with this Policy. | A different American Express Card with different insurance benefits (i.e. where You upgrade or downgrade to a different Card). | This Policy will not apply as You changed Your American Express Card. The policy of Your new American Express Card will apply, subject to the terms, conditions, limits and exclusions of that policy. See Example B below. |
| A different American Express Card product with or without insurance benefits. | Your American Express Card Account associated with this Policy. | This Policy will apply. Cover is subject to the terms, conditions, limits and exclusions of this Policy. |
| CARD CANCELLATION | | |
| Your American Express Card Account product associated with this Policy. | Your American Express Card Account has been cancelled. | This Policy does not apply; there are no insurance benefits available to You as Your American Express Card Account has been cancelled prior to the claim Event. |

The following examples are provided to illustrate how Your cover may be affected by changes to Your Card.

| Example A – No American Express Card Account in place at the date of claim Event | Example B – Different American Express Card in place at the date of claim Event |
|--|--|
| <p>Joan holds an American Express Card Account that has travel insurance cover and makes a Qualifying Travel Purchase for a Trip that she intends to take later in the year.</p> <p>Before she starts her Trip, Joan decides to cancel her American Express Card Account. Upon cancelling her American Express Card Account, Joan does not apply for another American Express Card.</p> <p>Subsequently, Joan travels and unfortunately her luggage is lost in transit to her scheduled destination.</p> <p>Joan does not have any entitlement to make a claim under the Policy for the lost luggage as Joan had cancelled the American Express Card Account, which means Joan did not hold a valid American Express Card Account at the date of the claim Event and therefore no longer has access to the travel insurance cover.</p> | <p>Tim makes a Qualifying Travel Purchase for a Trip using his American Express Card Account that has travel insurance cover.</p> <p>Prior to travelling, Tim arranges with American Express to downgrade his Card to another American Express Card with a lower fee that has less travel insurance benefits.</p> <p>On the Trip, Tim suffers an Injury. The previous American Express Card Account which Tim held included Overseas Medical Emergency Costs, Repatriation and Burial cover, but the new Card held by Tim at the date of the claim Event does not include Overseas Medical Emergency Costs, Repatriation and Burial cover.</p> <p>Tim cannot therefore make a claim for Overseas Medical Emergency Costs, Repatriation and Burial as the policy in-force at the date of the claim Event does not include this type of cover.</p> |

For medical and travel emergencies, please contact Chubb Assistance on +61 2 9335 3354.

You must make all reasonable attempts to call Chubb Assistance before seeking overseas Treatment for a Medical Emergency.

For claims and general enquiries about this Policy, please contact Chubb:

Address: CU 1-3, Shed 24, Princes Wharf, Auckland 1010
 Postal Address: PO Box 734, Auckland 1140
 Telephone: 0800 703 702
 Overseas Telephone: +61 2 9335 3354
 Email: CardmemberServices.ANZ@Chubb.com

Not an emergency?

Making a claim is quick and easy. You can submit Your claim online by visiting the Chubb Claims Centre for American Express:

www.americanexpress.com/newzealand/claims

7. Coverage Summary

IMPORTANT

- The following table is a summary of cover only, it is not an exhaustive list of all limits, terms, conditions or exclusions in this Policy. It is intended to be a quick reference tool to help You understand the main benefits and some exclusions that apply.
- You should always read the full Policy for comprehensive details.

| Section | Cover Description | Key Exclusions and Limitations |
|-------------------------------|---|---|
| Travel Insurance Cover | | |
| A | <p>Overseas Medical Emergency Costs, Repatriation and Burial Cover</p> <p>Provides cover for Repatriation/Evacuation, cost of overseas Treatment, emergency dental Treatment and reasonable extra accommodation costs in the event of a Medical Emergency while You are on Your International Return Trip, and transportation of Your remains or burial expenses following Your death while on a Trip.</p> | <ul style="list-style-type: none"> • costs relating to Your Pre-existing Medical Conditions; • You are 80 years of age or older when You make Your Qualifying Travel Purchase; • medical costs if You do not make reasonable attempts to contact Chubb Assistance where You were reasonably able to do so; • costs arising from Your participation in Excluded Sports and Activities (for example, horse riding, deep sea fishing, bungee jumping, jet skiing, hot air ballooning and rock climbing). Check the definition of Excluded Sports and Activities in the Definitions section for the full list of excluded activities; • costs arising from or related to Trips where the following advice has been provided prior to starting Your Trip, <ul style="list-style-type: none"> • the New Zealand Government or a New Zealand government agency (such as MFAT) has issued a travel advisory warning, advising You to 'Do Not Travel' or that borders are closed, for the destination You planned to travel to; or • a Doctor advised You not to travel. |
| B | <p>Trip Change and Cancellation Cover</p> <p>Provides cover for non-refundable and reasonable additional costs in the event You have a Cancellation or Trip Change for the following reasons:</p> <ul style="list-style-type: none"> • You or Your Travelling Companion suffering an Injury, unforeseen Illness or dying before or during Your Trip; • A Close Relative, suffering an Injury or an unforeseen Illness or dying before or during Your Trip; • a Natural Disaster has caused devastation to the destination You were intending to travel; <p>Cover varies depending on the Trip type (international or domestic).</p> | <ul style="list-style-type: none"> • Cancellation or Trip Change due to a Pre-existing Medical Condition; • losses arising from the death, serious injury or acute Illness of any Close Relative who is 81 years of age or older when You made Your Qualifying Travel Purchase; • circumstances where Cancellation or Trip Change was foreseeable, avoidable, unnecessary or within Your control at the time of making a Qualifying Travel Purchase (for Cancellation or Trip Change before Your Trip) or before starting a Trip (for Trip Change during Your Trip); • You or any other person simply changing their mind and deciding not to travel or choosing to stop their Trip; • any government regulation, prohibition or restriction, including but not limited to mandatory quarantine, border closures and/or government travel advisories (except as specifically provided for in the Policy); • loss arising from any epidemic, pandemic or outbreak of an infectious disease or virus (except for loss arising from COVID-19 which is covered under specified Event 1 and 2) |

| Section | Cover Description | Key Exclusions and Limitations |
|-------------------------------|--|---|
| Travel Insurance Cover | | |
| C | <p>Public Transport Accident Cover</p> <p>Provides cover during Your Trip for Accidental Death or Permanent Disablement arising:</p> <ul style="list-style-type: none"> while travelling as a passenger on a Public Transport; or from exposure and disappearance. | <ul style="list-style-type: none"> the death or disappearance of any Covered Person who is 15 years of age or younger; events which occur whilst travelling on privately hired, rented or chartered transport; death caused by illness or natural causes. |
| D | <p>Travel Inconvenience Cover</p> <p>Provides cover during Your Trip for:</p> <ul style="list-style-type: none"> the cost of accommodation due to a delayed Scheduled Flight departure by 4 hours or more, Scheduled Flight cancellation, denied Scheduled Flight boarding, or missed Scheduled Flight connection; the emergency purchase of essential clothing and toiletries if Your checked luggage is delayed by 6 hours or more. <p>The amount of cover varies for each benefit.</p> | <ul style="list-style-type: none"> Personal Baggage delay or extended Personal Baggage delay when checked-in on the Scheduled Flight that returns You Home; the purchase of clothing and toiletries which are not necessary for Your Trip; costs if You fail to notify the transport provider or carrier about delayed or missing luggage or You do not obtain a luggage incident report from them or show You have taken reasonable steps to obtain one. |
| E | <p>Personal Baggage, Valuables, Money and Travel Documents Cover</p> <p>Provides cover if Your Personal Baggage, Valuables, Money and Travel Documents are damaged, destroyed, lost or stolen during Your Trip.</p> | <ul style="list-style-type: none"> damage to items caused directly or indirectly by fire in New Zealand; Valuables or Money within Your Personal Baggage checked-in or stowed in the luggage hold of an airplane, ship, bus or train; Valuables and/or Money that are left Unattended in a motor vehicle (unless You have no option other than to leave the items Unattended due to an emergency medical, security or evacuation situation); any items left Unattended in a Public Place (unless You have no option other than to leave the items Unattended due to an emergency medical, security or evacuation situation); claims where You do not obtain a report from local police, the carrier, tour or transport operator or accommodation provider and You have not taken reasonable steps to obtain one either; deductions will be applied for depreciation (wear and tear), as explained in Section E. |
| F | <p>Personal Liability Cover</p> <p>Covers Your liability if You damage someone's property or cause them injury during Your Trip.</p> | <ul style="list-style-type: none"> You intentionally incurring any liability; injury You cause to any person who is a member of Your family, a Close Relative, or any person under a contract of service or apprenticeship with You; injury or damage involving: <ul style="list-style-type: none"> mechanically propelled vehicles (including scooters), aircraft (including drones), hovercraft or watercraft (other than non-mechanically propelled watercraft less than 10 metres in length); firearms; or animals (other than horses and domestic pets). |

| Section | Cover Description | Key Exclusions and Limitations |
|---------------------------------|--|--|
| Loss Damage Waiver Cover | | |
| G | <p>Loss Damage Waiver Cover</p> <p>Covers loss or damage to a Rental Vehicle You are responsible for under the Rental Agreement, when You hire a Rental Vehicle for 31 days or less during a Covered Rental Trip.</p> | <ul style="list-style-type: none"> operation of the Rental Vehicle which violates the terms of the Rental Agreement; where You are not a nominated or specified driver under the Rental Agreement; anyone 20 years of age or younger or 76 years of age or older when You make Your Qualifying Rental Vehicle Purchase; The rental of trucks, buses (except for mini buses hired for recreational purposes), other commercial vehicles, trailers, caravans, campervans, motorcycles, mopeds, motorbikes, motor homes, scooters or bikes; Rental Vehicles which are hired for longer than 31 days. Rental Vehicles with a retail purchase price in excess of \$150,000. |
| Retail Item Cover | | |
| H | <p>Purchase Protection Cover</p> <p>Covers theft or damage to Eligible Items within 90 days of purchase.</p> | <ul style="list-style-type: none"> damage to items caused directly or indirectly by fire in New Zealand; Eligible Items left Unattended in a Public Place (unless You have no option other than to leave the Eligible Items Unattended due to an emergency medical, security or evacuation situation); Eligible Items left in an Unattended motor vehicle except where they are locked out of sight in a Secure Area which has been accessed by Forcible Entry or You have no option other than to leave the Eligible Items Unattended due to an emergency medical, security or evacuation situation. |

8. Schedule of Benefits

This table is an overview of the most We will pay under each section including any sub-limits. Each Covered Person is allocated benefit limits for each Trip, unless otherwise specified. Where applicable, an Excess is applied for each Covered Person and for each Event. Please read each section for details of coverage.

