

HSBC Corporate Card

International Travel Insurance

Policy Wording

Effective: 10 November 2020



Emergency Assistance

In the event of an emergency **overseas**, simply call our **Emergency Assistance Team** at any time on +64 9 486 6868 (reverse charge).

You do not have to tell **us** or **HSBC** that **you** will be travelling.

Provided **you** comply with the terms and conditions outlined in this policy wording **you** are automatically covered.

Enquiries

- Additional copies of this policy wording can be obtained at www.hsbc.co.nz/corporate-cards or by phoning **HSBC** on 0800 02 80 88 or (+64 9 368 8557 from **overseas**)
- For general enquiries about this policy or the claims procedures, please call 0800 401 079, 8.30am - 5pm (New Zealand time), Monday to Friday and please make sure **you** have this policy wording on hand when **you** phone.

The Hongkong and Shanghai Banking Corporation Limited, acting through its New Zealand branch, does not underwrite or guarantee any of the benefits under this insurance policy.

This insurance is issued and managed by **AWP Services New Zealand Limited** trading as **Allianz Partners, Level 3, 1 Byron Avenue, Takapuna, Auckland 0622** and underwritten **by The Hollard Insurance Company Pty Ltd ABN 78 090 584 473 (Incorporated in Australia), ("Hollard")**.

The Hollard Insurance Company Pty Limited – Financial Strength Rating and Overseas Policyholder Preference Disclosure Notice

The Hollard Insurance Company Pty Ltd has a financial strength rating of A (Strong) issued by Standard and Poor's.

The Standard & Poor's rating scale is:

AAA	Extremely Strong
AA	Very Strong
A	Strong
BBB	Good
BB	Marginal
B	Weak
CCC	Very Weak
CC	Extremely Weak
C	Selective Default
D	Default

The rating may be modified by the addition of a plus (+) or minus (-) sign to show relative standing within the major rating categories.

The rating scale above is in summary form. A full description of this rating scale can be obtained from www.standardandpoors.com.

An overseas policyholder preference applies. Under Australian law, if The Hollard Insurance Company Pty Ltd is wound up, its assets in Australia must be applied to its Australian liabilities before they can be applied to overseas liabilities. To this extent, New Zealand policyholders may not be able to rely on The Hollard Insurance Company Pty Ltd's Australian assets to satisfy New Zealand liabilities.



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Important information about this insurance.

Introduction

This policy wording contains information about **your HSBC Card** international travel insurance, which is effective for **HSBC Card** purchases where payment is finalised on or after (10 November 2020) and only available to **HSBC cardholders**. **HSBC** is the policy owner.

This insurance is issued to The Hongkong and Shanghai Banking Corporation Limited, acting through its New Zealand branch, of HSBC House, Level 9, 1 Queen Street, Auckland, New Zealand ("**HSBC**") by AWP Services New Zealand Limited trading as **Allianz Partners**, Level 3, 1 Byron Avenue, Takapuna, Auckland 0622 (**Allianz Partners**) as underwriting agent of the insurer, The Hollard Insurance Company Pty Ltd ABN 78 090 584 473 (Incorporated in Australia), ("**Hollard**").

There is no obligation to claim any of these benefits. However, if a **cardholder** wishes to claim any of these benefits, they will be bound by the definitions, terms, conditions, limits, exclusions and claims procedures contained in this policy wording. Therefore please read the policy wording carefully and keep it in a safe place. Also please keep detailed particulars and proof of any loss including the sales receipts and **HSBC Card** statements showing any purchases.

This insurance automatically forms part of (and is priced into) each **Card Account** package provided by **HSBC** to an **accountholder**. There is no separate charge to the **cardholder** or **accountholder**.

HSBC is not the issuer of this insurance

HSBC is not the product issuer of this insurance and neither it nor any of its related corporations underwrite or guarantee any of the benefits under these covers.

Neither **HSBC** nor any of its related corporations are Authorised Representatives of **Hollard**, **Allianz Partners** or their related companies.

Termination or variation of this insurance

If this insurance or any of the benefits are terminated, **HSBC** will notify **accountholders** of the termination or change in writing.

Purchases made before expiry of this notification will be eligible for the cover. Purchases made after expiry of this notification will not be eligible for the cover included in this policy wording.

Other insurance

If **you** are entitled to receive a benefit or make a claim under another insurance policy (Other Policy) (for example, a travel insurance policy for **your overseas journey**), in respect of the same loss as **your** claim under this policy, then, **Hollard** is not liable to provide indemnity under this policy until the amount of any indemnity under that Other Policy is exhausted. In other words, any cover under this policy in respect of the same loss shall only be excess insurance cover over and above the applicable Other Policy.

If **you** make a claim under another insurance policy and **you** are not paid the full amount of the claim, then, the cover provided to **you** under this policy will make up the difference, to the extent of cover that applies, in accordance with the terms and conditions, limits and exclusions contained in this policy wording.

We may seek contribution from **your** other insurer. **You** must give **us** any information that **we** reasonably require to help **us** make a claim from the other insurer.

Limitation of cover

Notwithstanding any other terms contained in this policy wording, **we** shall not be deemed to provide coverage or will make any payments or provide any service or benefit to any person or other party to the extent that such cover, payment, service, benefit and/or any business or activity of the person would violate any applicable trade or economic sanctions law or regulation.

Privacy Notice

To offer and provide you with this insurance and our services, we (in this Privacy Notice "we", "our" and "us" means AWP Services New Zealand Limited trading as Allianz Partners of Level 3, 1 Byron Avenue, Takapuna, Auckland, and our agents) collect, store, use and disclose your personal information including sensitive information. We usually collect it directly from you but also from others (including those authorised by you such as your family members, travelling companions, your doctors, hospitals, and other persons whom we consider necessary including our agents). We are the "data controller" and are responsible for ensuring your personal information is used and protected in accordance with applicable laws and regulations. Personal information we collect includes, for example, your name, address, date of birth, email address, medical information, passport details, bank account details, as well as other information we collect when you visit our website such as your IP address and online preferences.

Any personal information provided to us is used by us and our agents to evaluate and arrange your insurance. We also use it to administer and provide the insurance services and manage your and our rights and obligations in relation to the insurance services, including managing, processing, investigating claims and screening to comply with economic sanctions obligations. We may also collect, use and disclose it for product development, marketing (where permitted by law or with your consent), customer data analytics, research, IT systems maintenance and development, recovery against third parties, fraud investigations and for other purposes with your consent or where authorised by law. We do not use sensitive information for marketing purposes or provide that information to any third parties for marketing.

You authorise us to disclose your personal information to recipients including third parties (some of whom are data processors) in New Zealand and overseas involved in the above processes, such as travel consultants, travel insurance providers and intermediaries, agents, distributors, reinsurers, claims handlers and investigators, cost containment providers, medical and health service providers, overseas data storage (including "cloud storage") and data handling providers, transportation providers, legal and other professional advisers, your employer if you have a corporate travel policy, **HSBC**, the

Insurance Claims Register and our related and group companies and the insurer. Some of these 3rd parties may be located in other countries including in Australia, Europe, Asia, Canada or the USA. You agree that while those parties will often be subject to confidentiality or privacy obligations, they may not always follow the particular requirements of New Zealand privacy laws.

HSBC will process your personal information in accordance with your agreements with **HSBC** and

HSBC's privacy policy available at:

www.business.hsbc.co.nz/en-gb/nz/generic/privacy-and-security

The collection of information is required pursuant to the common law duty to disclose all material facts relevant to the insurance sought and is mandatory. If you do not agree with the matters set out in our privacy notice or will not provide us with personal information, we may not be able to provide you with our services or products, process your application, issue you with a policy or process your claims. We will not retain your personal data for longer than is necessary for the purposes for which it may be lawfully used.

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 policy, 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 Service Team on 0800 401 079. 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.

Definitions

Headings are for information only and do not affect interpretation.

The following key words (and their plurals) have special meaning in this policy wording and are highlighted in bold black font:

"accident, accidental, accidentally" means an unexpected event caused by something external and visible.

"accountholder" means an **HSBC** customer, being an individual, business entity or company, who has entered into a **Card account** with **HSBC** and in whose name the **Card account** was opened. The **accountholder** is the entity that has contractual obligations with **HSBC** under the **Card account**.

"Allianz Partners" means AWP Services New Zealand Limited trading as Allianz Partners, Level 3, 1 Byron Avenue, Takapuna, Auckland 0622

"Card" means a current, active and valid **HSBC** Mastercard scheme corporate card issued by **HSBC** at the request of the **accountholder** and includes secondary/ additional cards and virtual cards (virtual card means a card set up in the name of a **cardholder** for the purpose of multiple card-not-present transactions (and therefore without the issuance of a physical card) and for the avoidance of doubt does not include any temporary 'controlled payment number' virtual cards, which are outside the scope of this agreement).

"Card account" means:

- a current **HSBC Card** facility provided by **HSBC** to which purchases made by **cardholders** on an **HSBC Card** are charged; or
- the primary account linked to an **HSBC Card** when a purchase is routed by any electronic funds transfer facility.

"cardholder" means a person residing in New Zealand to whom **HSBC** has at the request of the **accountholder** issued a **Card** under an **accountholder's HSBC** Mastercard scheme corporate card facility account.

"chronic" means a persistent and lasting condition. It may have a pattern of relapse and remission.

