

You can: (1) seek access to your personal data and ask about its origin, the purposes of the processing, and details of the data controller or data processor and the parties to whom it may be disclosed; (2) correct and update your personal information (subject to the provisions of applicable privacy legislation), and (3) ask for a copy of your personal data in an electronic format for yourself or for someone you nominate. You may in some circumstances restrict the processing of your personal data, and request that it be deleted. Where your personal information is used or processed with your specific consent as the sole basis for processing (rather than on a contractual basis or legitimate interest), you may withdraw your consent at any time.

In cases where we cannot comply with your request concerning your personal information, we will give you reasons why. You may not access or correct personal information of others unless you have been authorised by their express consent or are otherwise permitted by law. When you provide personal information to us about other individuals, we rely on you to have first obtained each of those individuals' consent, and have made them aware of the matters set out in this Privacy Notice.

If you have a request or complaint concerning your personal information or about our Privacy Notice, please contact: Privacy Officer Allianz Partners, P.O. Box 33 313, Takapuna, Auckland 0740 or email us at

AzPNZ.Privacy@allianz-assistance.co.nz. For urgent assistance please call our Customer Care Team on 0800 800 048. You can also contact the Privacy Commissioner at the Office of the Privacy Commissioner, P.O. Box 10 094, The Terrace, Wellington 6143 if you have a complaint.

For more information about our corporate privacy policy and handling of personal information, including further details about access, correction and complaints, please visit our website at www.allianzpartners.co.nz and click on the Privacy Policy link.

Privacy Act and the Insurance Claims Register (ICR)

The ICR is a database of insurance claims to which participant insurers have access. The purpose of the ICR is to prevent insurance fraud. The ICR is operated by Insurance Claims Register (ICR), PO Box 474, Wellington.

This policy is issued to You on the condition that You authorise Us to place details of any claims made against this policy on the database of ICR, where they will be retained and be available for other insurance companies to inspect. You also authorise Us to obtain from ICR personal information about You that is (in Our view) relevant to this policy or any claim made against it. You have certain rights of access to and correction of this information, subject to the provisions of applicable privacy legislation.

SCHEDULE OF BENEFITS

The Schedule of Benefits sets out a summary only of the cover that is provided under each plan and the most We will pay in total for all claims under each section.

IMPORTANT - PLEASE NOTE:

ALL COSTS AND EXPENSES MUST BE REASONABLE. WHERE USED, 'UNLIMITED' ONLY MEANS THAT THERE IS NO CAPPED DOLLAR SUM INSURED. TERMS, CONDITIONS, SUB-LIMITS AND EXCLUSIONS APPLY AS SET OUT IN THE POLICY WORDING. BENEFITS ARE PER INSURED PERSON AND THE BENEFITS LIMITS ARE SHARED FOR DEPENDENT CHILDREN.

SECTION 1: CANCELLATION / TRAVEL DISRUPTION BENEFITS		Maximum Benefits in NZ\$		
Policy Option	Comprehensive	Essentials	Loss Of Deposits	
1a.* Loss of Deposits	Unlimited	\$5,000	\$10,000	
1b. Cancellation of Journey Paid in Full	Unlimited	\$5,000	Nil	
1c. Curtailment	Unlimited	\$5,000	Nil	
1d. Missed Connection	\$15,000	\$500	Nil	
1e. Travel Delay	\$15,000	\$500	Nil	
1f. Frequent Flyer Points	\$5,000	Nil	Nil	
1g. Resumption of Travel	\$10,000	Nil	Nil	
1h. Strikes and Hijacks	\$10,000	Nil	Nil	
1i. Evacuation – Civil Unrest Pacific Islands	\$1,500	Nil	Nil	
1j. Additional Expenses as a Result of an Act of Terrorism	\$3,000	Nil	Nil	
1k.* Epidemics and Pandemics	Unlimited	\$5,000	\$10,000	

SECTION 2: MEDICAL BENEFITS		Maximum Benefits in NZ\$		
2a.* Overseas Medical Expenses	Unlimited	\$250,000	Nil	
2b. Terrorism – Overseas Medical Expenses	\$250,000	Nil	Nil	
2c. Emergency Dental Expenses				
• Emergency Dental Treatment – Pain Relief Only	\$1,000	Nil	Nil	
• Emergency Dental Treatment – as a Result of an Injury	\$3,000	\$500	Nil	
2d.* Incidental Hospital Expenses	\$4,000	Nil	Nil	
2e. Accompanying Person	\$15,000	Nil	Nil	
2f. Search and Rescue – Natural Disaster	\$20,000	Nil	Nil	

SECTION 3: LIFE BENEFITS		Maximum Benefits in NZ\$		
3a. Funeral Expenses	\$25,000	\$10,000	Nil	
3b. Accidental Death or Permanent Disablement	\$50,000	Nil	Nil	
3c. Accidental Death or Permanent Disablement as a Result of an Act of Terrorism	\$25,000	Nil	Nil	

SECTION 4: BAGGAGE, PERSONAL EFFECTS AND MONEY BENEFITS		Maximum Benefits in NZ\$		
4a.	Personal Baggage – Total limit (including any items insured in Section 4c)	\$30,000	\$5,000	Nil
	Personal Baggage Item Limit	\$1,500	\$750	Nil
	Personal Baggage - Special Limit (electronic equipment, video and camera equipment)	\$2,500	Nil	Nil
4b.*	Emergency Baggage	\$1,500	\$250	Nil
4c.	Specified High Value Items			
	Maximum Value Per item	\$10,000	Nil	Nil
	Maximum Total Value	\$20,000	Nil	Nil
4d.	Travel Documents	\$3,000	\$500	Nil
4e.	Personal Money	\$500	Nil	Nil
4f.	Additional Expenses as a Result of an Act of Terrorism	\$3,000	Nil	Nil

SECTION 5: PERSONAL LIABILITY BENEFITS		Maximum Benefits in NZ\$		
5a.	Rental Vehicle Excess	\$6,000	\$1,000	Nil
5b.	Personal Liability	\$2,500,000	\$500,000	Nil
5c.	Defence Costs – Including Wrongful Arrest	\$10,000	Nil	Nil

*Sub-limits apply - please read this Policy Wording in full for details.