Please note that amounts quoted are in New Zealand dollars (unless otherwise stated).

| Travel Insurance Cover | | | | |
|-------------------------------|---|--|----------------------|----------------|
| Section of Cover | Cover Description | Benefit Limit – per Covered Person unless otherwise stated | | |
| | | International Return Trip | Domestic Return Trip | Excess Applies |
| A | <p>Overseas Medical Emergency Costs, Repatriation and Burial Cover</p> <p>1. Emergency medical Treatment and hospital costs (section limit)</p> | Up to \$5,000,000 | No cover | \$250 |
| | <p>1.a. Emergency medical Treatment and hospital costs (sub-limit) – costs arising as a result of Terrorism</p> | Up to \$1,000,000 | | |
| | <p>2. Emergency dental Treatment to natural teeth (sub-limit)</p> | Up to \$1,500 | | |
| | <p>3. Repatriation/Evacuation costs approved by Chubb Assistance (sub-limit)</p> | Up to \$5,000,000 | | |
| | <p>4. Incidental costs of hospitalisation (sublimit)</p> | Up to \$100 per 24-hour period to a maximum of \$8,000 | | |

| Travel Insurance Cover | | | | | |
|--|--|---|---|----------------|-----|
| Section of Cover | Cover Description | Benefit Limit – per Covered Person unless otherwise stated | | | |
| | | International Return Trip | Domestic Return Trip | Excess Applies | |
| A | 5. Extra accommodation costs (room only) for You and any person providing support or care (sub-limit) | Up to \$100 per 24-hour period up to a maximum of \$5,000 | No cover | \$250 | |
| | 6. Additional costs for Your friend or Close Relative if You are travelling alone (sub-limit) | Up to \$5,000 | | | |
| | a) Return economy airfare (further sub-limit for point 6.) | Up to \$5,000 | | | |
| | b) Extra accommodation costs (room only) (further sub-limit for point 6.) | Up to \$100 per 24-hour period | | | |
| | 7. Costs for death during Your International Return Trip (sub-limit) | Up to \$15,000 | No cover | NIL | |
| | 8. Costs in the event of Your death in a Schengen member state (sub-limit) | Up to 30,000 EUR | | | |
| B | Trip Change and Cancellation Cover (section limit) | Up to \$30,000 | Up to \$30,000 | \$250 | |
| | Non-refundable travel agents' commission (sub-limit) | Up to \$750 or 15% of the total booking amount, whichever is the lesser | Up to \$750 or 15% of the total booking amount, whichever is the lesser | | |
| | Additional travel and accommodation (sub-limit) | Up to \$5,000 | Up to \$5,000 | | |
| C | Public Transport Accident Cover | | | | |
| | 1. Accidental Death or Permanent Disablement arising while travelling as a passenger on a Public Transport | i. Accidental Death for Covered Person 16 years of age and over | \$800,000 | \$800,000 | NIL |
| | | Permanent Disablement: | | | |
| | 2. Accidental Death or Permanent Disablement arising from exposure | ii. Loss of both hands or both feet | \$400,000 | \$400,000 | |
| | | iii. Loss of one (1) hand and one (1) foot | \$400,000 | \$400,000 | |
| | 3. Accidental Death arising from disappearance while travelling on Public Transport | iv. Loss of entire sight of both eyes | \$400,000 | \$400,000 | |
| | | v. Loss of entire sight of one (1) eye and loss of one (1) hand or one (1) foot | \$400,000 | \$400,000 | |
| | | vi. Loss of one (1) hand or one (1) foot | \$200,000 | \$200,000 | |
| vii. Loss of the entire sight of one (1) eye | | \$200,000 | \$200,000 | | |

| Travel Insurance Cover | | | | | | |
|--------------------------|---|---|----------------------------------|----------------------------|----------------------------------|-----------------------|
| Section of Cover | Cover Description | Benefit Limit – per Covered Person unless otherwise stated | | | | |
| D | Travel Inconvenience Cover | Per Covered Person | Maximum payable per Event | Per Covered Person | Maximum payable per Event | Excess Applies |
| | 1. Delayed, cancelled, overbooked or missed onward Scheduled Flight | Up to \$650 after 4 hours | Up to \$1,300 after 4 hours | Up to \$650 after 4 hours | Up to \$1,300 after 4 hours | NIL |
| | 2. Delay of Personal Baggage checked-in on Scheduled Flight | Up to \$650 after 6 hours | Up to \$1,300 after 6 hours | Up to \$650 after 6 hours | Up to \$1,300 after 6 hours | |
| | 3. Extended delay of Personal Baggage checked-in on Scheduled Flight | Up to \$650 after 48 hours | Up to \$1,300 after 48 hours | Up to \$650 after 48 hours | Up to \$1,300 after 48 hours | |
| E | Personal Baggage, Valuables, Money And Travel Documents Cover (section limit) | Up to \$20,000 | | Up to \$20,000 | | \$250 |
| | 1. Money and Travel Documents (sub-limit) | Up to \$500 | | Up to \$500 | | |
| | 2. One (1) Smartphone (sub-limit); | Up to \$1,000 | | Up to \$1,000 | | |
| | 3. One (1) laptop (sub-limit); | Up to \$5,000 | | Up to \$5,000 | | |
| | 4. Personal Baggage or any other Valuable items (sub-limit): • each single item • each Pair or Set of items | Up to \$2,500 | | Up to \$2,500 | | |
| F | Personal Liability Cover (section limit) | Up to \$2,000,000 | | Up to \$2,000,000 | | NIL |
| Loss Damage Waiver Cover | | | | | | |
| Section of Cover | Cover Description | Benefit Limit | | | | Excess Applies |
| G | Loss Damage Waiver Cover | | | | | NIL |
| | 1. Rental Vehicle outside New Zealand | Up to \$150,000 | | | | |
| | 2. Rental Vehicle within New Zealand – Rental Vehicle Deductible only | Up to \$10,000 | | | | |
| Retail Item Cover | | | | | | |
| Section of Cover | Cover Description | Benefit Limit | | | | Excess Applies |
| H | Purchase Protection Cover (section limit) | Up to \$30,000 in any three hundred and sixty-five (365) day period beginning when the first claim Event occurs | | | | \$100 |
| | Per Eligible Item | \$3,500 | | | | |

9. Definitions

The following words when used with capital letters in this document have the meaning given below. Wherever these words are used in plural in this Policy, they have the same meaning as the singular form shown below.

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

American Express means American Express International (NZ), Inc. (Company Number 867929) of Jarden House, Level 5, 21 Queen Street, Auckland, the Group Policy holder.

American Express Card Account means an account issued by American Express which is current (meaning it is not cancelled), billed from New Zealand and in New Zealand dollars for the following Card products:

- a) American Express Platinum Card®.

Additional Card Member means a person who is issued an additional American Express Card that is connected to the Card Member's primary American Express Card Account (also known as a supplementary Card member).

Card Member means a person who is issued an American Express Card Account as the primary account holder.

Chubb means Chubb Insurance New Zealand Limited (NZBN 9429040398037, FSP No. 35924) of CU 1-3, Shed 24, Princes Wharf, Auckland 1010, the insurer of the Group Policy held by American Express.

Chubb Assistance means the service provider acting on behalf of Chubb to provide emergency assistance.

Close Relative means Spouse, parent, parent-in-law, step-parent, child, brother, half-brother, step-brother, brother-in-law, sister, half-sister, step-sister, sister-in-law, daughter-in-law, son-in-law, aunt, uncle, niece, nephew, grandparent or grandchild.

Covered Person means the Card Member or an Additional Card Member, and:

- 1. their Spouse;
- 2. their Dependent Child(ren)

who meets the eligibility criteria as specified in the Eligibility Table.

Covered Rental Trip means a journey that commences and ends in New Zealand that is more than 150km radius from Your Home and includes the hire of a Rental Vehicle, where the period of hire shown in the Rental Agreement is 31 days or less, of which the entire cost has been charged to Your American Express Card Account.

COVID-19 means Coronavirus disease, an infectious disease caused by the SARS-CoV-2 virus, or any variation or mutation of that virus.

Dependent Child(ren) means any child (including stepchild or adopted child) of a Card Member, Additional Card Member or Spouse who is primarily dependent upon the Card Member, Additional Card Member or Spouse for maintenance and support, and who is:

- a) 25 years of age or younger; or

- b) of any age permanently mentally or physically incapable of self-support, as confirmed by medical evidence from a Doctor and who is permanently living with the Card Member, Additional Card Member or Spouse.

Dentist means a dentist or dental surgeon who is registered or licensed to practice dentistry under the laws of the country in which they practice. The dentist cannot be You or Your Close Relative.

Doctor means a medical practitioner or specialist (an expert in a specific area of medicine) who is registered or licensed to practice medicine under the laws of the country in which they practice. The doctor cannot be You or Your Close Relative.

Domestic Return Trip means a return Trip within New Zealand that is more than 150km radius from Your Home:

starting:

- a) when You leave Your Home or Your Work (whichever occurs last) to travel to Your destination, or
- b) when You leave Your Home or Your Work (whichever occurs last) to travel to the departure point of Your Scheduled Flight or Scheduled Cruise; and

ending:

- c) when You return to Your Home or Your Work (whichever occurs first); or
- d) when Your Trip exceeds 180 consecutive days.

Eligible Item means an item:

- 1. that is purchased from a retailer solely for personal use; and
- 2. that is new and has not been used in any way at the time of purchase; and
- 3. the cost of which has been charged to Your American Express Card Account (including through the redemption of American Express Membership Reward® points).

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

Excess is the amount shown on the Schedule of Benefits that is deducted from Your claim amount before any limits are applied to the claim. Excess is deducted for each Covered Person and for each Event.

Excluded Sports and Activities means:

- 1. boxing; martial arts;
- 2. American football;
- 3. horse jumping; horse riding; polo; steeple chasing;
- 4. caving; cave diving;
- 5. canyoning; mountain-climbing; mountaineering; abseiling; rock climbing; trekking requiring climbing equipment and/or ascending above 3,000 metres from sea level;

6. bungee jumping; base jumping; hang gliding; parachuting; paragliding; parasailing;
7. hot air ballooning; micro-lighting;
8. ultramarathon, biathlon, or triathlon;
9. any racing event/speed test/performance test/endurance test that is not on foot;
10. bob sleigh; heli-skiing; ice hockey; paraskiing; skidoo; ski-jumping; ski-racing; ski-stunting;
11. clay pigeon shooting; hunting and hunting on horseback; tour operator safari (where You or any tourist will be carrying guns);
12. deep sea fishing; jet biking and jet skiing; diving; SCUBA diving deeper than 30 metres; rafting/canoeing/kayaking on white-water; yachting more than 20 nautical miles from the nearest coastline;
13. four-wheel driving adventures; go-karting; mountain biking off tarmac; quad biking;
14. war games/paint ball.

Forcible Entry means unlawful entry by forcible and violent means, as evidenced by a broken window, damaged or picked lock, broken hinge or door handle.

Group Policy means the group policy of insurance held by American Express as detailed in the "Terms and Conditions" section of this Policy.

Home means Your usual place of residence in New Zealand (where You live).

Illness means a sickness or disease (including COVID-19) which requires Treatment by a Doctor or a Dentist; it does not include an Injury or Pre-existing Medical Conditions.

Injury means an accidental bodily injury resulting solely and directly from:

1. a sudden, external and identifiable Event that happens by chance and could not have been expected from the perspective of the Covered Person; and
2. which occurs independently of any Illness or any other cause.

It does not include an Illness or a Pre-existing Medical Condition.

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

International Return Trip means a Trip where Your destination is outside of New Zealand:

starting:

- (a) when You leave Your Home or Your Work (whichever occurs last) to travel to the airport to fly on Your Scheduled Flight; or

(b) when You leave Your Home or Your Work (whichever occurs last) to travel to a harbour port to board a Scheduled Cruise; and

ending:

(c) when You return to Your Home or Your Work (whichever occurs first) having travelled from the airport or harbour port; or

(d) when Your Trip exceeds 180 consecutive days.

Manual Work means paid manual labour that involves hands-on work of any kind (other than in a purely managerial, supervisory, sales or administrative capacity). This includes for example a plumber, electrician, lighting or sound technician, carpenter, painter, decorator or builder.

Medical Emergency means:

- an Injury;
- sudden and unforeseen Illness; or
- a dental issue to natural teeth,

suffered by You while overseas on an International Return Trip (except when in New Zealand). It must result in Your immediate need for Treatment, and in the opinion of a local treating Doctor or by Chubb Assistance, Treatment cannot reasonably be delayed until Your return to New Zealand.

Money means currency, travellers cheques, hotel and other redeemable holiday vouchers and petrol coupons. It does not mean cryptocurrency.

Natural Disaster means volcanic eruption, flood (more than 20,000 square metres of normally dry land), tsunami, earthquake, landslide, cyclone, tornado or bushfire. The term Natural Disaster does not include any infectious or contagious disease or virus regardless of transmission (including pandemic or epidemic).

Non-Scheduled Flight means a flight on an aircraft whose flights are not conducted in accordance with fixed flying schedules, over specific air routes, to and from fixed terminals. For example, a privately hired, rented or chartered air transport (such as a private jet or plane or helicopter).

One-Way Trip means any Trip for which You are unable to provide evidence of Your intention to return to Your Home or Your Work.

Pair or Set means two or more items that are: i) used together; ii) associated with each other; or iii) corresponding (including attached and unattached accessories) and regarded as 1 unit.

Permanent Disablement means a loss caused by an Injury which results in the:

- i) complete and permanent severance of a foot at or above the ankle joint; or
- ii) complete and permanent severance of a hand at or above the wrist; or
- iii) irrecoverable loss of the entire sight of an eye.

Personal Baggage means items of necessity, ornament or personal convenience or personal use for Your individual use during the Trip, including clothing, toiletries, and personal effects worn or carried by You within a suitcase (or similar). It does not include Valuables.

Policy means this document which details the insurance benefits available to You under the Group Policy including all relevant terms, benefit limits, conditions and exclusions.