"concealed storage compartment" means a boot, trunk, glove box, enclosed centre console, or concealed cargo area of a vehicle.

"conveyance" means an aircraft, vehicle, taxi, train, bus or short-haul ferry (but not a cruise ship) that is licensed or authorised to carry fare-paying passengers.

"covered breakdown" means the failure of a **covered item** to operate for the purpose for which it was designed, as a direct result of a breakdown or defect. This does not include where the breakdown or defect is covered by the terms of the **manufacturer's warranty**.

"covered item" means an item acquired for domestic or household use or consumption, but excludes:

- animals or plant life;
- boats, automobiles, motorboats, **motorcycles**, airplanes or any other motorised vehicles and their integral parts and installed accessories;
- cash, bullion, negotiable instruments, travellers cheques, or tickets of any description;

- computer software or non tangible items;
- consumable or perishable items (including but not limited to food, drugs, fuel or oil);
- items acquired for a purchase price exceeding \$10,000;
- items acquired for transformation in a business;
- items acquired for the purpose of sale or trade;
- items of contraband;
- real estate and movable fixtures or fittings (including but not limited to dish washers and fixed air conditioners) which are, or are intended to form part of any home, unit or other real estate;
- second-hand items, including works of art and antiques.

“**dangerous activities**” means **you** exposing **yourself** to danger during **your journey**, unless in an attempt to preserve **your** life or the life of another person and includes but is not limited to activities such as:

- scuba diving unless **you** hold an open water diving certificate or are diving with a qualified and registered diving instructor;
- mountaineering or rock climbing, racing (other than amateur racing on foot), white water rafting, boating, abseiling, parasailing, skydiving, hang-gliding, base jumping, bungy jumping, pot holing, canyoning, caving, fire walking, running with the bulls, rodeo riding, polo playing, hunting, shooting, archery, tobogganing, water skiing, jet skiing, off-piste snow skiing, off-piste snowboarding, snow mobiling or any other similar activity; or
- participation in any kind of **professional sport**.

“**dependant**” means:

the **cardholder’s** child, not in fulltime employment who is aged 21 years or under at the time that their eligibility for cover is met.

“**epidemic**” means a sudden development and rapid spreading of a contagious disease in a region where it developed in an endemic state or within a previously unscathed community.

“**excess**” means the deduction **we** will make from the amount otherwise payable for each claimable incident or event.

“**funeral expenses**” means the costs charged by a funeral director for arranging a funeral service and by a cemetery for a burial or a crematorium for a cremation. It does not include the cost of memorialisation or any other costs.

“**home**” means the place where you normally live in New Zealand.

“**hospital**” means an established hospital registered under any legislation that applies to it, that provides in-patient medical care. It does not include any institution used primarily as a nursing or convalescent home, a place of rest, a geriatric ward, a mental institution, a rehabilitation or external care facility or a place for the treatment of alcoholism, drug addiction or substance addiction.

“**HSBC**” means The Hongkong and Shanghai Banking Corporation Limited, acting through its New Zealand branch.

“**injury, injured, injuries**” means death or bodily injury (but not illness or **sickness**), caused by an **accident**, and resulting independently of any other cause.

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

“**journey**” means travel which begins when **you** leave **home** or **your** place of business to commence **your** travel and ends when **you** arrive back **home** or at a **hospital** or nursing home in New Zealand (if **you** are evacuated or repatriated), whichever happens earlier.

“**loss of**” as used with reference to hand or foot means severance through or above the wrist or ankle joint.

“**manufacturer’s warranty**” means the manufacturer’s expressed written warranty, that is applicable and able to be fulfilled within **New Zealand** and which has been properly registered with the manufacturer.

“**medical adviser**” means a doctor, clinical psychologist or dentist, who is not **you**, **your travel companion** or a **relative**, or an employee of **you**, **your travel companion** or a **relative**, holding the necessary certification for the country in which they are currently practicing and qualified to give the diagnosis being provided.

“**medical expenses**” means **reasonable** expenses incurred for:

- medical, paramedical or surgical treatment and other treatment given or prescribed by a **medical adviser**; or
- ambulance or **hospital** charges; or
- dental treatment arising as a result of an **injury**; or
- emergency dental charges up to the limit specified in *Part C - Table of benefits, Section 1.2 Overseas Emergency Medical - Emergency Dental Expenses* (This does not include dental treatment for decay, deterioration or normal wear and tear to teeth); or
- expenses for **your** medical transfer or evacuation to the nearest **hospital** for emergency medical treatment or be brought back to **New Zealand** with appropriate medical supervision.

“**mental illness**” means any illness, condition or disorder listed in the current edition of the Diagnostic and Statistical Manual of Mental Disorders.

“**motorcycle**” means any two-wheeled or three-wheeled motor vehicle.

“**natural disaster**” means any event or force of nature that has catastrophic consequences, such as avalanche, earthquake, flood, bush fire, hurricane, tornado, cyclone, tsunami and volcanic eruption, but not **epidemics** or **pandemics**.

“**overseas**” means outside of New Zealand and its territories but includes when aboard a foreign registered cruise vessel in New Zealand territorial waters.

“**pandemic**” means a form of an **epidemic** that extends throughout an entire continent.

“**pre-existing medical condition**” means any condition, including but not limited to pregnancy, **mental illness**,

anxiety, alcoholism, drug addiction or substance addiction and/or any **chronic** or ongoing physical, medical, mental or dental condition, which **you** or a reasonable person in **your** circumstances should have been aware of or become aware of, or for which investigation, treatment or advice has been sought or received, or medication prescribed or taken:

- at any time before **you** obtained **your overseas return travel ticket** for the cover provided under section 2.1 *Cancellation in International Travel Insurance*;
- after **you** obtained **your overseas return travel ticket**, but prior to the commencement of **your journey** for the cover provided under all other sections of *International Travel Insurance*;
- any complication arising from any such condition outlined above, except that any unexpected or unforeseen complication arising from **your** pre-existing pregnancy is not considered to be a **pre-existing medical condition**.

“**professional sport**” means training for, coaching or competing in any sporting event where **you** are entitled to receive, or are eligible to receive, an appearance fee, wage, salary or prize money in excess of \$1,000.

“**public place**” means any place that the public has access to, including but not limited to planes, trains, trams, cruise ships, taxis, buses, air or bus terminals, stations, wharves, streets, shops, museums, galleries, hotels, hotel foyers and grounds, beaches, restaurants, private car parks, public toilets and general access areas.

“**reasonable**” means:

- for medical and **hospital** expenses, the standard level given in the country **you** are in not exceeding the level **you** would normally receive in New Zealand;
- for all other covered expenses, the standard must not exceed the average standard **you** booked for the rest of **your journey**.

“**relative**” means the **cardholder’s**:

- **spouse**;
- parent, parent-in-law, step-parent, step-parent-in-law, guardian;
- grandparent, grandparent-in-law;
- child, grandchild, stepchild, foster child, ward;
- brother, brother-in-law, sister, sister-in-law;
- daughter, daughter-in-law, son, son-in-law;
- fiancé, fiancée;
- uncle, aunt;
- half-brother, half-sister;
- step-brother, step-sister; or
- niece, nephew.

“**rental vehicle**” means a campervan/motorhome that does not exceed 4.5 tonne, a sedan, coupe, hatchback, station-wagon, SUV, four wheel drive or mini bus/people mover rented from a licensed motor vehicle rental company or agency.

“**return travel ticket**” means a travel ticket from New Zealand to **overseas** and return to New Zealand.

“**sick**” or “**sickness**” means a medical condition (including a **mental illness**), not being an **injury**, the signs or symptoms of which first occur or manifest during **your** period of cover.

“**special event**” means a wedding, funeral, pre-paid conference, pre-paid sporting event, pre-paid concert/cultural event, pre-paid tour/cruise or pre-paid accommodation which before **you left New Zealand, you** had planned to attend whilst **you** are **overseas**.

“**sporting equipment**” means equipment needed and used to participate in a particular sport and which can be carried about with **you**.

“**spouse**” means a partner of the **cardholder** who is permanently living with the **cardholder** at the time the **journey** starts.

“**transaction card**” means a debit card, credit card or travel money card.

“**travel companion**” means a person with whom **you** have made arrangements before the **journey** began, to travel with **you** for at least 50% of the time of **your journey**.

“**trip**” means overseas travel by **you** as a paying passenger (not as a pilot, driver or crew member etc.) in a commercially licenced plane, tourist bus, train or ferry authorised pursuant to any statute, regulation, by-law or the equivalent thereof for the transportation of passengers for hire.

“**unlimited**” means the amount necessary to reimburse **you** for **your** insured loss.

“**unsupervised**” means leaving any items:

- with a person who is not a **travel companion** or a **relative**; or
- who is a **travel companion** or a **relative** but who fails to keep the items under close supervision; or
- where they can be taken without **your** knowledge; or
- at such a distance from **you** that **you** are unable to prevent them being taken.

“**valuables**” means jewellery, watches, precious metals or semi precious stones/precious stones and items made of or containing precious metals or semi precious stones/precious stones, furs, binoculars, telescopes, computer games, any kind of photographic, audio, video, computer, television, fax and phone equipment (including mobile phones), tablets, MP3/4 players and Personal Digital Assistants.