Pre-existing Medical Condition means any Illness, Injury, medical or dental condition, or disability that:

| IN THE TIME PERIOD PRIOR TO MAKING YOUR QUALIFYING TRAVEL PURCHASE | ANY ILLNESS, INJURY, MEDICAL OR DENTAL CONDITION, OR DISABILITY |
|--|--|
| 2 years | <p>You were aware of, or a reasonable person in the circumstances could be expected to be aware of, the condition, and such condition:</p> <ol style="list-style-type: none"> 1. manifested itself, worsened, became acute or exhibited symptoms which would have caused a reasonable person in the circumstances to seek diagnosis, care or treatment; or 2. required any of the following: <ol style="list-style-type: none"> i. medication prescribed by a Doctor (whether for treatment, management or prevention); ii. check-ups, consultations or ongoing reviews (other than those recommended by a Doctor to review a previous condition that is considered by a Doctor when You making Your Qualifying Travel Purchase to be cured or in complete remission); or iii. treatment at a hospital emergency department, out-patient clinic or being admitted as an inpatient in hospital; iv. surgery; or 3. is currently either under investigation or pending diagnosis or test results; or 4. was recommended tests or further investigation by a Doctor; or 5. was either treated or recommended treatment by a Doctor. |
| 5 years | <p>You were diagnosed with any of the below medical conditions:</p> <ol style="list-style-type: none"> 1. heart conditions, including any cardiovascular or coronary heart disease or any condition related to Your blood or heart vessels; 2. any condition that involves Your brain, Your circulatory or respiratory systems; 3. kidney conditions and kidney disease; 4. conditions involving the neck or back; 5. reduced or deficient immune system; 6. any type of cancer |

Professional Sports means participation in a sporting event where any participant receives, or is eligible to receive, an appearance fee, wage, salary or prize money above \$1,000. Participation includes training for, coaching or otherwise competing in that sporting event;

Public Place means any place that is accessible by the public, including, shops, buses, planes, trains, taxis, airports, bus depots, hotel foyers, restaurants, cafes, beaches and entertainment venues.

Public Transport means an air, land, water or rail passenger transport that is operated by a carrier licensed for the regular transportation of fare-paying passengers (including a taxi, ride-hailing service, airport limousine, aircraft or watercraft as part of a paid sightseeing tour). It does not mean privately hired, rented or chartered air or water transport (such as private helicopter, private jet or plane, or private watercraft).

Qualifying Rental Vehicle Purchase means the payment of the entire cost for renting a Rental Vehicle using:

- i. Your American Express Card Account; and/or

- ii. Your corresponding American Express Membership Reward® points.

Qualifying Travel Purchase means:

- a) If You are going on a Domestic Return Trip, You:
 - i. spend \$500 or more on accommodation, or
 - ii. pay the full amount of Your outbound ticket for a Scheduled Flight, Scheduled Cruise, bus or train; or
- b) If You are going on an International Return Trip, You pay the full amount of Your outbound ticket for a Scheduled Flight, Scheduled Cruise, bus or train;

and You charge the payment to:

- i. Your American Express Card Account; and/or
- ii. Your corresponding American Express Membership Reward® points or frequent flyer points (where applicable), and/or
- iii. Travel Benefit.

In the event where the provider does not accept American Express Card Account as a form of payment, You must provide proof of purchase and the name and address of the provider who did not accept Your American Express Card Account.

Qualifying Purchase means:

- i. a Qualifying Travel Purchase;
- ii. a Qualifying Rental Vehicle Purchase; or
- iii. purchase of an Eligible Item.

Rental Agreement means the contract of hire between the Rental Company and You in respect of a Rental Vehicle.

Rental Company means a company or agency that hires Rental Vehicles and is fully licensed with the regulatory authority of the country, state or local authority where the Rental Vehicle is collected.

Rental Vehicle means any sedan, station wagon, hatchback, sport utility vehicle (SUV) or other non-commercial vehicle rented under a Rental Agreement on a daily or weekly basis from a Rental Company. It does not mean trucks, buses (except for mini buses hired for recreational purposes), trailers, caravans, campervans, motorcycles, mopeds, motorbikes, motor homes, scooters or bicycles.

Rental Vehicle Deductible means the amount payable by You for each and every claim under the insurance obtained or purchased for loss or damage to a Rental Vehicle or under any similar waiver type cover.

Repatriation/Evacuation means Your:

1. transportation to the nearest hospital, if transportation is not provided free of charge in the country of incident; or
2. evacuation to the nearest adequately equipped hospital in the event that local medical facilities consider they cannot adequately treat You or where Chubb Assistance's medical officer considers local medical facilities to be inadequate; or
3. repatriation directly to New Zealand when permitted by the local treating Doctor or when recommended by Chubb Assistance's medical officer; or
4. return to New Zealand after hospitalisation, provided that You are deemed to be medically fit for travel by the treating Doctor or by Chubb Assistance's medical officer, and that Your original means of transportation cannot be used.

Resident of New Zealand means a New Zealand citizen or holder of a New Zealand visa who meets all the following conditions:

- a) entry permission into New Zealand in accordance with their citizenship, residency or visa;
- b) access to long-term public or private medical care in New Zealand;
- c) a permanent New Zealand residential address; and
- d) currently resides in New Zealand.

Scheduled Airline means airline passenger transport that operates to a published timetable or schedule and is available to the general public. It does not mean privately hired, rented or chartered air transport (such as private jet or plane or helicopter).

Scheduled Cruise means passenger transport that operates to a published timetable or schedule and is available to the general public. It does not mean privately hired, rented or chartered sea transport (such as water taxi, private boat, cruising on a cargo ship).

Scheduled Flight means a flight in an aircraft on a Scheduled Airline.

Schengen Visa means You holding a valid visa that enables You to enter, freely travel within, and leave any of the Schengen member countries within Europe.

Secure Area means the locked dashboard, glove compartment, boot or luggage compartment of a motor vehicle including the locked luggage compartment of a hatchback or station wagon, the fixed storage units of a motorised or towed caravan, or a locked luggage box locked to a roof rack locked to the vehicle, providing that, in each case, all items are out of sight.

Smartphone means an electronic device used for mobile telecommunications over a cellular network (including but not limited to, Apple, Samsung, Huawei or similar). Smartphone does not mean tablets or smart watches.

Spouse means the Card Member's or the Additional Card Member's husband, wife, fiancé or defacto partner.

Terminal Illness means a Medical Condition for which a terminal prognosis has been given by a qualified Doctor and which is likely to result in death.

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

1. that involves the following or preparation for the following:
 - a) use of, or threat of, force or violence; or
 - b) commission of, or threat of, force or violence; or
 - c) commission of, or threat of, an act that interferes with or disrupts an electronic communication, information, or mechanical system; and
2. when 1 or both of the following applies:
 - a) the effect is to intimidate or coerce a government or the civilian population or any segment thereof, or to disrupt any segment of the economy; and/or
 - b) it appears that the intent is to intimidate or coerce a government, or to further political, ideological, religious, social or economic objectives or to express (or express opposition to) a philosophy or ideology.

Travel Benefit means any travel benefit or credit offered under the American Express Card Account terms and conditions.

Travelling Companion means a person travelling with You on a Trip which has the same travel itinerary as You.

Travel Documents means travel tickets, passports, visas and driving licences.

Treatment means surgery, medical procedures, examinations, diagnostics, or other remedial treatment. It must be performed or prescribed by a Doctor or Dentist for the sole purpose of curing or relieving Illness or Injury.

Trip means:

1. a Domestic Return Trip; or
2. an International Return Trip.

Unattended means when Your Personal Baggage, Valuables, Money, Travel Documents or an Eligible item are not:

- a) worn or carried by You; or
- b) under Your observation and within 3 metres of You.

Valuables means jewellery; furs; articles containing precious metals or precious stones; watches; binoculars; audio equipment or devices; photographic and electronic equipment or devices; Smartphones and tablets; personal organisers and games consoles; laptops and external computer devices (including all printers, modems, external hard drives and similar).

We/Our/Us means Chubb.

Work means Your usual place of work within New Zealand having a fixed physical address.

You/Your means a Covered Person.

10. Benefits

Section (A) Overseas Medical Emergency Costs, Repatriation, and Burial Cover

This benefit is only available when You meet the eligibility criteria set out in the Eligibility Table.

Please refer to the Schedule of Benefits within this Policy to confirm the amount of cover available under this section.

COVER – OVERSEAS MEDICAL EMERGENCY COSTS, REPATRIATION AND BURIAL COVER

1. In The Event Of A Medical Emergency – International Return Trip only

If during Your International Return Trip, You have a Medical Emergency outside of New Zealand, which is not a Pre-existing Medical Condition, We will pay or reimburse the reasonable costs for:

1. Your emergency medical Treatment and hospital costs;
2. Your emergency dental Treatment to natural teeth;
3. Your Repatriation/Evacuation costs if approved by Chubb Assistance (such approval not to be unreasonably withheld or delayed) following consultation with the treating Doctor.
4. Your incidental costs, such as food and toiletries costs, which You may incur as a result of being hospitalised as an in-patient for each complete 24 hour period;
5. reasonable extra accommodation costs (room-only) for You and any person who stays or travels with You to provide support or care, as reasonably agreed by Chubb Assistance;
6. if You are travelling alone, We will pay:
 - a) a return economy airfare costs; and
 - b) extra accommodation costs (room-only);
 for Your friend or Close Relative to stay with You as reasonably authorised by Chubb Assistance.

The maximum We will pay under the Overseas Medical Emergency Costs, Repatriation and Burial Cover is the maximum relevant cover section limit inclusive of sub-limits as shown in the Schedule of Benefits. However, We will stop paying costs and expenses prior to that limit being reached if You:

- (i) return to New Zealand; or
- (ii) are declared fit to return to New Zealand by a treating Doctor or by Chubb Assistance's medical officer, but choose to remain overseas.

2. In The Event Of Your death

If You die during Your Trip, Chubb Assistance will organise, arrange and pay for the reasonable costs up the maximum relevant cover section inclusive of sub-limits as shown in the Schedule of Benefits for:

- a) transportation of Your remains to an airport in New Zealand; or
- b) cremation and subsequent transportation of Your remains to an airport in New Zealand; or
- c) local (in the country of Your death) burial.

If You hold a valid Schengen Visa and in the event of Your death in a Schengen member state during Your International Return Trip, the maximum amount We will pay in total will not exceed 30,000 EUR for expenses incurred in that Schengen member state for Your burial or cremation.

In an emergency:

You should contact Chubb Assistance as soon as reasonably possible when an emergency arises on +61 2 9335 3354 and provide Your American Express Card Account number, as much information as possible and a telephone or fax number where You can be contacted.

You must make all reasonable attempts to call Chubb Assistance when seeking overseas Treatment for a Medical Emergency. If Your medical condition prevents You from calling, if possible, someone else should call on Your behalf, such as a relative, Your Travelling Companion, nurse or Doctor.

If You do not make reasonable attempts to call Chubb Assistance when seeking emergency medical Treatment, or You chose to seek Treatment from a medical service not approved by Chubb Assistance, You may be responsible for some or all of Your medical expenses (to the extent that those medical expenses could otherwise have been reduced through preferred medical providers arranged by Chubb Assistance).

CONDITIONS – OVERSEAS MEDICAL EMERGENCY COSTS, REPATRIATION AND BURIAL COVER

(Please also refer to the General Conditions Applicable to all Sections within this Policy).

1. You must be seventy-nine (79) years of age or younger when You make Your Qualifying Travel Purchase.
2. We will not be liable to pay or reimburse You for any medical Treatment, hospital costs, dental Treatment or any other ancillary Treatment (i.e. physiotherapy) that are incurred in New Zealand (including where such costs are incurred within the territorial waters of New Zealand).
3. You must take all reasonable measures to avoid or minimise any claim, to follow all applicable care and safety procedures notified to You by a treating Doctor or Chubb Assistance's medical officer, to obtain help or assistance as soon as reasonably possible and avoid danger, except in an attempt to save human life.
4. You must make all reasonable attempts to call Chubb Assistance when seeking overseas Treatment for a Medical Emergency. If Your medical condition prevents You from calling, if possible, someone else should call on Your behalf, such as a relative, Travelling Companion, nurse or Doctor. If You do not make reasonable attempts to call Chubb Assistance before seeking emergency medical Treatment, or You chose to seek Treatment from a medical service provider not approved by Chubb Assistance, You may be responsible for Your medical costs to the extent that those medical costs could otherwise have been reduced through preferred medical providers arranged by Chubb Assistance. You may need to provide evidence that You have attempted to contact Chubb Assistance, such as call logs or other reasonable evidence.
5. In the event of an overseas Medical Emergency, We will arrange Your transportation to the nearest hospital or evacuate You to the nearest adequately equipped hospital in the event that local medical facilities are inadequate (in the opinion of staff at the local medical facility or Chubb Assistance's medical officer).
6. If Your original means of transportation cannot be used, We will repatriate You directly to New Zealand when You are deemed medically fit to travel by the local treating Doctor or by Chubb Assistance's medical officer.
7. We will Repatriate or Evacuate You to New Zealand by the quickest and most direct route as determined by the treating Doctor or as recommended by Chubb Assistance's medical officer. However, if You chose to be repatriated or evacuated without first discussing this with Chubb Assistance, You may be responsible for any costs to the extent that those Repatriation/Evacuation costs could otherwise have been reduced through preferred providers arranged by Chubb.
8. To understand the extent of Your Injury or Illness and what Treatment or Repatriation/Evacuation, if any, is required, We may seek a second independent Doctor or Dentist to review and confirm what medical Treatment, expenses or Repatriation/Evacuation is appropriate.
9. Benefits will be paid in New Zealand dollars to Your estate following death.

EXCLUSIONS – OVERSEAS MEDICAL EMERGENCY COSTS, REPATRIATION AND BURIAL COVER

(Please also refer to the General Exclusions applicable to All Sections within this Policy).

We will not pay for or reimburse any costs arising from or relating to:

1. Your Pre-existing Medical Condition(s);
2. any medical Treatment, hospital costs, dental Treatment, Repatriation/ Evacuation costs or any other ancillary Treatment (i.e. physiotherapy) that is incurred in New Zealand (including where such costs are incurred within the territorial waters of New Zealand);
3. costs that could have reasonably been reduced had You contacted Chubb Assistance in circumstances where You failed to contact Chubb Assistance for reasons within Your control;
4. Your participation in Excluded Sports and Activities;
5. Your participation in Professional Sports;
6. dental Treatment caused by or related to the deterioration and/or decay of teeth or associated tissue;
7. dentures, crowns and orthodontics;
8. routine medical or dental Treatment or prenatal visits;
9. Treatment or prescription medication (including medication and ongoing immunisations) that started prior to Your International Return Trip;
10. Treatment performed by Close Relatives, except in a life-threatening emergency;
11. You remaining overseas after Chubb Assistance confirms, based on medical evidence from the treating Doctor, that You are fit to travel and can return to New Zealand;
12. an International Return Trip involving pre-planned Treatment, or for the purpose of obtaining Treatment, and Treatment for cosmetic reasons, unless Chubb Assistance's medical officer agrees that such Treatment is necessary as a result of any covered Injury;
13. You engaging in Manual Work;
14. any costs incurred in a destination where the New Zealand Government or a New Zealand government agency (such as MFAT) have issued or upgraded a travel advisory warning, advising You to 'Do Not Travel' or that borders are closed, for the destination You planned to travel to and this occurred prior to You starting Your International Return Trip. This exclusion applies even if You have been granted a travel exemption by the New Zealand Government or a New Zealand government agency (such as MFAT) to travel;

EXCESS – OVERSEAS MEDICAL EMERGENCY COSTS, REPATRIATION AND BURIAL COVER

As noted in the Schedule of Benefits.

Section (B) Trip Change And Cancellation Cover

This benefit is only available when You meet the eligibility criteria set out in the Eligibility Table.

Please refer to the Schedule of Benefits within this Policy to confirm the amount of cover available under this section.

SPECIFIC DEFINITIONS – TRIP CHANGE AND CANCELLATION COVER

Cancellation means a cancellation resulting in You not starting Your Trip at all. 'Cancel' and 'Cancelled' has the corresponding meaning.

Trip Change means any change that You must make to Your planned Trip, either before or during Your Trip

COVER – TRIP CHANGE AND CANCELLATION COVER

This cover section provides cover for a necessary and unavoidable Cancellation or Trip Change for specified Events, as listed below.

If You have a necessary and unavoidable Cancellation or Trip Change due to one of the following unforeseen specified Events:

1. You or Your Travelling Companion or a person You are visiting for the main purpose of Your Trip suffering an Injury, an unforeseen Illness or death;
2. Your Close Relative, or a Close Relative of a Travelling Companion dies or suffers an Injury or an unforeseen Illness that requires inpatient hospitalisation. The Close Relative must be 80 years of age or younger when You made Your Qualifying Travel Purchase;
3. You are involuntarily made redundant from Your full-time or part-time permanent employment. Permanent employment means You continuously worked with the same employer for at least 12 months before the redundancy. The redundancy must have been unexpected, meaning at the time You made Your Qualifying Travel Purchase, You were not aware that the redundancy was to occur;
4. You being in the New Zealand armed services (military, naval or air service) or emergency services (police, fire, ambulance) and Your leave is revoked;
5. You being called for jury service or being subpoenaed as a witness other than in a professional or advisory capacity;
6. You being required by the police or an authority to be present at Your Home or place of business in New Zealand following burglary, or local major damage such as flood at Your Home or place of business in New Zealand;
7. Your paid transport has been cancelled by Your transport provider as a result of:
 - a. riot, strike, civil commotion;
 - b. adverse weather;
 - c. Natural Disaster;
 - d. mechanical breakdown of the transport You planned to travel on;

provided that there had been no published official warning, before You make Your Qualifying Travel Purchase, that any such Event had occurred or was likely to occur;

8. there is a Natural Disaster, or a Natural Disaster has recently happened or is reasonably expected to happen, on the direct route to or at Your Trip destination, provided that there had been no published official warning, when You make Your Qualifying Travel Purchase, that any such Event had occurred or was likely to occur;

We will pay up to the maximum relevant cover section limit inclusive of sub-limits as shown in the Schedule of Benefits:

1. in the case of a claim for Cancellation or Trip Change before Your Trip, the lesser of:
 - a. non-refundable:
 - i. pre-paid and unused deposits;
 - ii. pre-paid and unused excursion costs;
 - iii. pre-paid and unused travel and accommodation costs;
 - iv. travel agents' commission; or
 - b. reasonable additional costs incurred to make alterations to the original Trip; or
2. in the case of a claim for Trip Change during Your Trip:
 - a. non-refundable:
 - i. pre-paid and unused deposits;
 - ii. pre-paid and unused excursion costs;
 - iii. pre-paid and unused travel and accommodation costs;
 - iv. travel agents' commission; and
 - b. reasonable additional travel or accommodation costs, except in relation to specified Event 2 (death, Injury or Illness of a Close Relative). In relation to specified Event 2, costs are limited to the reasonable additional travel or accommodation costs necessarily incurred to return directly to Your Home in New Zealand.

For Trip Change during Your Trip, where You have incurred both additional travel or accommodation costs as well as forfeited costs, **only the greater of these costs is payable under this Policy.**

For example, if You forfeited pre-paid accommodation for a particular night, but also incur additional accommodation expenses for the same night, only the highest amount will be payable.

CONDITIONS – TRIP CHANGE AND CANCELLATION COVER

(Please also refer to the General Conditions Applicable to all Sections within this Policy).

1. Claims for Injury or Illness will require confirmation in writing by a treating Doctor confirming the Injury or Illness. If a written confirmation is not provided, You must provide evidence that You have taken reasonable steps to obtain the written confirmation, such as emails, call logs or other reasonable evidence.

2. Claims for death will require a death certificate confirming cause of death. If a death certificate is not provided, You must provide evidence that You have taken reasonable steps to obtain the death certificate, such as emails, call logs or other reasonable evidence.
3. Where the purchase of an airplane, ship, bus or train ticket (or part thereof) was done so using Membership rewards® points or similar points and the loss of such points cannot be recovered from any other source (within a reasonable timeframe and after reasonable efforts have been made to seek recovery), We will calculate the loss by using the retail price associated with the travel provider of the issued ticket at the time the ticket was purchased.
4. You must take reasonable steps to recover any refund, credit note or voucher You are entitled to. Where You have received or been offered a refund, credit note or voucher for the cost of a booking, whether partially or in full, the amount offered or received is to be considered refundable. You are only eligible for cover under this cover section for non-refundable and unused costs.
7. where You do not meet the vaccination protocols required by a transport provider or the New Zealand government or the government of any destination You had planned to travel to before they allow You to board a Public Transport;
8. Your failure to check-in at the required time for any flight, sea crossing, train or bus journey which is within Your control;
9. Cancellation or Trip Change caused by Your work commitments, or amendment of Your entitlement by Your employer, unless You are a member of the New Zealand armed services (military, naval or air service) or emergency services (police, fire, ambulance) and the expense or cost was incurred as a result of Your leave being revoked;
10. anyone that is not a Covered Person;
11. costs incurred in respect of any medical condition where You are unable to supply a medical certificate from the Your treating Doctor confirming Cancellation or Trip Change was necessary and unavoidable. If a written confirmation is not provided, You must provide evidence that You have taken reasonable steps to obtain the written confirmation, such as emails, call logs or other reasonable evidence;

EXCLUSIONS – TRIP CHANGE AND CANCELLATION COVER

(Please also refer to the General Exclusions Applicable to all Sections within this Policy).

We will not pay for or reimburse any costs arising from or relating to:

1. You or any other person simply changing their mind and deciding not to start a Trip, continue with the Trip or any other disinclination to travel;
2. Pre-existing Medical Conditions (whether Yours, Your Travelling Companion's or a Close Relative's) except when You make a Cancellation or Trip Change due to the death of a Travelling Companion or Close Relative and provided the death was not as a result of a Terminal Illness;
3. the death, Injury, unforeseen Illness of any Close Relative who is 81 years of age or older when You made Your Qualifying Travel Purchase;
4. costs where a refund, credit note or voucher has been received or offered for those costs;
5. additional costs incurred due to Your failure to notify the carrier or travel agent as soon as reasonably possible that Your Trip was Cancelled or required Trip Change;
6. any government regulation, prohibition or restriction, including but not limited to:
 - a. Your failure to hold or obtain a valid passport, visa, or other required documentation prior to commencing Your Trip;
 - b. mandatory quarantine, except where You have a valid claim for Trip Change during Your Trip under specified Event 1 of Section B and incur reasonable additional travel or accommodation costs resulting from the quarantine;
 - c. government travel advisories and/or border closures;
12. Your financial circumstances or any contractual or business obligation. This exclusion does not apply to claims where You are involuntarily made redundant from Your permanent employment under specified Event 3;
13. the failure of Your travel agent to pass on monies to operators or to deliver promised services;
14. Cancellation or Trip Change due to a lack in the number of persons required to commence any tour, conference, accommodation or travel arrangements or due to the negligence (such as failed booking) of a wholesaler or operator;
15. the Insolvency of any person, company or organisation, including but not limited to a travel agent, tour operator, accommodation provider, airline or other carrier, vehicle rental agency or any other travel or tourism services provider;
16. additional transportation or accommodation expenses which are payable under another section or benefit of this Policy;
17. Cancellation following a claim for Trip Change that arises from the same Event;
18. any circumstances that were foreseeable, avoidable, unnecessary or within Your control:
 - a. at the time You made Your Qualifying Travel Purchase in the case of Cancellation or Trip Change before Your Trip, or
 - b. before You start Your Trip in the case of Trip Change during Your Trip;

EXCESS – TRIP CHANGE AND CANCELLATION COVER

As noted in the Schedule of Benefits.

Section (C) Public Transport Accident Cover

This benefit is only available when You meet the eligibility criteria set out in the Eligibility Table.

Please refer to the Schedule of Benefits within this Policy to confirm the amount of cover available under this section.

COVER – PUBLIC TRANSPORT ACCIDENT COVER

1. Accidental Death or Permanent Disablement arising while travelling as a passenger on a Public Transport

If during Your Trip, You sustain an Injury that results in an Accidental Death or Permanent Disablement described in the Schedule of Benefits within 12 months of the date of the Injury as a result of:

- travelling as a passenger on a Public Transport, or
- boarding or disembarking from a Public Transport, or
- You being in either the point of departure terminal or destination terminal (both as designated on Your ticket),

We will pay the corresponding benefit amount noted in the Schedule of Benefits.

2. Accidental Death or Permanent Disablement arising from exposure

If during Your Trip, You sustain an Injury due to exposure to weather conditions that results in an Accidental Death or Permanent Disablement described in the Schedule of Benefits within 12 months of the date of the Injury due to the disappearance, sinking or wrecking of a Public Transport on which You were travelling, We will pay the corresponding benefit amount noted in the Schedule of Benefits.