“**we**”, “**our**”, “**us**” means The Hollard Insurance Company Pty Ltd acting through AWP Services New Zealand Limited trading as Allianz Partners.

“**you**”, “**your**” and “**yourself**” means **cardholder, spouse** or **dependants** if they are eligible to obtain cover.

PART A - ELIGIBILITY & ACTIVATION OF COVER

International Travel Insurance

Who is eligible?

This cover is available to **cardholders** when prior to leaving New Zealand, at least 90% of the total cost of the **cardholder's overseas return travel ticket** (i.e. ticket from and returning to New Zealand) has been charged to the **accountholder's Card account**.

Who else is eligible?

If the **cardholder** has paid for their **overseas return travel ticket** as outlined above, this cover extends to the **cardholder's spouse** and **dependants** provided that at least 90% of the total cost of the **spouse** and **dependant's overseas return travel tickets** have been charged to the **accountholder's Card account**, and the **spouse** and/or **dependants** are travelling with the **cardholder** for at least 50% of the period of cover provided to the **cardholder** for the **cardholder's journey**.

No cover is provided for **dependants** born on **your journey**.

When a **cardholder, spouse** and **dependant** are travelling together only one eligible person can claim the benefits payable to a **cardholder**. The other eligible persons may only claim as a **spouse** or **dependant**.

Dependants under the age of 2 years at the date the journey commences

If a **cardholder** satisfies the eligibility criteria set out above, their **dependant** under the age of 2 years as at the date the **journey** commences is eligible for this *International Travel Insurance* provided the **dependant** is travelling with the **cardholder** for the entire **journey**.

Transit Accident Insurance

Who is eligible?

Cardholders are eligible for *Transit Accident Insurance* if the entire payment for the **trip** was charged to the **accountholder's Card account** prior to the commencement of the **trip**.

Who else is eligible?

If the **cardholder** is eligible for this insurance, the **cardholder's spouse** and/or **dependants** are also eligible for this insurance provided:

- a) each of them is travelling with the **cardholder** on the entire **trip**; and
- b) the entire payment for their **trip** was charged to the **accountholder's Card account** prior to the commencement of the **trip**.

When a **cardholder, spouse** and **dependant** are travelling together only one eligible person can claim the benefits payable to a **cardholder**. The other eligible persons may only claim as a **spouse** or **dependant**.

Dependants under the age of two years at the date the journey commences

If a **cardholder** satisfies the eligibility criteria set out

above, their **dependant** under the age of 2 years as at the date the **trip** commences is eligible for this *Transit Accident Insurance* provided the **dependant** is travelling with the **cardholder** for the entire **trip**.

PART B - PERIOD OF COVER

International Travel Insurance

The cover provided is for a maximum period of four (4) consecutive calendar months and cannot be extended. If however **your** return to New Zealand is delayed because of a covered event, or because **your** scheduled transport (refer to **your overseas return travel ticket**) is delayed for reasons beyond **your** control, the period of cover will automatically be extended for up to 4 consecutive weeks or until **you** return to New Zealand, whichever occurs first.

The period of cover provided under *section 2.1 Cancellation* begins on the date **you** become eligible for cover by meeting the criteria set out in *Part A - Eligibility & Activation of Cover* under the heading *International Travel Insurance*.

Provided **you** meet the eligibility criteria set out in *Part A - Eligibility & Activation of Cover* under the heading *International Travel Insurance*, the period of cover provided for all other insured events commences when **you** start **your journey** or on the departure date shown on **your overseas return travel ticket**, whichever occurs later.

Cover under all sections ends when the first of the following occurs:

- when **you** return to **your home**; or
- at midnight on the date when **you** are due to return to **your home** as shown on **your overseas return travel ticket**; or
- 4 consecutive months after the date of departure shown on **your overseas return travel tickets**; or
- when **you** cancel **your overseas return travel ticket**;

Transit Accident Insurance

Transit Accident Insurance period of cover commences when **you** board **your conveyance** for **your trip** and ends when **you** disembark from **your conveyance** at the end of **your trip**.

This also includes:

- a) when boarding or alighting, being when **you** physically get on or off a **conveyance**, at any airport, coach depot, railway station or dock during **your trip**; and
- b) whilst travelling as a passenger in a **conveyance** directly to or from any airport, coach depot, railway station or dock immediately before or after the scheduled **trip**.

PART C - TABLE OF BENEFITS

The covers available are outlined in *Part E, The cover we provide* and are subject to the applicable terms, conditions, limits, sub-limits and exclusions.

Please read the entire policy wording to ensure that the covers and benefits meet **your** requirements.

If **you** need advice in respect of **your** particular circumstances or needs please consult an appropriately licensed insurance adviser.

International Travel Insurance

The table below sets out the maximum limits of what **we** will pay under each section of *International Travel Insurance*.

Section	Limit
1.1 Overseas Emergency Assistance	Unlimited
1.2 Overseas Emergency Medical	Unlimited except for:
1.2.1 b] Emergency Dental	a maximum total limit of \$750 for a cardholder travelling with their spouse and/or dependants .
1.3 Hospital Cash Allowance	\$75 per day with a maximum total limit of \$2,250 for a cardholder travelling with their spouse and/or dependants .
1.4 Accidental Death	Maximum total limit of \$65,000. The following sub-limits apply: \$30,000 per cardholder , \$30,000 per spouse and \$5,000 per dependant .
1.5 Funeral Expenses	Up to \$15,000 per person up to a maximum total limit of \$30,000.
1.6 Loss of Income	The verified weekly income of a cardholder or spouse , limited to the lesser of the weekly income for three (3) consecutive months incapacity or a maximum of \$8,500 for all claims combined.
1.7 Assault requiring Hospitalisation	\$600 per person.
2.1 Cancellation	Unlimited except for travel agent's cancellation fee which is limited to an amount equal to the lesser of \$500 or 15% of the value of the travel arranged by the agent;

Section	Limit
3.1 Additional Expenses	Unlimited except for 3.1.1 f] and 3.1.1 g]
3.1.1 f]	Up to \$7,500 per person up to a maximum total limit of \$14,000 for a cardholder travelling with their spouse and/or dependants .
3.1.1 g]	Up to \$7,500 per person up to a maximum total limit of \$14,000 for a cardholder travelling with their spouse and/or dependants .
3.2 Travel Delay	After 6 consecutive hours delay, up to \$350 per person for meal and accommodation expenses up to a maximum total limit of \$500 for a cardholder travelling alone or \$900 for a cardholder travelling with their spouse and/or dependants .
3.3 Alternative Transport	Up to a maximum total limit of \$3,000.
3.4 Domestic Pets	Up to \$75 for each 24 hours with a maximum total limit of \$550.
3.5 Hijack	\$250 per person for each 24 hours held captive up to a maximum total limit of \$12,000.
4.1 Luggage	Up to \$25,000 per person up to a maximum total limit of \$40,000 for a cardholder travelling with their spouse and/or dependants subject to the following limits: <ul style="list-style-type: none"> Up to \$6,000 per item for baggage, clothing, personal valuables, portable electrical equipment and binoculars; Up to \$6,000 per camera for cameras and associated equipment/accessories;
4.1 Luggage (continued)	<ul style="list-style-type: none"> Up to \$6,000 in total for laptop computers and associated equipment/accessories; <p>However, notwithstanding the above limits, covered items left unattended in a motor vehicle are only insured up to a limit of \$150 per item to a maximum total limit of \$1,000.</p>

Section	Limit
4.2 Travel Documents, Transaction Cards & Travellers Cheques	Up to \$600 per person up to a maximum total limit of \$1,100 for a cardholder travelling with their spouse and/ or dependants for travel documents, travellers cheques, bank notes, currency notes, postal orders, money orders, cash or transaction cards ;
4.3 Luggage Delay	Up to \$600 per person up to a maximum total limit of \$1,100 for a cardholder travelling with a spouse and/or dependants .
5.1 Rental Vehicle Excess	Up to \$3,000.
6.1 Personal Liability	Up to \$2,500,000.

Transit Accident Insurance

The table below sets out the maximum limits of what **we** will pay under *Transit Accident Insurance*.

Injury resulting in:	Benefit Amount		
	Cardholder	Spouse	Dependant
death	\$650,000	\$100,000	\$25,000
loss of both hands or loss of both feet	\$200,000	\$100,000	\$25,000
loss of one hand and loss of one foot	\$200,000	\$100,000	\$25,000
loss of the entire sight in both eyes	\$200,000	\$100,000	\$25,000
loss of the entire sight in one eye and loss of one hand and/ or loss of one foot	\$200,000	\$100,000	\$25,000
loss of one hand or loss of one foot	\$100,000	\$50,000	\$12,000
loss of the entire sight in one eye	\$100,000	\$50,000	\$12,000

If **you** sustain more than one **injury** arising from the one **accident**, **we** will only pay the highest Benefit Amount for the applicable **injury**.

Limits on what we will pay

The most **we** will pay in claims under the *Transit Accident Insurance*, that result from one incident is \$775,000 in regard to **cardholders** regardless of the number of **cardholders injured** in the incident.

This means that if as a result of one incident a number of **cardholders** were **injured**, **we** would pay each on a proportional basis (using the above schedule) up to a total of \$775,000.

PART D - EXCESSES AND GENERAL EXCLUSIONS

Excesses - what you contribute to a claim

You must pay the following **excess** amounts for each claim made under the following covers even if a number of claims are submitted on the one claim form. However If **you** make more than one claim as the result of a single event, the highest **excess** will apply but will only apply once.

Section	Cover type	Excess amount
International Travel Insurance		
1.2	Overseas Emergency Medical	\$200
1.3	Hospital Cash Allowance	\$200
1.4	Accidental Death	Nil
1.5	Funeral Expenses	Nil
1.6	Loss of Income	Nil
1.7	Assault requiring hospitalisation	Nil
2.1	Cancellation	\$200
3.1	Additional Expenses	\$200
3.2	Travel Delay	\$200
3.3	Alternative Transport	\$200
3.4	Domestic Pets	Nil
3.5	Hijack	Nil
4.1	Luggage	\$200
4.2	Travel documents, transaction cards & travellers cheques	Nil
4.3	Luggage Delay	\$200
5.1	Rental Vehicle Excess	\$200
6.1	Personal Liability	Nil

General Exclusions

In any insurance cover there are situations that are not covered. Whilst **we** try to extend **our** cover to most situations, **we** are not able to cover some situations because of the costs or types of events involved.

The exclusions below set out what is not covered. **You** should also read *Part E - The cover we provide* as it contains specific exclusions that also apply.

We will not pay if **your** claim arises directly or indirectly from:

- 1.** **you** booking or undertaking travel against medical advice, or for the purpose of getting medical treatment or advice, or after a **medical adviser** informs **you** that **you** are terminally ill;
- 2.** death, illness, **injury**, **sickness** or disease of or relating to persons living outside New Zealand;
- 3.** **your** intentional self harm or **your** suicide or **your** attempted suicide;
- 4.** the effect of or **chronic** use of alcohol, substances or drugs or any transmissible disease as a result of giving or taking a drug, unless the use of the drug is supervised by a **medical adviser** and the disease is otherwise not excluded in *Exclusion 5* below;

5. sexually transmissible diseases contracted during **your trip**;
6. multiple pregnancy, regular ante natal care, childbirth at any gestation, care of a newborn child or any expenses arising after the end of the 23rd week of **your** pregnancy (the 23rd week of **your** pregnancy is calculated based on **your** estimated date of delivery as confirmed in writing by **your** doctor or midwife);
7. **you** failing to follow advice or act upon a warning:
 - from any government; or
 - from any official body; or
 - broadcast or published in mass media.
8. **your** travel in any air supported device other than as a passenger in:
 - a fully licensed aircraft operated by an airline or charter company; or
 - a regulated or licensed hot air balloon.
9. **your** participation in any **dangerous activities**;
10. **your** participation in any activities involving a **motorcycle** or quad-bike during **your journey** unless it involves **you** driving a **motorcycle** with an engine capacity of 200cc or less and **you** hold a current **motorcycle** licence;
11. deliberate acts or illegal or criminal acts by **you**, **your spouse**, **your dependants** or any other person acting with **your** consent or under **your** direction;
12. **your** participation as a crew member or pilot of any **conveyance**;
13. any interference with **your** travel plans by any government, government regulation or prohibition or intervention or official authority;
14. arising from changes in currency rates;
15. **your** failure to take **reasonable** care;
16. **your** claim arises from, is related to or associated with:
 - an actual or likely **epidemic** or **pandemic**; or
 - the threat of an **epidemic** or **pandemic**.

Refer to www.who.int and www.safetravel.govt.nz for further information on **epidemics** and **pandemics**;

17. **your** claim arises from any act of war, whether war is declared or not, or from any rebellion, revolution, insurrection or taking of power by the military;
18. **your** claim arises from a nuclear reaction or contamination from nuclear weapons or radioactivity;
19. **your** claim arises from biological and/or chemical materials, substances, compounds or the like used directly or indirectly for the purpose of harming or to destroy human life and/or create public fear;
20. any payment which would violate any applicable trade or economic sanctions, law or regulation;

PART E - THE COVER WE PROVIDE

International Travel Insurance

Pre-existing medical conditions

Please ensure that **you** read and understand the definition of **pre-existing medical condition** in the section headed *Definitions*.

No cover is provided for any claims arising from, related to or associated with, **your pre-existing medical condition**.

This *International Travel Insurance* does not cover any claim arising from the **pre-existing medical conditions** of **your relatives**, **travel companion** or any other person except as provided under sub-sections 3.1.1 f) and 3.1.1 g).

Emergency and medical services whilst overseas

In the event of an emergency **overseas**, simply call our Emergency Assistance Team at any time on +64 9 486 6868 (reverse charge).

Our team of medical professionals is only a phone call away and is available 24 hours a day, 7 days a week for advice and assistance in the event of a medical emergency and any associated problems for travellers outside New Zealand.

Allianz Partners has access to a worldwide team of skilled doctors and medical professionals and provides the following services free of charge:

- Access to **medical advisers** for emergency assistance and advice.
- Emergency transportation to the nearest suitable **hospital**.
- Emergency evacuation, if necessary.
- If requested by **you**, **your** family in New Zealand will be advised of **your** medical condition and be kept informed of the situation.
- Payment guarantees to hospitals and cover verification.
- Second opinions on medical matters.
- Urgent message service and emergency travel planning.

Travelling overseas

You do not have to tell **us** or **HSBC** that **you** will be travelling. Provided **you** meet the eligibility criteria (see *Part A - Eligibility & Activation of Cover*) and comply with the terms and conditions of this insurance cover, **you** will be entitled to cover.

In the event of an emergency **overseas** contact our Emergency Assistance Team using the contact details shown on the inside front cover of this policy wording. Our Emergency Assistance Team is available 24 hours a day, seven days a week.

You must take all **reasonable** steps to prevent or minimise loss.

You must take all **reasonable** precautions to safeguard **your** belongings. For example, leaving **your** belongings **unsupervised**, leaving them behind or walking away from them in a **public place** encourages theft and are not **reasonable** precautions.

You must take all **reasonable** steps to safeguard **your** own safety and follow the advice and heed the warnings of any government or government agency and any official body and heed warnings, including broadcasts in the mass media.

You should take this policy wording with **you** when travelling **overseas** as it contains important phone

numbers and details of the cover provided, together with copies of **your card account** statement and **HSBC card** receipt to establish that **you** gained **your** eligibility for cover in accordance with the criteria set out in the section headed *Part A - Eligibility & Activation of Cover*.

In the event **you** wish to make a claim under this cover (especially if claiming whilst **overseas**), it will be necessary for **you** or **your** agents to confirm to **Allianz Partners** or its agents that the eligibility criteria was met as previously outlined. Without this information, a claim may be delayed and it may not be possible for **Allianz Partners** or its agents to give approval for **overseas** medical attention or assistance.

SECTION 1.1 OVERSEAS EMERGENCY ASSISTANCE

Our Emergency Assistance Team will help **you** with any **overseas** emergency (also see *EMERGENCY AND MEDICAL SERVICES WHILE OVERSEAS* above). **You** may contact our Emergency Assistance Team at any time, 24 hours a day, 7 days a week.

1.1.1 ALLIANZ PARTNERS WILL ARRANGE

If during **your** period of cover while **overseas**, **you** injure **yourself** or become **sick** (provided the relevant **injury** or **sickness** is covered), we will arrange for the following assistance services:

- a) access to a **medical adviser** for emergency medical treatment while **overseas**;
- b) any messages which need to be passed on to **your** family or employer in the case of an emergency;
- c) provision of any written guarantees for payment of **reasonable** expenses for emergency hospitalisation while **overseas**;
- d) **your** medical transfer or evacuation if **you** must be transported to the nearest **hospital** for emergency medical treatment **overseas** or be brought back to **your home** with appropriate medical supervision; and
- e) advice and assistance with emergency travel planning.

1.1.2 WHAT WE EXCLUDE

To the extent permitted by law, **we** will not pay:

- a) for any expenses for medical evacuation or repatriation unless it has been first approved by **our** Emergency Assistance Team; or
- b) if **you** decline to follow the medical advice **we** have obtained, **we** will not be responsible for subsequent **medical expenses** or evacuation expenses.

SECTION 1.2 OVERSEAS EMERGENCY MEDICAL

1.2.1 WHAT WE COVER

- a) If **you** injure **yourself** **overseas** or become **sick** while **overseas**, during the period of cover provided for **your journey**, **we** will reimburse the **reasonable medical expenses** **you** incur until **you** get back

to New Zealand provided that the relevant **injury** or **sickness** is covered by this insurance. The **medical expenses** must have been incurred on the written advice of a **medical adviser**.

You must make every effort to keep **your medical expenses** to a minimum.

- b) **We** will also pay the cost of emergency dental treatment up to limit shown in *Part C - Table of Benefits - 1.2 Overseas Emergency Medical - Emergency Dental Expenses* for dental costs incurred **overseas** during the period of cover provided for **your journey**, which the treating dentist certifies in writing is for the relief of sudden and acute pain to sound and natural teeth. This cover and limit does not apply to dental costs arising from any **injury** that is covered under sub-section 1.2.1 a).

If **you** are prevented from returning **home** because of a **sickness** or **injury** that **we** agree to cover **we** will only pay for **medical expenses** incurred during the 12 consecutive month period after the **sickness** was first diagnosed or the **injury** happened.