3. Accidental Death arising from disappearance while travelling on Public Transport

If during Your Trip, You disappear due to the disappearance, sinking or wrecking of a Public Transport on which You were travelling, and Your body has not been found within 12 months, You will be deemed to have died at the time of Your disappearance and We will pay the corresponding Accidental Death benefit amount noted in the Schedule of Benefits.

CONDITIONS – PUBLIC TRANSPORT ACCIDENT COVER

(Please also refer to the General Conditions Applicable to all Sections within this Policy).

1. Benefits will be paid in New Zealand dollars to You, and in the case of Your Accidental Death, to Your estate.
2. We will only pay one benefit type (i-vii in the Schedule of Benefits) for each Event, even if multiple benefit types apply. If multiple benefit types apply, We will pay the benefit type with the highest benefit amount.
3. Claims for Permanent Disablement will require confirmation in writing by a treating Doctor as soon as reasonably possible. Medical certificates must be provided at Your own cost.
4. Claims for Accidental Death will require death certificate confirming cause of death.

5. If You are also entitled to make a claim from Us under a separate insurance policy on another American Express Card, We will only make 1 payment in relation to the accident and loss in question. In that instance, We will pay the highest benefit amount applicable.

EXCLUSIONS – PUBLIC TRANSPORT ACCIDENT COVER

(Please also refer to the General Exclusions Applicable to all Sections within this Policy).

We will not pay for or reimburse any costs arising from or relating to:

1. the Accidental Death or Permanent Disablement of a person that is not a Covered Person.
2. the death or disappearance of any Covered Person who is 15 years of age or younger.
3. when travelling on privately hired, rented or chartered transport in the case of claims under 2) Public Transport Accident Cover.

EXCESS – PUBLIC TRANSPORT ACCIDENT COVER

As noted in the Schedule of Benefits Table

Section (D) Travel Inconvenience Cover

This benefit is only available when You meet the eligibility criteria set out in the Eligibility Table.

Please refer to the Schedule of Benefits within this Policy to confirm the amount of cover available under this section.

COVER – TRAVEL INCONVENIENCE COVER

1. Delayed, cancelled, overbooked or missed onward flight

If during Your Trip:

- a) Your Scheduled Flight is delayed or cancelled by 4 hours or more; or
- b) You are denied boarding on Your Scheduled Flight due to over-booking of the aircraft, and no alternative flight is made available to You within 4 hours of the scheduled departure time of such flight; or
- c) You missed Your onward connecting Scheduled Flight at the transfer point due to the late arrival of Your incoming connecting Scheduled Flight, and no alternative onward flight is made available to You within 4 hours of the actual arrival time of the incoming flight;

We will reimburse You for additional costs for hotel accommodation (room only) and restaurant meals or refreshments up to the maximum relevant cover section limit inclusive of sub-limits as shown in the Schedule of Benefits.

2. Delay of Personal Baggage checked-in on Scheduled Flight

If during Your Trip, Your Personal Baggage which You have checked in on a Scheduled Flight (other than the Scheduled Flight that returns You Home) is not delivered to You by the airline provider within 6 hours of Your arrival at the scheduled destination point; We will reimburse You for the costs of emergency purchase of essential clothing and toiletries up to the maximum relevant cover section limit inclusive of sub-limits as shown in the Schedule of Benefits.

3. Extended Delay of Personal Baggage checked-in on Scheduled Flight

If during a Trip, Your Personal Baggage which You have checked in on a Scheduled Flight (other than the Scheduled Flight that returns You Home) is not delivered to You by the airline provider within 48 hours of Your arrival at the scheduled destination point; We will further reimburse You for the costs of emergency purchase of essential clothing and toiletries up to the maximum relevant cover section limit inclusive of sub-limits as shown in the Schedule of Benefits.

CONDITIONS - TRAVEL INCONVENIENCE COVER

(Please also refer to the General Conditions Applicable to all Sections within this Policy).

1. Should more than one (1) person claim under the benefits of this section in relation to the same Event, We will pay a maximum of double the per Covered Person benefit limits as shown in the Schedule of Benefits.
2. In the event of a claim, You must provide Us with invoices and/or receipts for the costs You are claiming for.
3. Claims for lost or delayed luggage must be reported to the transport provider or carrier and a property irregularity report (such as a luggage incident report) obtained where reasonably possible. If a property irregularity report or incident report is not provided, You must provide evidence that You have taken reasonable steps to obtain a report, such as emails, call logs or other reasonable evidence. A copy of any property irregularity report obtained from the airline must be supplied to Us together with the following information:
 - a. full details of the flight (airline, flight numbers, departure airport, destination, scheduled flight times and arrival airport);
 - b. details of the delay or loss incurred; and
 - c. full details of expenses for which reimbursement is claimed.
4. We will deduct all credits, refunds and allowances provided or offered to You by the transport provider or carrier from the amount We pay or reimburse that relate to the same costs You are claiming from Us.

EXCLUSIONS - TRAVEL INCONVENIENCE COVER

(Please also refer to the General Exclusions applicable to All Sections within this Policy).

We will not pay for or reimburse any costs arising from or relating to:

1. the confiscation or requisition of any items by any customs agency or other government authorities;
2. the purchase of clothing or toiletries that are not reasonably necessary for Your Trip;
3. any lost or delayed Personal Baggage where a property irregularity report (such as a luggage incident report) is not provided and where You are unable to provide evidence that You have taken reasonable steps to obtain one. Such evidence includes emails and call logs to the transport provider or other reasonable evidence;

4. Personal Baggage delay or extended Personal Baggage delay on Your return Scheduled Flight Home;
5. any costs that relate to any other person for which You have paid for that is not a Covered Person;
6. where such cost has been paid under any other section of this Policy for the same Event.

EXCESS - TRAVEL INCONVENIENCE COVER

As noted in the Schedule of Benefits.

Section (E) Personal Baggage, Valuables, Money And Travel Documents Cover

This benefit is only available when You meet the eligibility criteria set out in the Eligibility Table.

Please refer to the Schedule of Benefits within this Policy to confirm the amount of cover available under this section.

COVER – PERSONAL BAGGAGE, VALUABLES, MONEY AND TRAVEL DOCUMENTS COVER

If during Your Trip, Your Personal Baggage, Valuables, Money or Travel Documents are damaged, destroyed, lost or stolen and not recovered, We will do one of the following:

1. pay You the reasonable costs for the item to be repaired if it is practical and economic for the item to be repaired;
2. If it is not practical and economic to repair the item, We will pay You the lesser of:
 - i. the original purchase price of the item minus reasonable depreciation (wear and tear) in accordance with the table below; or
 - ii. the current replacement cost of the item with the same or nearest type if the item is available (i.e. make and model);

up to the maximum relevant cover section limit inclusive of sub-limits as shown in the Schedule of Benefits.

CONDITIONS – PERSONAL BAGGAGE, VALUABLES, MONEY AND TRAVEL DOCUMENTS COVER

(Please also refer to the General Conditions Applicable to all Sections within this Policy).

1. Any payment will be based on the item's depreciated value, repair cost (to the condition before the loss) or current replacement cost, as outlined directly above.
2. You must take all reasonable precautions for the safety and supervision of Your Personal Baggage, Valuables, Money and Travel Documents.
3. Any claims to a Pair or Set, if You agree to surrender the undamaged item(s) of the Pair or Set to Us and We agree to accept them, We will pay You the current replacement cost of the entire Pair or Set. If You do not agree to surrender the undamaged items, We will only be liable for the value of that part of a Pair or Set which has been lost, stolen, damaged or destroyed. For example, if one of the two earrings in a Pair or Set is stolen, We will only pay 50% of the cost of replacement earrings.

4. If We ask, You must send to Us any damaged or undamaged items and pay for postage.
5. Theft of Personal Baggage (excluding Valuables or Money) or Travel Documents left Unattended in a motor vehicle is subject to the following:
 - a. items must be locked out of sight in a Secure Area, and
 - b. Forcible Entry must have been used by an unauthorised person to gain entry to the vehicle, and
 - c. evidence of such entry is available.
6. To support all claims, You must provide Us with proof of ownership and the value of any lost, stolen, or damaged items, where reasonable. This may include any of the following:
 - a. a copy of the item's original purchase receipt or invoice
 - b. statement of account identifying purchase of an item
 - c. warranty card or proof of warranty related to an item.
7. You must report loss, theft or criminal damage to the:
 - a. local police; or
 - b. appropriate issuing authority (in the case of Travel Documents), and obtain a written report where reasonably possible. If a written report is not provided, You must provide evidence that You have taken reasonable steps to report the loss, theft or criminal damage including details of the time and place You made the report, and the name and contact details of who You reported the loss, theft or criminal damage to (to the extent such details are within Your power to provide).

8. Claims for lost or damaged items in transit must be reported to the carrier, tour, transport or accommodation provider and a written report obtained where reasonably possible. If a written report is not provided, You must provide evidence that You have taken reasonable steps to obtain a report, such as emails, call logs or other reasonable evidence to the travel or accommodation provider.
9. Benefits will not be payable under more than one section or benefit of this Policy as a result of one Event. We will, however, pay the benefit type with the highest benefit amount.

DEPRECIATION – PERSONAL BAGGAGE, VALUABLES, MONEY AND TRAVEL DOCUMENTS COVER

We will apply depreciation (wear and tear) to determine the value of Your Personal Baggage and Valuables as specified in the table below.

Depreciation considers an item's age, damage or change that is caused to an item when it is used normally. Depreciation will be calculated from the date of purchase of the item until the date of claimable Event, based on the original purchase price.

For example: If You purchased a Smartphone for \$1,000, went on a Trip and the phone was stolen, We will calculate the number of months between the date You purchased Your phone and the claimable Event date. Suppose the number of months is 6, We will calculate the depreciation as follows:

- $(-\text{Excess}) + \text{purchase price} - \text{depreciation} = \text{amount payable}$
- Number of months = 6
- 6 multiplied by depreciation for Smartphone of 2.5% = 15%
- Depreciation: \$1,000 multiplied by 15% = \$150
- Amount payable for Your stolen Smartphone: $(-\$250) + \$1,000 - \$150 = \600

Depreciation Table

| Items | Percentage of the purchase price to be deducted for each month of age of the item at the time of Event | Maximum amount We will reduce the purchase price by |
|--------------------------------|--|---|
| Electronic equipment | 2.5% | 65% |
| Camera (including accessories) | 2.5% | 65% |
| Sunglasses | 1.5% | 65% |
| Smartphone | 2.5% | 65% |
| Laptop | 2.5% | 65% |
| Jewellery | 0% | 0% |
| Sports equipment | 2.0% | 65% |
| Cosmetics | 2.5% | 65% |
| Clothing | 1.9% | 65% |
| Other personal items | 1.5% | 65% |

EXCLUSIONS – PERSONAL BAGGAGE, VALUABLES, MONEY AND TRAVEL DOCUMENTS COVER

(Please also refer to the General Exclusions Applicable to all Sections within this Policy).