If **our** Emergency Assistance Team determine, on medical advice, that **you** should return **home** for treatment and **you** do not agree to do so, **we** will pay **you** an amount up to the limit shown in *Part C - Table of Benefits*, which **we** reasonably consider to be equivalent to:

- **your medical expenses** incurred **overseas** to the date **our** Emergency Assistance Team advise **you** to return to **your home**; plus
- the amount it would cost **us** to return **you** to **your home**; plus
- the non-refundable portion of unused travel and accommodation arrangements **you** would have incurred had **you** followed the advice of **our** Emergency Assistance Team.

You will then be responsible for any ongoing or additional costs relating to or arising out of the event **you** have claimed for.

1.2.2 WHAT WE EXCLUDE

To the extent permitted by law, **we** will not pay for expenses:

- a) when **you** have not notified **Allianz Partners** as soon as practicable of **your** admittance to **hospital**;
- b) incurred after 2 consecutive weeks treatment by a chiropractor, physiotherapist or dentist, unless approved by **Allianz Partners**;
- c) if **you** do not follow the advice of **Allianz Partners**;
- d) if **you** have received medical care under a **Reciprocal Health Care Agreement**;
- e) relating to dental treatment involving the use of precious metals or for cosmetic dentistry;
- f) for dental treatment caused by or related to the deterioration and/or decay of teeth;
- g) for preventative dental treatment; or
- h) arising from a **pre-existing medical condition** of any person including **you**, **your travel companion** or a **relative**.
- i) **medical expenses** **you** incur in New Zealand.

SECTION 1.3 HOSPITAL CASH ALLOWANCE

1.3.1 WHAT WE COVER

If during the period of cover provided for **your journey**, **you** are hospitalised **overseas** for a continuous period of more than 48 consecutive hours as a result of an **injury** or **sickness** then **we** will pay **you** the benefit specified in *Section C - Table of Benefits* for each day in excess of 48 hours that **you** continue to be hospitalised.

1.3.2 WHAT WE EXCLUDE

We will not pay if **you** cannot claim for **medical expenses** connected with the hospitalisation under *SECTION 1.2 OVERSEAS EMERGENCY MEDICAL*.

SECTION 1.4 ACCIDENTAL DEATH

1.4.1 WHAT WE COVER

If, during the period of cover provided for **your journey**;

- a) **you** are **injured** and **you** die because of that **injury** within 12 consecutive months of the **injury**; or
- b) something **you** are travelling on or in disappears, sinks or crashes and **your** body is not found within 12 consecutive months and **you** are presumed dead; and
- c) **you** are not entitled to a loss of life benefit payable under *Transit Accident Insurance*,

we will pay the benefit specified in *Part C - Table of Benefits*, to **your** estate.

SECTION 1.5 FUNERAL EXPENSES

1.5.1 WHAT WE COVER

If during the period of cover provided for **your journey** **you** die from a cause that is not excluded, **we** will pay for **your reasonable funeral expenses** incurred **overseas** or the **reasonable** cost of bringing **your** remains back to **your home**. The maximum amount **we** will pay is specified in *Part C - Table of Benefits*.

1.5.2 WHAT WE EXCLUDE

To the extent permitted by law, **we** will not pay for any expenses:

- a) for transporting **your** remains back to **your home** unless it has been first approved by **us**; or
- b) any costs incurred in New Zealand except the **reasonable** cost of transporting **your** remains from the inbound port or airport to **your home** or nominated funeral home.

SECTION 1.6 LOSS OF INCOME

1.6.1 WHAT WE COVER

If during the period of cover provided for **your journey**, **you** suffer an **injury** requiring medical treatment **overseas**, and:

- because of the **injury** **you** become disabled; and
- the disablement continues for more than 30 consecutive days from the date of **your** return to **your home**; and
- **you** are under the regular care of and acting in accordance with the instructions or advice of a **medical adviser** who certifies in writing that the disablement prevents **you** from gainful employment; and
- as a result **you** lose all **your** income,

then **we** will pay **you** up to the specified benefit per week for up to the specified number of continuous weeks as shown in *Section C - Table of Benefits*, starting from the 31st consecutive day after **your** return to **your home**.

1.6.2 WHAT WE EXCLUDE

We will not pay for the loss of income of **dependants**.

SECTION 1.7 ASSAULT REQUIRING HOSPITALISATION

1.7.1 WHAT WE COVER

If **you** are assaulted while **you** are **overseas** during the period of cover provided for **your journey** and require hospitalisation as a result of **injuries** received **we** will pay **you** the benefit specified in *Part C - Table of Benefits* provided that **your** claim is supported by a certificate confirming **your injuries** given by a **medical adviser** and a report **you** made to the police at the location where the assault occurred.

SECTION 2.1 CANCELLATION

2.1.1 WHAT WE COVER:

If, after **you** have obtained **your overseas return travel ticket** and up until the end of the period of cover provided for **your journey** (where the claim is not covered elsewhere in this *International Travel Insurance*) and is for any of the following events which are unexpected and unforeseen by **you** and outside **your** control:

- **you**, **your travel companion** or a **relative** living in New Zealand dies, is seriously **injured** or becomes seriously ill (subject to verification by written proof obtained by **you** from a **medical adviser**);
- **you** are pregnant and before **your** departure from New Zealand, an unexpected and unforeseen medical complication occurs up to and including the 23rd week of **your** pregnancy, that prevents **you** from travelling because such travel would be unsafe for **your** health or the health of **your** unborn child. This must be confirmed in writing by a **medical adviser**;
- **your** arranged travel is cancelled or delayed by the carrier because of mechanical breakdown of **your** means of transport, riots, strikes, civil commotion (but not an act of terrorism), weather conditions or **natural disasters**;
- a **natural disaster** either at **your** destination or at **your** or **your travel companion's home**;
- a **special event** has been cancelled or postponed for reasons beyond **your** control;

- whilst **you** are **overseas** **you** or **your travel companion's** travel documents are stolen or lost;
- **you** or **your travel companion** are quarantined;
- **your** or **your travel companion's home** is totally destroyed;
- **you** or **your travel companion** are subpoenaed to attend court in New Zealand (after having purchased **your overseas return travel ticket**) on a date falling during the period of cover provided for **your journey**;
- **you** or **your travel companion** having to sit exams during the period of cover provided for **your journey**, for studies either of **you** are undertaking, provided that **you** or **your travel companion** had no prior knowledge of the date of the exam before **you** obtained **your overseas travel ticket**;
- the unexpected cancellation of authorised pre-arranged leave for **you** or **your travel companion** if either of **you** are full time employees of the New Zealand Defence Force.
- **you** miss **your** arranged travel because **your** preceding flight was delayed or cancelled, then:

(if you do not reschedule your journey)

if **you** do not reschedule **your** travel arrangements, **we** will reimburse **you** the non-refundable portion of unused travel and accommodation arrangements scheduled to be used during the period of cover provided for **your journey** that **you** have paid in advance of cancellation and cannot recover in any other way, inclusive of travel agent's cancellation fees which are limited to the amount specified in *Part C - Table of Benefits*, up to the maximum total limit specified in *Part C - Table of Benefits*; or

(if you reschedule your journey)

if **you** reschedule **your** travel arrangements at the earliest possible opportunity after the unexpected event, **we** will at **our** option pay for either:

- i] any part of **your** travel and accommodation arrangements scheduled to be used during the period of cover provided for **your journey**, (for which **you** have previously paid but are unable to use and are non-refundable) that **you** have rescheduled; or
- ii] the cost of a higher class of travel on the same type of means of transport scheduled to be used during the period of cover provided for **your journey**, or increased seasonal rates for travel, if that is the only class or rate available.

We will pay these costs minus the amount of any refundable part of **your** travel arrangements that **you** rescheduled.

CONDITIONS

If **you** want to claim under the cover provided, **you** must do the following as soon as possible after the happening of the unexpected event causing **your** claim:

- cancel any pre-arranged travel and accommodation scheduled to be used during the period of cover provided for **your journey** that **you** are now unable to use; and
- recover any refund that **you** are entitled to.

If **you** think that **you** may have to cancel **your journey**

or shorten **your journey** **you** must tell **us** as soon as possible - for more information see under the headings *CLAIMS* or call the contact number (or if **overseas** the *24 HOUR EMERGENCY ASSISTANCE* number) shown on the front cover of this policy wording.

If **your** claim arises from or is related to **your** fitness to travel, written proof from a **medical adviser** must be provided.

2.1.2 WHAT WE EXCLUDE

To the extent permitted by law **we** will not pay **your** claim if:

- a] it arises directly or indirectly from a **pre-existing medical condition** of any person including **you**, **your travel companion** or **relative**.
- b] **you** were aware, or a reasonable person in **your** circumstances would have been aware before **you** became eligible for the cover provided, of any reason that may cause **your journey** to be cancelled, rescheduled or shortened;
- c] caused by **you** or **your travel companion** changing plans;
- d] **your** or **your travel companion's** failure to obtain a visa, a passport or a passport with a required minimum remaining validity;
- e] caused by the breakdown or dissolution of any personal or family relationship;
- f] caused by any business, financial or contractual obligations which prevent **you** or **your travel companion** from travelling. This exclusion does not apply to claims where **you** or **your travel companion** are retrenched or made redundant in New Zealand except where a reasonable person in a similar situation would have been aware before **you** became eligible for cover that the retrenchment or redundancy was to occur;
- g] a tour operator or wholesaler is unable to complete arrangements for any tour because there were not enough people to go on the tour. This exclusion does not apply to prepaid travel arrangements bought separately to reach the departure point for the tour or for other travel arrangements scheduled to be used during the period of cover for **your journey**, which do not form part of the tour;
- h] caused by any service provider misappropriating **your** funds or failing to arrange or provide services for which **you** have paid;
- i] caused by **insolvency** or financial collapse of a services provider or financial collapse of any company, organisation or person with whom they deal;
- j] caused by an act or threat of terrorism; or
- k] **you** are a full-time permanent employee and **your** pre-arranged leave is cancelled by **your** employer, unless **you** are a full-time member of the New Zealand Defence Force.

SECTION 3.1 ADDITIONAL EXPENSES

3.1.1 WHAT WE COVER

- a) If **you** cannot continue **your journey** because of an **injury** or **sickness**, which occurs during the period of cover provided for **your journey** and that needs immediate treatment from a **medical adviser** who certifies in writing that **you** are unfit to travel, **we** will reimburse **your reasonable** additional accommodation and travel expenses.
- b) If during the period of cover provided for **your journey**, **you** are hospitalised suffering from a life threatening or other serious condition covered by this insurance **we** will reimburse the **reasonable** travel and accommodation expenses for a **relative** or friend to travel to **you**, stay near **you** or escort **you**. **He** or she must travel to **you**, stay near **you** or escort **you** on the written advice of **your** treating **medical adviser** and with the prior written approval of **Allianz Partners**.
- c) If **your travel companion** cannot continue their **journey** because of an **injury** or **sickness** which occurs during the period of cover provided for **your journey** that needs immediate treatment from a **medical adviser** who certifies in writing that **your travel companion** is unfit to travel, **we** will reimburse **your reasonable** additional accommodation and travel expenses for **you** to remain with **your travel companion**.
- d) If during the period of cover provided, **you** shorten **your journey** and return to **your home** on the written advice of a **medical adviser** approved by **Allianz Partners** due to a covered event, **we** will reimburse the **reasonable** additional cost of **your** return to **your home**. **We** will only pay the cost of the fare class that **you** had planned to travel at and **you** must make use of any pre-arranged return travel to **your home**.
- e) If **your dependants** are left without supervision following **your** hospitalisation or evacuation during the period of cover provided for **your journey** **we** will pay the **reasonable** additional travel and accommodation expenses incurred to return them to **your home**, including the travel and accommodation expenses of an escort if agreed to by **Allianz Partners**.
- f) If, during the period of cover provided for **your journey**, **your travel companion** or a **relative** who is resident in New Zealand:
- dies unexpectedly;
 - is **injured** and because of the **injury** requires hospitalisation; or
 - becomes seriously ill and requires hospitalisation;

we will reimburse the **reasonable** additional cost of **your** early return to **your home**. **We** will only pay the cost of the fare class **you** had planned to travel at.

However, if the event causing **your** claim is due to the **relative's pre-existing medical condition**, **we** will reimburse **your** covered expenses up to the limit specified in *Part C - Tables of Benefits* provided that before **you** commenced **your journey** a **medical adviser** had not diagnosed the **relative** as being terminally ill.

- g) If during the period of cover provided for **your journey**, **you** return to **your home** because:

- a **relative** of **yours** dies unexpectedly or is hospitalised in New Zealand following a serious **injury** or a illness (except arising from a **pre-existing medical condition**); and
- it is possible for **your journey** to be resumed; and
- there is more than 14 consecutive days or 25%, whichever is the greater, remaining of the period of cover provided for **your journey**, as noted on **your** return **overseas travel ticket**; and
- **you** resume **your journey** within 30 consecutive days of **your** return to **your home**,

we will reimburse **you** for airfares for **you** to return to the place **you** were when **your journey** was interrupted.

However, if the event causing **your** claim is due to **your relative's pre-existing medical condition**, **we** will reimburse **your** covered expenses up to the limit specified in *Part C - Tables of Benefits* provided that before **you** commenced **your journey** a **medical adviser** had not diagnosed **your relative** as being terminally ill.

The most **we** will pay under this sub-section is up to the limit shown in *Part C - Tables of Benefits*.

- h) In addition, if during the period of cover provided a disruption to **your journey** arises from:
- **your** scheduled or connecting transport is cancelled, delayed, rescheduled or diverted because of a strike, riot, hijack, civil protest, weather, **natural disaster** or **accident** affecting **your** mode of transport;
 - **you** unknowingly break any quarantine rule;
 - **you** lose **your** passport, travel documents or **transaction cards** or they are stolen; or
 - **your home** being rendered uninhabitable by fire, explosion, earthquake or flood,

we will reimburse **your reasonable** additional travel and accommodation expenses.

If **you** did not have a return ticket booked to **your home** before the **injury, sickness or illness** occurred, **we** will reduce the amount of **your** claim by the price of the fare to **your home** from the place **you** planned to return to **your home** from. The fare will be at the same fare class as the one **you** left **your home** on.

Whenever claims are made by **you** under this section and section 2.1 *CANCELLATION* for cancelled services/facilities or alternative arrangements for the same or similar services/facilities, **we** will pay for the higher of the two amounts, not both.

3.1.2 WHAT WE EXCLUDE

To the extent permitted by law, **we** will not pay **your** claim:

- a) if **you** were aware, or a reasonable person in **your** circumstances would have been aware, of any reason, before **you** became eligible for the period of cover provided, that may cause **your journey** to be cancelled, disrupted or delayed;
- b) arising from a **pre-existing medical condition** of any person including **you**, **your travel companion** or a **relative** except:
- as provided in sub-sections 3.1.1 f) and 3.1.1 g).

- c) if **you** can claim **your** additional travel and accommodation expenses from anyone else;
- d) if caused by any service provider misappropriating **your** funds or failing to arrange or provide services for which **you** have paid;
- e) for cancellations, delays, rescheduling or diversions to **your** scheduled or connecting transport unless it is due to a strike, riot, hijack, civil protest, weather, **natural disaster** or **accident** affecting **your** mode of transport;
- f) if **your** claim arises directly or indirectly out of **you** operating a **rental vehicle** in violation of the rental agreement.

SECTION 3.2 TRAVEL DELAY EXPENSES

3.2.1 WHAT WE COVER

If a delay to **your journey**, for at least 6 consecutive hours, arises from circumstances outside **your** control during the period of cover provided, **we** will reimburse the cost of **your reasonable** additional meals and accommodation expenses.

We will pay up to the amount specified in *Part C - Table of Benefits* at the end of the initial 6 consecutive hour period.

3.2.2 WHAT WE EXCLUDE

To the extent permitted by law **we** will not pay if a delay to **your journey** arises:

- a) from an act or threat of terrorism; or
- b) because of the **insolvency** or financial collapse of a services provider or because of the **insolvency** or financial collapse of any company, organisation or person with whom they deal.

SECTION 3.3 ALTERNATIVE TRANSPORT

3.3.1 WHAT WE COVER

If during the period of cover provided for **your journey**, **your** scheduled transport is cancelled, delayed, shortened or diverted and that means **you** would not arrive at a **special event** on time, **we** will pay **your reasonable** additional travel expenses up to the amount specified in *Part C - Table of Benefits* to enable **you** to arrive on time.

3.3.2 WHAT WE EXCLUDE

We will not pay if **your** scheduled transport is cancelled, delayed, shortened or diverted:

- a) due to an act or threat of terrorism; or
- b) due to the **insolvency** or financial collapse of a services provider or due to the **insolvency** or financial collapse of any company, organisation or person with whom they deal.

SECTION 3.4 DOMESTIC PETS

3.4.1 WHAT WE COVER

If **your** return to New Zealand is delayed because of a covered event, including **your** scheduled transport back to New Zealand being delayed due to reasons beyond **your** control, the period of cover provided for **your journey** will automatically be extended for a period of 4 consecutive weeks. During this extended period **we** will pay any **reasonable** additional boarding fees for **your** domestic cats and dogs, so long as **you** provide documented evidence of the additional fees **you** incur.

SECTION 3.5 HIJACK

3.5.1 WHAT WE COVER

If whilst **you** are **overseas**, during the period of cover provided for **your journey**, control of the **conveyance you** are travelling in is hijacked and **you** are detained for more than 12 continuous hours due to the hijack, **we** will pay **you** the benefit specified in *Part C - Table of Benefits* for each 24 hour period **you** are detained.

3.5.2 WHAT WE EXCLUDE

To the extent permitted by law **we** will not pay any claim arising from an act or threat of terrorism.

SECTION 4.1 LUGGAGE

4.1.1 WHAT WE COVER

- a) If, during the period of cover provided for **your journey**, the following **covered items**:

- baggage, clothing and personal **valuables**;
- portable electrical equipment, laptop computers and associated equipment/accessories, binoculars, cameras and associated equipment/accessories;

are stolen, **accidentally** damaged or are permanently lost **we** will pay the lesser of:

- the repair cost;
- the replacement cost;
- the amount it would cost **us** to repair or replace the item(s) allowing for any trade discounts **we** are entitled to;
- the original purchase price; or
- the depreciated value after allowing for age, wear and tear.

We have the option to repair or replace the **covered items** or **valuables** instead of paying **you**.