We will not pay for or reimburse any costs arising from or relating to:

1. damage to items caused directly or indirectly by fire in New Zealand;
2. any items loaned, hired or entrusted to You;
3. loss, theft, criminal damage where there is insufficient evidence that You have taken reasonable steps to report the incident to the local police or appropriate issuing authority (in the case of Travel Documents). Such evidence includes details of the time and place You made the report, and the name and contact details of who You reported the loss, theft or criminal damage to (to the extent such details are within Your power to provide);
4. lost or damaged items in transit where a written report from the carrier, tour, transport or accommodation provider is not provided and where You are unable to evidence that You have taken reasonable steps to obtain a written report from the carrier, tour, transport or accommodation provider. Such evidence includes emails and call logs to the carrier, tour, transport or accommodation provider or other reasonable evidence;
5. theft by a Covered Person, Travelling Companion, Close Relative or any person You have given consent to visit You, stay or travel with You;
6. electrical or mechanical breakdown of items;
7. items left Unattended in a Public Place (unless You have no option other than to leave the items Unattended due to an emergency medical, security or evacuation situation);
8. Valuables or Money left Unattended in a motor vehicle (unless You have no option other than to leave the items Unattended due to an emergency medical, security or evacuation situation);
9. Personal Baggage or Travel Documents left Unattended and which are stolen from a motor vehicle if the items have not been locked in the Secure Area (unless You have no option other than to leave the Personal Baggage or Travel Documents Unattended due to an emergency medical, security or evacuation situation);
10. Valuables or Money within Your Personal Baggage checked in or stowed in the luggage hold of an airplane, ship, bus or train;
11. atmospheric or climatic conditions, wear and tear (damage that naturally and inevitably occurs as a result of normal wear or ageing), vermin, insects, rodents or any process of cleaning, repairing, restoring or alteration;
12. any business goods or specialised equipment relating to a trade or profession;
13. the confiscation or destruction by order of any government or public authority;
14. any items sent under the provisions of any freight contract, postal, courier or similar service;

15. damage to fragile or brittle items. This exclusion does not apply if caused by fire outside New Zealand or resulting from an accident to an aircraft, sea vessel or motor vehicle;
16. any drones or their accessories or parts;
17. any sporting equipment, bicycles, surfboards or waterborne craft (including their ancillary equipment) of any description whilst in use;
18. any motor vehicle, motorised or propelled vehicles such as scooters, electric bicycles or golf buggies, or their accessories or parts;
19. shortages, errors, omissions, depreciation in value in respect of Money and Travel Documents;
20. any bonds, coupons, gift cards, stamps, vouchers, warranties, pre-loaded or rechargeable cards including but not limited to phone, debit or stored value cards;
21. loss of Money or Valuables from Your accommodation unless evidence is available of unauthorised entry to Your accommodation for example: evidence of Forcible Entry, key entry recording or CCTV footage;
22. any of the following: animals or plant life, antiques and historical artefacts, securities, or documents of any kind other than those within the definition of Money and Travel Documents, china, consumable or perishable items, contact or corneal lenses, dentures, glass, hearing aids, keys, musical instruments, pictures, photos;
23. lost or stolen cryptocurrency;
24. loss of any electronic data or software.

EXCESS – PERSONAL BAGGAGE, VALUABLES, MONEY AND TRAVEL DOCUMENTS COVER

As noted in the Schedule of Benefits.

Section (F) Personal Liability Cover

This benefit is only available when You meet the eligibility criteria set out in the Eligibility Table.

Please refer to the Schedule of Benefits within this Policy to confirm the amount of cover available under this section.

COVER – PERSONAL LIABILITY COVER

If during Your Trip, You become unintentionally legally liable to pay compensation to someone (other than a member of Your family or a Close Relative) as a result of:

1. an injury or death to that person; or
2. accidental physical damage or loss to someone else's tangible property

We will pay or reimburse costs up to the maximum relevant cover section limit inclusive of sub-limits as shown in the Schedule of Benefits for:

- a. Your legal costs
- b. damages that are recoverable from You;
- c. costs that are incurred with Our consent (which will not be unreasonably withheld or delayed);

- d. costs for legal representation at any coroner's inquest or fatal accident inquiry or in a court of summary jurisdiction.

CONDITIONS – PERSONAL LIABILITY COVER

(Please also refer to the General Conditions Applicable to all Sections within this Policy).

1. You must not admit liability, negotiate, make any promise, payment or settlement without Our prior written consent (which will not be unreasonably withheld, delayed or conditioned).
2. You must as soon as reasonably possible once You receive them, send Us every letter, claim, writ, summons, process, notice of any prosecution or inquest that relates to, or may give rise to, liability.
3. We may at any time make full and final settlement of any claim at Our cost up to the maximum limit as shown in the Schedule of Benefits pursuant of this Personal Liability Cover. If We do so, We will have no further liability in respect of such Event or Events except for the payment of costs and expenses incurred prior to the date of settlement.
4. We may make any investigation We deem necessary.

EXCLUSIONS – PERSONAL LIABILITY COVER

(Please also refer to the General Exclusions applicable to all Sections within this Policy).

We will not pay for or reimburse any costs arising from or relating to:

1. You intentionally incurring any liability;
2. injury to any person who is a member of Your family, a Close Relative or under a contract of service or apprenticeship with You;
3. loss of or damage to any material property belonging to You, or in Your care, custody or control, or belonging to a member of Your family, a Close Relative, or anyone under a contract of service or apprenticeship with You. This does not apply to loss of or damage to buildings and their contents temporarily occupied by You during a Trip;
4. liability You incur under a contract or agreement which You would not have in the absence of such contract or agreement;
5. any unlawful, wilful or malicious act by You and including any assault and/or battery committed by You;
6. aggravated, exemplary or punitive damages or the payment of any fine or penalty;
7. liability arising out of the transmission of a sexually transmittable disease or passing on an illness, virus or disease to another person;
8. liability arising directly or indirectly out of the ownership, possession, control or use by You or on Your behalf of:
 - a. mechanically propelled vehicles, aircraft (including drones), hovercraft or watercraft (other than non-mechanically propelled watercraft less than 10 metres in length);
 - b. firearms; or
 - c. animals (other than horses and domestic pets);

9. injury or loss of or damage to material property arising directly or indirectly from:

- a. the ownership possession or occupation of land, immobile property or caravans other than as temporary accommodation in the course of a Trip;
- b. the carrying on of any trade, business or profession;

10. liability arising directly or indirectly from Excluded Sports and Activities or Professional Sports;

EXCESS – PERSONAL LIABILITY COVER

As noted in the Schedule of Benefits.

Section (G) Loss Damage Waiver Cover

This benefit is only available when You meet the eligibility criteria set out in the Eligibility Table.

Please refer to the Schedule of Benefits within this Policy to confirm the amount of cover available under this section.

COVER – LOSS DAMAGE WAIVER COVER

1. For Rental Vehicle outside of New Zealand

If during a Covered Rental Trip outside of New Zealand, You hire a Rental Vehicle for 31 days or less from a Rental Company, We will pay the amount You are responsible for under the Rental Agreement, as a result of accidental damage, fire, vandalism or theft or loss of use of the Rental Vehicle. This will apply whether You are responsible or not for the accident.

If You have obtained or purchased insurance (or a waiver cover) for loss or damage to a Rental Vehicle:

We will pay or reimburse You the Rental Vehicle Deductible arising from an Event that You become liable to pay, up to the maximum relevant cover section limit inclusive of sub-limits as shown in the Schedule of Benefits.

If You have not obtained or purchased insurance (or a waiver cover) for loss or damage to the Rental Vehicle:

We will pay or reimburse You the lesser of:

- the repair costs to the Rental Vehicle arising from an Event; or
- if not possible or economically practical to repair the Rental Vehicle, the replacement value of the Rental Vehicle,

that You become liable to pay under the Rental Agreement, up to the maximum relevant cover section limit inclusive of sub-limits as shown in the Schedule of Benefits.

2. For Rental Vehicle within New Zealand

If during a Covered Rental Trip within New Zealand, You hire a Rental Vehicle for 31 days or less from a Rental Company that includes insurance (or a waiver cover) for loss or damage to the Rental Vehicle, and You become liable to pay for loss or damage to Your Rental Vehicle as a result of:

1. accidental damage;
2. fire;
3. vandalism;

4. theft; or
5. loss of use of the Rental Vehicle.

We will pay or reimburse You the Rental Vehicle Deductible up to the maximum relevant cover section limit inclusive of sub-limits as shown in the Schedule of Benefits. This will apply whether You are responsible or not for the accident.

CONDITIONS – LOSS DAMAGE WAIVER COVER

(Please also refer to the General Conditions Applicable to all Sections within this Policy).

1. For Covered Rental Trip within New Zealand, this benefit only covers the Rental Vehicle Deductible (excess) that You are liable to pay in the Event of loss or damage to the Rental Vehicle as part of the Rental Agreement. It does not cover any actual repair costs or the replacement value of the Rental Vehicle.
2. You must be the nominated driver or specified driver under the Rental Agreement.
3. You must have a valid international driving licence or a driver's licence that permits You to legally drive the Rental Vehicle in the country You are driving the Rental Vehicle.
4. You must be 21 years of age or older and 75 years of age or younger before You make Your Qualifying Rental Vehicle Purchase in order to claim under this benefit.
5. Cover will take effect from the time You take legal control of the Rental Vehicle and will cease at the time the Rental Company assumes control of the Rental Vehicle whether at its business location or elsewhere.
6. Claims will not be paid in respect of expenses to the extent that they are assumed, waived or paid by the Rental Company or its insurers.
7. No amount payable under this cover will carry interest unless payment has been unreasonably delayed following Our receipt of all the required information, Documents or other evidence necessary to support the claim.
8. Losses will not be paid in respect of any property or expenses insured under another policy or any claim which should be recoverable under any other insurance.
9. We may at Our own expense take proceedings in Your name to recover compensation from any third party (subject to any restrictions imposed at law,) in respect of any indemnity provided under this cover and any amounts so recovered will belong to Us and You will provide reasonable assistance to Us.

EXCLUSIONS – LOSS DAMAGE WAIVER COVER

(Please also refer to the General Exclusions applicable to all Sections within this Policy).

We will not pay for or reimburse any costs arising from or relating to:

1. Rental Vehicle hire for longer than 31 days;
2. rental of trucks, buses (except for mini buses hired for recreational purposes), other commercial vehicles, trailers, caravans, campervans, motorcycles, mopeds, motorbikes, motor homes, scooters or bikes;

3. use of the Rental Vehicle in, or in training for, racing competitions, trials, rallies or speed testing;
4. operation of the Rental Vehicle in violation of the terms of the Rental Agreement;
5. where You are not a nominated driver or specified driver under the Rental Agreement;
6. where You do not have an appropriate and a valid driving licence giving You legal rights to drive;
7. anyone who is 20 years or younger or 76 years or older when You make Your Qualifying Rental Vehicle Purchase;
8. Rental Vehicles with a retail purchase price in excess of \$150,000;
9. damage sustained whilst driving on an un-sealed or private road (except private roads associated with a Public Place, such as shopping centres, car parks, hotels and entertainment venues);
10. vehicles over 20 years old;
11. petrol, loss of use, penalties or fines;
12. any process of cleaning, repairing, restoring or alteration;
13. any damage that results from You filling the vehicle with inappropriate petrol or diesel that is not specified by the manufacturer;
14. Any pre-existing damage.

EXCESS – LOSS DAMAGE WAIVER COVER

As noted in the Schedule of Benefits.

Section (H) Purchase Protection Cover

This benefit is only available when You meet the eligibility criteria set out in the Eligibility Table.

COVER – PURCHASE PROTECTION COVER

If Your Eligible Item is stolen or damaged within 90 days of purchase, We will:

- pay You the reasonable repair costs of the Eligible Item if it is practical and economic for the Eligible Item to be repaired;
- If it is not practical and economic for You to have the Eligible Item repaired, We will reimburse You with the replacement amount not exceeding the original purchase price of the Eligible Item;

up to the maximum relevant cover section limit inclusive of sub-limits as shown in the Schedule of Benefits.

CONDITIONS – PURCHASE PROTECTION COVER

(Please also refer to the General Conditions Applicable to all Sections within this Policy).

1. If an Eligible Item has been partially paid for with either Your American Express Card Account or by using Your corresponding American Express Membership Reward® points, then We will only pay such percentage of the purchase price that was paid with Your American Express Card Account or Your corresponding American Express Membership Reward® points.

2. Any claims to a Pair or Set, if You agree to surrender the undamaged item(s) of the Pair or Set to Us and We agree to accept them, We will pay You the current replacement cost of the entire Pair or Set. If You do not agree to surrender the undamaged items, We will only be liable for the value of that part of a Pair or Set which has been lost, stolen, damaged or destroyed. For example, if one of the two earrings in a Pair or Set is stolen, We will only pay 50% of the cost of replacement earrings
3. An Eligible Item which is left Unattended in a Public Place and which is not subsequently recovered will not constitute theft unless You have no option other than to leave the Eligible Item Unattended due to an emergency medical, security or evacuation situation.
4. If You purchase the Eligible Item as a gift for someone else, You may request for Us to pay a valid claim directly to the recipient of the gift.
5. You must provide Us with copies of invoices and/or receipts relating to the Eligible Item purchase. Upon request, You must also provide Us with the damaged Eligible Item or receipt as proof of mailing/shipping.
6. Claims for theft or criminal damage must be reported to the local police and a written report obtained where reasonably possible. If a written report is not provided, You must provide evidence that You have taken reasonable steps to report the theft or criminal damage including details of the time and place You made the report, and the name and contact details of who You reported the theft or criminal damage to (to the extent such details are within Your power to provide).
- ii. You have no option other than to leave the Eligible Item Unattended due to an emergency medical, security or evacuation situation.
9. theft of or damage to jewellery, watches, precious metals and gemstones in baggage unless carried by hand and under Your personal supervision or under the supervision of a Travelling Companion;
10. theft of or damage to:
 - a. animal or plant life, perishable goods (including but not limited to food, drugs, fuel or oil);
 - b. software, operating systems or firmware;
 - c. to cash, its equivalents, traveller's cheques, tickets or negotiable instruments;
 - d. electronic equipment whilst at Your place of employment. Electronic equipment includes but not limited to, computers (including laptops, notebooks and tablets), Smartphones, global positioning devices (excluding baggage tracking devices such as Apple Airtags), personal music/recording/gaming devices, audio equipment or devices, cameras, wearable electronic devices and other electronic items of a similar nature;
 - e. a boat, automobiles, motorboats, airplanes or any other motorised vehicles and their integral parts and installed accessories;
 - f. second-hand, including antiques.