Depreciation is calculated as follows:

Items less than 12 months old

For items that are less than 12 months old, no depreciation will be applied.

Items more than 12 months old

If an item is more than 12 months old we will apply

a minimum 20% depreciation per annum (from the date of purchase) to the lesser of the purchase price or current replacement price of the item. Depreciation may be measured by using the current second hand value of the lost or damaged item.

Items where the age of the item cannot be determined

If **you** cannot establish the purchase date of any item, **we** will apply a minimum of 50% depreciation, (which may be increased further based upon **our** assessment of the age of the item) to the lesser of the purchase price or current replacement price of the item.

The maximum amount **we** will pay for any item is:

- up to the item limit specified in *Part C - Table of Benefits* for personal computers, video recorders or cameras;
- up to the item limit specified in *Part C - Table of Benefits* for mobile phones (including Personal Digital Assistants and any items with phone capabilities); or
- up to the item limit specified in *Part C - Table of Benefits* for all other items.

A pair or related set of items, for example (but not limited to):

- a camera, lenses (attached or not), tripod and accessories;
- a matched or unmatched set of golf clubs, golf bag and buggy; or
- a matching pair of earrings,

are considered as only one item for the purpose of this cover, and the appropriate single item limit will be applied.

- b) **Covered items** specified in 4.1.1 a) that are left in a vehicle during the period of cover provided for **your journey** are only covered during daylight hours and must have been left in a **concealed storage compartment** of a locked vehicle, and in the event of theft forced entry must have been made. The most **we** will pay is up to the amount specified in *Part C - Table of Benefits* for each **covered item** stolen from a vehicle, and up to the total amount specified in *Part C - Table of Benefits* for all **covered items** stolen from a locked vehicle.
- c) No cover is provided for **valuables** left in a vehicle at any time or **valuables** checked in to be transported in the cargo hold of any aircraft, ship, train, tram or bus including any loss from the point of check in until collection by **you** from the baggage carousel or collection area at the end of **your** flight, voyage or **trip**. However, cover will be provided for loss theft or **accidental** damage to laptops, tablets and mobile/smartphones when (without prior notice) **you** are directed by the airline with whom **you** have a flight booking to place the laptop, tablet or mobile/ smartphone into **your** checked in baggage or overhead cabin locker for the duration of **your** flight.

CONDITIONS

If **you** make a claim, **you** must prove **your** ownership and the value of **your** belongings (e.g. receipt or valuation for jewellery).

You must report the loss, theft or misplacement of a **covered item** within 24 hours to the police or an office of the bus line, airline, shipping line or rail authority **you**

were travelling on when the loss, theft or misplacement occurred. **You** must provide **us** with evidence of making the report and who **you** reported the loss, theft or misplacement to.

If **you** are entitled to be reimbursed by the bus line, airline, shipping line or rail authority **you** were travelling on when the loss, theft, misplacement or damage occurred **we** will deduct the amount **you** are entitled to from any claim payable by **us**. However, if **you** are not reimbursed the full amount of **your** loss, **we** will pay the difference between the amount of **your** loss and what **you** were reimbursed, up to the limit of the cover provided by **us**.

4.1.2 WHAT WE EXCLUDE

To the extent permitted by law, **we** will not pay a claim in relation to **your covered items** (including **valuables**) if:

- a) the loss, theft or damage is to, or of, **covered items** left behind in any hotel or motel room after **you** have checked out, or items left behind in any aircraft, ship, train, tram, taxi or bus;
- b) the **covered item** was being sent unaccompanied by **you** or under a freight contract;
- c) the loss or damage arises from any process of cleaning, repair or alteration;
- d) the loss or damage arises from ordinary wear and tear, deterioration, atmospheric or weather conditions, insects, rodents or vermin;
- e) the **covered item** disappears in circumstances that cannot be explained to **our reasonable** satisfaction;
- f) **your** claim arises from a government authority confiscating, detaining or destroying anything;
- g) the **covered item** was left **unsupervised** in a **public place**;
- h) the **covered item** has an electrical or mechanical breakdown; or
- i) the **covered item** is fragile or brittle or is an electrical component and is broken or scratched (except scratches occurring to lenses or screens) unless the breakage or scratch was caused by theft, fire or an **accident** involving a vehicle in which **you** were travelling; or
- j) the loss or damage arises from scratches occurring to lenses or screens of **covered items**.

SECTION 4.2 TRAVEL DOCUMENTS, TRANSACTION CARDS & TRAVELLERS CHEQUES

4.2.1 WHAT WE COVER

If during the period of cover provided for **your journey**:

- a) any essential travel documents (including passports), **transaction cards** or travellers cheques are lost by **you**, stolen from **you** or destroyed, then **we** will pay the issuer's fees or the replacement costs (including communication costs) of the items lost, stolen or destroyed.
- b) **your transaction cards** or travellers cheques are lost or stolen, then **we** will pay for any loss resulting from the fraudulent use of the **transaction cards** or travellers cheques.

The most **we** will pay is up to the limit specified in *Part C - Table of Benefits*.

CONDITIONS

You must report the loss or theft within 24 hours to the police and, in the case of **transaction cards** or travellers cheques, to the issuing bank or company in accordance with the conditions under which the **transaction cards** or travellers cheques were issued.

You must prove that **you** made such report by providing **us** with a written acknowledgement from the entity **you** reported the loss or theft to.

We will not pay for any amounts covered by any guarantee given by the bank or issuing company to **you** as the holder of the **transaction cards** or travellers cheques;

4.2.2 WHAT WE EXCLUDE

To the extent permitted by law, **we** will not pay if **your** loss arises from **your** failure to comply with the recommended security guidelines for the use of travellers cheques or **transaction cards**.

SECTION 4.3 LUGGAGE DELAY

4.3.1 WHAT WE COVER

If during the period of cover provided for **your journey** any of **your covered items** are delayed, misdirected or misplaced by the carrier for more than 12 consecutive hours, and in **our** opinion it was necessary for **you** to purchase essential items of clothing or other personal items, **we** will reimburse **you** for the **reasonable** costs **you** incur, up to the amount specified in *Part C - Table of Benefits*.

CONDITIONS

You must provide written proof from the **carrier** who was responsible for **your covered items** that they were delayed, misdirected or misplaced.

We will deduct any amount **we** pay **you** under this section from any subsequent claim **you** make for lost **covered items** payable under *SECTION 4.1 LUGGAGE*.

If **you** are entitled to be reimbursed by the bus line, airline, shipping line or rail authority **you** were travelling on when the loss, theft, misplacement or damage occurred **we** will deduct the amount **you** are entitled to from any claim payable by **us**. However, if **you** are not reimbursed the full amount of **your** loss, **we** will pay the difference between the amount of **your** loss and what **you** were reimbursed, up to the limit of cover provided by **us**.

SECTION 5.1 RENTAL VEHICLE EXCESS

Cover is only provided under this section if **your rental vehicle** agreement specifies an amount that is payable in the event the **rental vehicle** is damaged or stolen while in **your** custody. This section does not cover items such as, but not limited to, tyres and/or windscreens, roof and underbody if they are not covered by the indemnity provided by the rental company or agency under the

rental vehicle agreement to which the amount payable applies.

The maximum amount **we** will pay under this section is the amount specified in **your rental vehicle** agreement up to the limit shown in *Part C - Table of Benefits - 5.1 Rental Vehicle Excess*.

5.1.1 WHAT WE COVER

If, during the period of cover provided for **your journey**, a **rental vehicle** **you** have rented from a rental company or agency is:

- involved in a motor vehicle **accident** while **you** are driving it; or
- damaged or stolen while in **your** custody,

then **we** will pay **you** the lesser of:

- the amount specified that **you** are liable to pay under **your rental vehicle** agreement; or
- property damage for which **you** are liable.

CONDITIONS

You must provide a copy of:

- **your rental vehicle** agreement;
- the incident report that was completed;
- repair account;
- an itemised list of the value of the damage; and
- written notice from the rental company or agency advising that **you** are liable to pay the specified **excess**, deductible or damage liability fee.

5.1.2 WHAT WE EXCLUDE

To the extent permitted by law, **we** will not pay if **your** claim arises directly or indirectly from, or is in any way connected with, or is for:

- a) **you** using the **rental vehicle** in breach of the rental agreement;
- b) **you** using the **rental vehicle** without a licence for the purpose that **you** were using it (such as but not limited to the carrying of passengers or freight); or
- c) administrative charges or fees of the rental company that are not a component of the amount payable specified in **your rental vehicle** agreement.

SECTION 6.1 PERSONAL LIABILITY

6.1.1 WHAT WE COVER

If **you** become legally liable to pay compensation for:

- death or bodily **injury**; or
- physical loss of, or damage to property,

as a result of an **accident**, or a series of **accidents** arising out of the one event, that happens during the period of cover provided for **your journey**, then **we** will cover **you** up to the limit shown in *Part C - Table of Benefits - 6.1 Personal Liability*, for:

- the compensation (including **legal costs**) awarded against **you**; and
- any **reasonable legal costs** incurred by **you** for settling or defending a claim made against **you**,

providing **you** have approval in writing from **us** before incurring these costs.

CONDITIONS

We must be told as soon as **you** or **your** personal representatives are, or a reasonable person in **your** circumstances would have been, aware of a possible prosecution, inquest, fatality, **accident** or incident which might lead to a claim against **you**.