EXCLUSIONS –PURCHASE PROTECTION COVER

(Please also refer to the General Exclusions applicable to all Sections within this Policy).

We will not pay for or reimburse any costs arising from or relating to:

1. damage to items caused directly or indirectly by fire in New Zealand;
2. damage to an Eligible Item wilfully damaged by You;
3. claims for theft or criminal damage where there is insufficient evidence that You have taken reasonable steps to report the incident to the local police. Such evidence includes details of the time and place You made the report, and the name and contact details of who You reported the theft or criminal damage to (to the extent such details are within Your power to provide);
4. costs where a claim has been paid under any other section under this Policy for the same Event;
5. an Eligible Item which is left Unattended in a Public Place unless You have no option other than to leave the Eligible Item Unattended due to an emergency medical, security or evacuation situation;
6. normal wear and tear (damage that naturally and inevitably occurs as a result of normal wear or ageing) to Eligible Items;
7. damage to an Eligible Item caused by product defects;
8. theft of or damage to an Eligible Item left Unattended in a motor vehicle, except when:
 - i. the Eligible Item is locked out of sight in a Secure Area and Forcible Entry has been used by an unauthorised person to gain entry to the vehicle, and evidence of such Forcible Entry is available; or

EXCESS –PURCHASE PROTECTION COVER

As noted in the Schedule of Benefits.

General Exclusions Applicable To Sections A–H above

These exclusions apply to all covers described in this Policy unless specified otherwise. They are listed in no particular order. There are also specific exclusions which You can find under each cover section.

Common Exclusions

We will not pay for or reimburse any costs under any section of this Policy arising from or relating to:

1. any Covered Person who is not a Resident of New Zealand;
2. any costs with respect to travel to Cuba;
3. direct or indirect, actual, alleged or threatened discharge, dispersal, seepage, migration, escape, release of or exposure to any hazardous biological, chemical, nuclear or radioactive material, gas, matter or contamination;
4. Insolvency of any person, company or organisation resulting in their refusal, failure, or inability to provide services or accommodation to You. Examples of person, company, or organisation include, but are not limited to, a travel agent, tour operator, accommodation provider, airline or other carrier, vehicle rental agency, or any other travel or tourism services provider. This exclusion also applies to the insolvency of any person, company, or organisation they deal with;
5. any loss of enjoyment or any financial loss not specifically covered under this Policy;

6. any loss which is recoverable from any other source including another insurance policy covering the same Event or through compensation under any other workers compensation act, transport accident laws or any other applicable similar legislation or by Government sponsored fund, plan, medical benefit scheme required to be effected by or under a law, including the Accident Compensation Act 2001;
7. any benefit that if paid would result in us contravening our insurance licence granted by the Reserve Bank of New Zealand or the laws of New Zealand. For example, contravention of the Insurance (Prudential Supervision) Act 2010 or the Life Insurance Act 1908, and as those acts may be amended from time to time, any replacement, successor, or functionally similar legislation of New Zealand;

Medical and Health Exclusions

We will not pay for or reimburse any costs under any section of this Policy arising from or relating to:

8. any Pre-existing Medical Conditions except as specifically provided for under Events 1 and 2 in Section B – Trip Change and Cancellation Cover when a Travelling Companion or Close Relative dies for any reason other than Terminal Illness;
9. Your, a Travelling Companion's or Close Relative's Terminal Illness which was diagnosed before You made Your Qualifying Travel Purchase;
10. circumstances where You start a Trip despite You knowing, or a reasonable person in Your circumstances would have known, that You were medically unfit to travel. You or a reasonable person would have known because of symptoms of a physical defect, medical or dental condition, illness, injury, or disease, regardless of whether You sought medical advice;
11. Treatment from, or medical advice given, by a legally registered doctor or a legally registered dentist who is You or Your Close Relative except in a life-threatening emergency;

Trip Exclusions

We will not pay for or reimburse any costs under any section of this Policy arising from or relating to:

12. circumstances when after You made Your Qualifying Travel Purchase, You start a Trip against the following advice:
 - i. the New Zealand Government or a New Zealand government agency (such as MFAT – Ministry of Foreign Affairs and Trade) issues or upgrades a travel advisory warning to 'Do Not Travel' or the borders are closed, for Your planned destination. Please refer to who.int, safetravel.govt.nz or other government sites for further information. This exclusion applies even if You have been granted a travel exemption by the New Zealand Government or a New Zealand government agency (such as MFAT) to travel; or
 - ii. a Doctor has deemed You unfit to travel;
13. Trips that do not start and end in New Zealand;
14. a Domestic Return Trip that is less than 150km radius from Your Home;

15. any One-Way Trip where You are unable to provide reasonable evidence of Your intention to return to Your Home or Your Work. Such evidence may include providing copies of a return ticket, itinerary or schedule, return transfer or accommodation bookings, confirmation of return to Work dates;

Conduct Exclusions

We will not pay for or reimburse any costs under any section of this Policy arising from or relating to:

16. You being under the influence of alcohol whilst operating a motor vehicle, where You have a recorded blood alcohol concentration (BAC) greater than the limit prescribed by the applicable governing authority;
17. You being under the influence of alcohol with a recorded blood alcohol concentration (BAC) greater than 0.10%;
18. You taking any drug, medication, narcotic or hallucinogen, unless as prescribed by a Doctor and taken in accordance with the prescription and Doctor's advice but is not for the Treatment of addiction to illegal drugs;
19. Your intentionally self-inflicted injury, suicide, self-destruction, or any attempt thereof;
20. any reckless act, wilful, or malicious act or omission by You;
21. commission of or attempt to commit any unlawful, illegal or criminal act, including, by or on behalf of You or Your beneficiaries. This exclusion does not apply to any Covered Person who is not the perpetrator of any such illegal act, or who did not know of or condone any such act;

Activity Exclusions

We will not pay for or reimburse any costs under any section of this Policy arising from or relating to:

22. Your participation, involvement or taking part in Excluded Sports and Activities while on a Trip;
23. Your participation in Professional Sports;
24. travel into hazardous work sites (e.g. underwater, mines, construction sites, oilrigs, etc.);
25. service in armed forces (military, naval or air service) of any country except New Zealand where cover applies for Cancellation or Trip Change under Section B – Trip Change and Cancellation Cover (specified Event number 4);
26. participation in any military or emergency services such as police or fire-fighting;
27. activities undertaken as an operator or crew member of any transport provider;
28. flying in military aircraft or any aircraft which requires special permits or waivers;
29. air travel for a business purpose on a Non-Scheduled Flight;
30. You are riding a motorcycle or scooter:
 - a) without wearing a helmet (either as a driver or passenger);

- b) as the driver without being licensed in both New Zealand and the country of travel to drive such a motorcycle or scooter; or
- c) whilst racing or participating in a professional capacity or motocross.

World Event Exclusions

We will not pay for or reimburse any costs under any section of this Policy arising from or relating to:

- 31. declared or undeclared War or any act thereof. War means armed conflict between nations, states, or parties, invasion, act of foreign enemy, hostilities, civil war, rebellion, revolution, insurrection, sedition or any military or usurped power whether war is declared or not. Civil war includes armed opposition between two or more parties belonging to the same country where the opposing parties are different ethnic, religious, or idealistic groups;
- 32. an act of Terrorism except when such Event occurs under the cover in Section C – Public Transport Accident Cover of this Policy;

Pregnancy and Childbirth Exclusions

We will not pay for or reimburse any costs under any section of this Policy arising from or relating to:

- 33. childbirth or any newborn child, meaning a newborn (whether premature or otherwise) is not considered a Covered Person under this Policy if the child was born on the Trip;
- 34. pregnancy in the following circumstances:
 - a) any past medical condition(s) relating to a previous pregnancy or if You have experienced pregnancy complications prior to You making Your Qualifying Travel Purchase;
 - b) for any costs under Section A – Overseas Medical Emergency Costs, Repatriation and Burial Cover or Section B – Trip Change and Cancellation Cover within 8 weeks of Your estimated date of delivery;
 - c) for any costs under Section A – Overseas Medical Emergency Costs, Repatriation and Burial Cover arising from or relating to an abortion, unless an abortion is medically necessary to protect the health and safety of the mother following an Injury or Illness, as determined by a treating Doctor;
 - d) for any costs under Section A – Overseas Medical Emergency Costs, Repatriation and Burial Cover arising from fertility Treatment or Treatment associated with an assisted reproduction program including but not limited to, in vitro fertilisation (IVF).

General Conditions Applicable To All Sections

- 1. You must inform Us as soon as reasonably possible of an occurrence, Event, or loss that could lead to a claim under this Policy.
- 2. You must not agree to limit or exclude any right of recovery You may have against a third party for loss, damage or liability that is or may be subject to a claim under this cover. You agree that We have the right to pursue Your rights of recovery against a third party (where permitted by law) for loss, damage or liability that is or is likely to be subject to a claim under this cover and You must reasonably assist Us to do so.

- 3. If You make a claim under this Policy, You must provide Us with details of all other insurances that You are aware of that may cover the loss, damage or liability that is subject to the claim. As a general rule, the amount You can recover under this Policy or any other policies cannot exceed Your loss. Where permissible by law, if other valid and collectible insurance is available to any Covered Person for loss also covered by this Policy (meaning Your claim for loss is eligible for payment under the terms of that policy and not excluded), other than a policy that is specifically written to apply in excess of this Policy, the insurance afforded by this Policy shall apply in excess of and shall not contribute with such other insurance.
- 4. No amount payable under this cover will carry interest unless payment has been unreasonably delayed following Our receipt of all the required information, Documents or other evidence necessary to support the claim.
- 5. You must take all reasonable measures to avoid or minimise any claim.

11. How To Make A Claim

In the event of a medical emergency or for travel assistance whilst overseas, call Chubb Assistance on +61 2 9335 3354. You must make all reasonable attempts to call Chubb Assistance before seeking overseas Treatment for a Medical Emergency.

Non-emergency – Making a claim is quick and easy. You can submit Your claim online by visiting the Chubb Claims Centre for American Express: www.americanexpress.com/newzealand/claims

If You cannot lodge a claim online, please contact Us on 0800 703 702 for a claim form.

What will I need to submit a claim online?

When making a claim You will need to provide:

- 1. Your American Express Card Account number.
- 2. Your email address or alternative contact information, which allows Us to give You real-time updates on Your claim status or contact You for additional information.
- 3. supporting documents. The documents reasonably required vary based on claim type, but may include any relevant:
 - proof that You have made a Qualifying Purchase;
 - medical or Doctor’s reports;
 - receipts or other proof of expenses;
 - reports that have been obtained from the police; accommodation provider or transport provider about the loss, theft or damage;
 - product warranties or bank statements;
 - photographs or quotes;
 - additional evidence that We may reasonably request to enable Us to assess Your claim; and
 - intended payee information, which allows Us to quickly make approved payments.

4. disclose to Us details of any other insurance cover under which You may be entitled to claim.

What should I do before I submit a claim?

1. Take all reasonable steps to mitigate any further losses or unreasonable and unnecessary expenses, including notifying Chubb Assistance as soon as practically possible, if You are admitted to hospital or You anticipate medical or additional accommodation or travel expenses.
2. Claims for loss, theft or criminal damage must be reported to the local police and a written report obtained where reasonably possible. If a written report is not provided, You must provide evidence that You have taken reasonable steps to report the loss, theft or criminal damage including details of the time and place You made the report, and the name and contact details of who You reported the loss, theft or criminal damage to (to the extent such details are within Your power to provide).