You must not pay or promise to pay, settle with, admit or deny liability to anyone who makes a claim against **you** without **our** written consent.

6.1.2 WHAT WE EXCLUDE

To the extent permitted by law, **we** will not pay any amount **you** become legally liable to pay if the liability arises directly or indirectly from, or is in any way connected with, or is for:

- a) bodily **injury** to **you**, **your travel companion** or to a **relative** or employee of any of **you**;
- b) loss of or damage to property belonging to, or in the care, custody or control of **you**, **your travel companion**, a **relative** or an employee of any of **you** (unless the property is a residence and **you** occupy it during the period of cover provided for **your journey** as a tenant or lessee, or temporary guest);
- c) **your** ownership, custody, control or use of any firearm or weapon, aerial device, watercraft or motorised vehicle;
- d) **your** conduct of, or employment in any business, profession, trade or occupation;
- e) any loss, damage or expenses which are covered or should have been covered under a statutory or compulsory insurance policy, statutory or compulsory insurance or compensation scheme or fund, or under Workers Compensation legislation, an industrial award or agreement, or Accident Compensation legislation;
- f) any fine or penalty, or aggravated, punitive, exemplary or liquidated damages;
- g) illness, **sickness** or disease that is transmitted by **you**;
- h) any relief or recovery from **you** other than monetary amounts;
 - i) a contract that imposes on **you** a liability which **you** would not otherwise have;
 - j) assault and/or battery committed by **you** or at **your** direction;
 - k) any act intended to cause bodily **injury**, property damage or liability done by **you** or any person acting with **your** knowledge, connivance or consent.

Transit Accident Insurance

This cover provides certain **accidental** death and **injury** benefits for eligible **cardholders**, their **spouses** and **dependants** who are travelling with the **cardholder**, who sustain an **injury** while riding as a passenger in (not as a pilot, driver or crew member), or boarding or alighting a **conveyance**.

WHAT WE COVER

If, during an **overseas trip**; or

- a) while boarding or alighting (being when **you** physically

get on or off) a **conveyance** at any airport, coach depot, railway station or dock during **your overseas trip**; or

- b) while travelling as a passenger in a **conveyance** directly to or from any airport, coach depot, railway station, or dock immediately before or after **your** scheduled **overseas trip**,

you suffer an **accident** that causes an **injury** listed in *Part C - Table of Benefits* within 12 consecutive months of the **accident**, **we** will pay **you** the Benefit Amount specified for the **injury** listed in *Part C - Table of Benefits*, that **you** suffered.

In addition, if during an **overseas trip**:

- a) **you** are unavoidably exposed to the elements and sustain an **injury** due to an **accident** which results in the disappearance, sinking or wrecking of the **conveyance** on which **you** were travelling; or
- b) **you** disappear due to an **accident** which results in the disappearance, sinking or wrecking of the **conveyance** on which **you** were travelling and **your** body has not been found within 12 consecutive months after the date of such **accident**, it will be presumed, subject to there being no evidence to the contrary, that **you** died,

we will pay the applicable benefit amount listed in *Part C - Table of Benefits* to **you**, or to **your** estate in the case of **your** death.

If **you** suffer more than one **injury** as a result of the **accident** **we** will pay **you** no more than the specified amount for the most serious **injury** listed in *Part C - Table of Benefits* that **you** suffered.

WHAT WE EXCLUDE

To the extent permitted by law **we** will not pay for any **injury** that results directly or indirectly from:

- a) any act of terrorism;
- b) **your** intentional self harm or **your** suicide or **your** attempted suicide; or
- c) any illegal act committed by **you** or any person acting on **your** behalf;
- d) **your** participation as a crew member or pilot of any **conveyance**.

AGGREGATE LIMIT OF LIABILITY

The policy contains an aggregate (maximum) limit of liability for claims from all eligible **cardholders**, **spouses** and/or **dependants** arising from the one event.

The most **we** will pay in claims that result from one incident is \$775,000 regardless of the number of persons **injured** in the incident.

This means that if as a result of one incident a number of **cardholders**, **spouses** or **dependants** were **injured**, **We** would pay each on a proportional basis (using *Part C - Table of Benefits*) up to a total of \$775,000.

Claims Procedures

Please do not contact **HSBC** in the event of a claim.

First check that **you** are covered by reading the appropriate section in this policy wording and *Part D - General Exclusions* to see exactly what is, and is not covered, noting particularly any conditions, limitations and exclusions.

How to make a claim

You must give **Allianz Partners** notice of **your** claim as soon as possible.

You can lodge **your** travel claim online at:
www.claimmanager.co.nz

You will need to include the first 6 digits of **your HSBC Card**.

If **you** require any assistance regarding the claims procedures please call 0800 401 079 (between 8.30am - 5pm New Zealand time, Monday to Friday).

If there is a delay in claim notification, or **you** do not provide sufficient detail for **Allianz Partners** to consider **your** claim, **we** can reduce any claim payable by the amount of prejudice **we** have suffered because of the delay.

You must give any information **Allianz Partners** reasonably asks for to support **your** claim at **your** expense, such as but not limited to police reports, valuations, medical reports, original receipts or proof of purchase and ownership. If required **Allianz Partners** may ask **you** to provide them with translations into English of any such documents at **your** cost to enable their consideration of **your** claim.

You must co-operate at all times in relation to providing supporting evidence and such other information that may reasonably be required.

- a) For loss or theft of **your covered items** or **valuables**, report it immediately to the police and obtain a written notice of **your** report. **You** must do this within 24 hours of learning of the theft, loss or damage and the report must list and describe the missing or damaged **covered items**.
- b) For damage or misplacement of **your covered items** or **valuables**, caused by the airline or any other operator or accommodation provider, report the damage or misplacement to an appropriate official and obtain a written report, including any offer of settlement that they may make.
- c) Submit full details of any claim in writing, or online within 30 days of **your** return **home**.

Claims are payable in New Zealand dollars

We will pay all claims in New Zealand dollars. **We** will pay **you** unless **you** tell **us** to pay someone else. The rate of currency exchange that will apply is the rate at the time **you** incurred the expense. Payment will be made by direct credit to a bank account nominated by **you**.

You must not admit fault or liability

You must not admit that **you** are at fault, for any **accident**, incident or event causing a claim, and **you** must not offer or promise to pay any money, or become involved in legal action, without the approval of **Allianz Partners**.

Subrogation - You must assist us with your claim

If **we** have a claim against someone in relation to the money **we** have to pay or **we** have paid, **you** must do everything **you** can to help **us** do that in legal proceedings. If **you** are aware of any third party that **you** or **we** may recover money from, **you** must inform **us** of such third party.

When making a claim **you** must advise **us** of any details of any other insurance under which **you** are entitled to claim.

Recovery

We will apply any money **we** recover from someone else under a right of subrogation in the following order:

1. To **us**, **our** costs (administration and legal) arising from the recovery.
2. To **us**, an amount equal to the amount that **we** paid to **you** under **your policy**.
3. To **you**, **your** uninsured loss (less **your excess**).
4. To **you**, **your excess**.

Once **we** pay **your** total loss **we** will keep all money left over.

If **we** have paid **your** total loss and **you** receive a payment from someone else for that loss or damage, **you** must pay **us** the amount of that payment up to the amount of the claim **we** paid **you**.

If **we** pay **you** for lost or damaged property and **you** later recover the property or it is replaced by a third party, **you** must pay **us** the amount of the claim **we** paid **you**.

How GST may affect your claim

If **you** are entitled to claim an input tax credit in respect of a cost for which a claim is made, or would be entitled to an input tax credit if **you** were to incur the relevant cost (i.e. in replacing a lost or stolen item), the amount **we** would otherwise pay will be reduced by the amount of that input tax credit.

Fraud

When making a claim **you** have a responsibility to assist **us** and to act in an honest and truthful way.

If any claim is fraudulent in any way or if **you** or anyone acting on **your** behalf uses fraudulent means to make a claim on the cover described in this policy wording, then no payment will be made in regard to the claim.

Also **HSBC** will be informed of the situation and **you** may no longer be eligible for the cover described in this policy wording.

Dispute Resolution Process

If **you** have a complaint or dispute in relation to this insurance, or the services of **Allianz Partners** or its representatives, please call **us** on 0800 401 079 or put the complaint in writing and send it to The Dispute Resolution Department, PO Box 33 -313, Takapuna, Auckland 0740, New Zealand, or email **your** complaint to DisputeResolution@allianz-assistance.co.nz.

We will attempt to resolve the matter in accordance with **our** Internal Dispute Resolution procedure. To obtain a copy of this please contact **us**.

We are registered by law with an independent, external dispute resolution scheme. To obtain a copy of **our** External Dispute Resolution process, please contact **us**.

If **your** complaint or dispute is not satisfactorily resolved, **we** will provide **you** with information on **our** External Dispute Resolution provider.

Fair Insurance Code

Hollard is a member of the Insurance Council of New Zealand and adheres to the Fair Insurance Code, which provides **you** with assurance that **we** have high standards of service to **our** customers. A copy of the Fair Insurance Code is available from the Insurance Council of New Zealand website: www.icnz.org.nz/fair-insurance-code.



The Hongkong and Shanghai Banking Corporation Limited, acting through its New Zealand branch