When should I notify Chubb of my claim?

You should advise Us as soon as reasonably practicable of an Event which is likely to give rise to a claim under this Policy.

Will I need to undertake a medical examination?

If reasonably required and to enable Us to confirm if some of the benefits sections under this Policy respond or continue to respond to an Event, We may need to arrange for You to undertake a medical examination(s) at Our expense.

Can I claim under this Policy if I can claim for the same expense under another insurance policy e.g. my private health insurance?

If You submit Your claim under this Policy, You must inform Us if You have already made a claim under any other insurance policies or tell Us if You have any insurance policies in place which might respond to Your loss. As a general rule, the amount You can recover for Your costs under this Policy or any other policies cannot exceed Your costs.

Where permissible by law, if other valid and collectible insurance is available to any Covered Person for loss also covered by this Policy (meaning Your claim for loss is eligible for payment under the terms of that policy and not excluded), other than a policy that is specifically written to apply in excess of this Policy, the insurance afforded by this Policy shall apply in excess of and shall not contribute with such other insurance.

Can I claim expenses that I have incurred in obtaining evidence to submit with my claim?

No, expenses incurred by You in obtaining evidence for Us to assess Your claim cannot be claimed as an expense under this Policy. These expenses are payable by You.

Can I admit liability if an Event occurs under the Personal Liability cover section which may give rise to a claim?

No, You (or Your legal representative) should not make any offer, promise of payment or admit any liability without written consent from Us (where such consent will not be unreasonably withheld or delayed). You should request the claim against You be put in writing.

Do I need to help Chubb make recoveries for any amounts paid under this Policy?

Yes, You may need to help Us to make recoveries of any amounts that We pay You under this Policy. We have the right to sue any other party in Your name to recover money payable or paid under this Policy, or to choose to defend any action brought against You. You must provide reasonable assistance to Us in this regard.

How long will it take for my claim to be assessed?

Once We have all relevant information, We will decide Your claim and inform You of Our decision and reasoning within 10 business days. If We are unable to decide within that time, We will explain why. Circumstances that can delay our claim decision include:

- where Your claim is complex or requires information from a third party.
- where Your claim is fraudulent, or We reasonably suspect it is fraudulent.
- where You do not respond to Us, or We have difficulty communicating with You.

If my claim is approved, how long will it take for me to receive payment?

Once We have approved Your claim, if there is an associated payment due to You, We will issue the payment within 10 business days.

If I die, will my estate be able to claim under this Policy?

Yes, if Your Policy provides cover in the event of Your death, Your estate will be able to make a claim under this Policy.

I don't have internet access / an email address to submit my claim online; can I still submit a claim?

Yes, however this may increase the time taken to assess Your claim. You can call Us on 0800 703 702 to request a claim form to be mailed out to You which can then be mailed back to Us. Hours of operation: 8:30am to 5pm Monday to Friday.

12. General Information About This Policy

The cover provided is subject to the terms, conditions and exclusions outlined in this Policy. If You make a claim, You are bound by them and must follow the claims procedures of this Policy.

Group Policy with Chubb

American Express International (NZ), Inc. (Company Number 867929) of Jarden House, Level 5, 21 Queen Street, Auckland ("American Express") is the insured under the Group Policy.

Under the Group Policy entered into between American Express and Chubb, You get access to a range of insurance benefits detailed in this document. American Express has the right to terminate the Group Policy, cancel or suspend any insurance benefits, in which case You will no longer receive the insurance benefits. We will notify You as soon as reasonably possible if We take any of these actions.

Upon termination of the Group Policy, the insurance benefits will no longer be available to Card Members after the termination date. If You have satisfied the eligibility criteria prior to the termination of the Group Policy, cover is still available with respect to the cover section(s) that You are eligible for.

Under the Group Policy entered into between American Express and Chubb, You get automatic access where You have met the eligibility requirements set out in the Eligibility Table, to the benefits detailed in this Policy provided by Chubb as the insurer. You are not charged by Chubb for these benefits and can access the relevant benefits if You are a Card Member.

This Policy replaces and supersedes any Policy previously issued prior to the effective date.

No Advice

American Express is not authorised to provide any advice, recommendations or opinions about this insurance on behalf of Chubb. No advice is provided by Chubb on whether this insurance is appropriate for Your needs, financial situation or objectives. You should read these terms and conditions carefully and contact Chubb if assistance is required.

Any general advice that may be contained within this Policy does not take into account Your individual objectives, financial situation or needs. You need to decide if the limits, type and level of cover are appropriate for You.

Updating this Policy

Information in this Policy may be updated where necessary. A copy of any updated information is available to You at no cost by visiting the website at www.americanexpress.co.nz/platinum. Chubb will issue a new document or a supplementary document to American Express to advise of a change to the existing terms and conditions or to make any necessary corrections.

Other Insurance

If You are entitled to receive a benefit or make a claim under another insurance policy in respect of the same loss as Your claim under this Policy (for example a home and contents policy, an alternative mobile phone policy or the American Express Travel Insurance Policy Wording and Product Disclosure Statement), then Chubb is not liable to provide indemnity under this Policy until the amount of any indemnity under the other policy is exhausted. Therefore, any insurance cover under this Policy in respect of the same loss will only be excess insurance cover over and above the applicable policy.

13. Privacy Statement

This statement is a summary of Our Privacy Policy and provides an overview of how We collect, hold, store, use, disclose, retain, give access to, and correct Your personal information. Our Privacy Policy may change from time to time and the updated Privacy Policy will be posted on Our [website](#). Please review Our Privacy Policy for more information about how We manage Your personal information. You can also contact the Privacy Officer about Your personal information at:

Privacy Officer
Chubb Insurance New Zealand Limited
PO Box 734
Auckland
+64 (9) 3771459
NZlegal.privacy@chubb.com

How We handle Your personal information

Chubb is committed to protecting Your privacy in accordance with the [Chubb NZ Privacy Policy](#) and the requirements of the Privacy Act 2020, as amended or replaced from time to time.

How We collect Your personal information

Chubb collects Your personal information (which may include health information) from You when You interact with Us. You interact with us when You are applying for, changing, or renewing an insurance policy or when We are processing a claim, complaint, or dispute. Chubb may also (and You authorise Chubb to) collect Your personal information from other parties such as brokers or service providers, as detailed in Our Privacy Policy.

Why We collect Your personal information

We collect and hold Your personal information to offer products and services to You. This includes to assess applications for insurance, to provide and administer insurance products and services, and to handle any claim, complaint, or dispute under a policy.

If You do not provide Us with Your personal information, We may not be able to provide You or Your organisation with insurance. We may not be able to respond to any claim, complaint or dispute, or offer other products and services to You or Your organisation without Your personal information.

From time to time, We may use Your personal information to send You offers or information regarding Our products that may be of interest to You.

Who else might receive Your personal information

We may disclose Your personal information to third parties, including:

- contractors and service providers engaged by Us to deliver Our services or carry out certain business activities on Our behalf. For example, actuaries, loss adjusters, claims investigators, claims handlers, professional advisers including lawyers, doctors and other medical service providers, credit reference bureaus, call centres, and marketing agencies.
- intermediaries and service providers engaged by You, such as current or previous brokers, travel agencies and airlines.
- other companies in the Chubb group.
- the policyholder if the insured person is not the policyholder.
- insurance and reinsurance intermediaries, other insurers, Our reinsurers and other parties involved in the policy or claim, such as Natural Hazards Commission Toka T Ake.
- government agencies or organisations when We are required to by law or otherwise.

If these third parties are located outside New Zealand, We take steps to ensure Your personal information remains adequately protected.

Exchanging personal information with American Express

American Express is the holder of the Group Policy under which Your Card insurance benefits are provided. We may share and receive Personal Information from American Express in order to manage and administer the Group Policy and insurance benefits, manage and pay claims, resolve complaints, manage litigation, respond to requests from third parties (including regulators and media), and to develop and improve our products and customer service. American Express handles all Personal Information strictly in accordance with the Terms & Conditions and Privacy Statement applicable to Your Card.

You can access and correct Your personal information

If You would like to correct, update, or access a copy of Your personal information, or withdraw Your consent to receiving offers of products or services from Us or our associated organisations, then please contact the Privacy Officer at the contact details noted above.

How to make a complaint

Please contact Our Complaints and Customer Resolution Service (CCR Service) if:

- You are not satisfied with Our organisation, services, or response to Your enquiry.
- You have any concerns about Our Treatment of Your personal information.
- You believe there has been a breach of Our Privacy Policy.

Complaints and Customer Resolution Service (CCR Service)
Chubb Insurance New Zealand Limited
PO Box 734
Shortland Street Auckland 1140
+64 9 377 1459

Complaints.NZ@chubb.com

You also have a right to complain directly to the New Zealand Privacy Commissioner by telephoning 0800 803 909, emailing enquiries@privacy.org.nz or using the online form available on the Privacy Commissioner's website at www.privacy.org.nz.

14. Complaints And Dispute Resolution Process

If You are not satisfied with any aspect of a Chubb product or service and You wish to make a complaint, please contact:

Complaints and Customer Resolution Service (CCR Service)
Chubb Insurance New Zealand Limited
PO Box 734, Shortland Street, Auckland 1140
+64 9 377 1459

Complaints.NZ@chubb.com

We take Your concerns very seriously. Our complaints and dispute resolution procedure has two stages outlined below. Further details of our complaint handling and dispute resolution procedures are available on our website and on request.

Stage 1 - We handle Your complaint internally

When You contact the CCR Service, please provide Your claim or policy number (if applicable) and as much information as You can about the reason for Your complaint. Our CCR Service team members are independent of the original decision maker. They are committed to reviewing complaints objectively, fairly, and efficiently.

We will acknowledge receipt of Your complaint within five (5) business days of receiving it from You. We will provide You with the name and contact details of the CCR Service team member assigned to You and Your complaint. We will investigate Your complaint and if we have all information required, we will provide You our decision within ten (10) business days. If we require more time or further information, we will request it from You. We will update You at least every twenty (20) business days until we finalise our response.

When we provide our complaint decision to You, or if we cannot resolve Your complaint within two (2) months of You lodging it, we will send You a letter confirming Your complaint is deadlocked. The 'deadlock' letter explains our reasons for not reaching a resolution. In Stage 2 You can seek external review if unresolved or You are dissatisfied with the determination.

Stage 2 - You can seek external review

We are a member of a Financial Ombudsman Service operated by Financial Services Complaints Limited (FSCL). This is an external financial ombudsman service approved by the Minister of Consumer Affairs. FSCL provides a free to customers, independent dispute resolution service.

If You are not satisfied with our complaint determination or we are unable to resolve Your complaint within two (2) months, You may contact FSCL. You must refer Your complaint to FSCL within three (3) months of the date of the 'deadlock' letter (or any longer period permitted under FSCL's Terms of Reference).

Financial Services Complaints Limited (FSCL)
www.fscl.org.nz
PO Box 5967, Wellington 6140
0800 347 257 or +64 4 472 3725
complaints@fscl.org.nz

15. Financial Strength Rating

At the time of print, Chubb has an 'AA-' insurer financial strength rating given by S&P Global Ratings. The rating scale is:

| | | | |
|-------------------------|----------------|----------------------|---|
| AAA Extremely Strong | BBB Good | CCC Very Weak | SD or D selective default or default |
| AA Very Strong | BB Marginal | CC Extremely Weak | R Regulatory Action |
| A Strong | B Weak | | NR Not Rated |

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 rating categories. A full description of the rating scale is available on the S&P Global Ratings website.

Our rating is reviewed annually and may change from time to time, so please refer to our website for our latest financial strength rating.

16. Fair Insurance Code



We are a member of the Insurance Council of New Zealand (ICNZ) and a signatory to ICNZ's Fair Insurance Code (Code). The Code and information about the Code is available at www.icnz.org.nz and on request.

17. Sanctions

This insurance does not apply to the extent that trade or economic sanctions or other laws or regulations prohibit us from providing insurance, including, but not limited to, the payment of claims. All other terms and conditions of this policy remain unchanged.

Chubb is a subsidiary of a US company and Chubb Limited, a NYSE listed company. Consequently, Chubb is subject to certain US laws and regulations in addition to EU, UN and national sanctions restrictions which may prohibit it from providing cover or paying claims to certain individuals or entities or insuring certain types of activities related to certain countries such as but not limited to Iran, Syria, North Korea, North Sudan, Crimea and Cuba.



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