

PREMIER CORPORATE TRAVEL POLICY SCHEDULE

Policy Number	300000000
Insured	NEW ZEALAND POLICE – SHORT TERM TRAVEL
Broker	Marsh Ltd P O Box 699 Wellington
Period of Insurance	From 01/03/2020 (at 4:00pm) to 01/03/2021 (at 4:00pm) including any subsequent period for which we offer renewal of this policy.
Insured Person (s) / Categories	All person who come within the description of Insured Person in the policy Schedule and who are nominated by the Insured for insurance under this policy.
Scope of Cover	Cover under this policy applies for Sections 1, 2, 3, 4, 5, 6, 7, 8, 9, 10, 11 and 12 to all insured persons whilst on a journey (as defined).
Journey Definition	Journey means overseas travel in connection with the business of the insured, including associated, private, personal and family travel outside your country of usual residence, which starts from the time of leaving your home or normal place of business (whichever is left last) and continues until arrival back at your home or normal place of business (whichever is reached first).
Policy Wording	Allianz Partners – Premier Corporate Travel Wording 2020
Trip Duration	One hundred and eighty (180) days maximum.

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Schedule of Benefits

BENEFITS		SUM INSURED	EXCESS
Section 1 – Personal Accident and Sickness			
Part A	Lump sum benefits – Event 1 – 19	\$250,000	Nil
	Children under 16 years old – Event 1	\$10,000	Nil
	Children under 16 years old – Event 2 – 19	\$250,000	Nil
	Surgical benefits – injury	\$5,000	Nil
Part B	Weekly benefits – injury	\$2,000	14 Days
	% of salary	100.00	N/A
	Benefit period	156 Weeks	N/A
Part C	Weekly benefits – sickness	Not insured	N/A
	% of salary	100.00	N/A
	Benefit period	N/A	N/A
	Surgical benefits – sickness	\$5,000	Nil
Part D	Lump sum – broken or fractured bones	\$5,000	Nil
Part E	Loss of teeth or dental procedures – maximum \$250 per tooth	\$10,000	Nil
Part F	Rehabilitation expenses – maximum 6 months	\$500 per month	Nil
Part G	Loss of enjoyment of life	\$10,000	Nil
Part H	Dependent child benefit – \$5,000 per child	\$10,000 any one family	Nil
Part I	Partner accidental death	\$25,000	Nil
Part J	Independent financial advice	\$3,000	Nil
Part K	Corporate image protection	\$15,000	Nil
Part L	Partner retraining benefit	\$10,000	Nil
Part M	Premature birth/miscarriage benefit	\$10,000	Nil
Section 2 – Kidnap, Extortion/Ransom			
	Kidnap, extortion/ransom	\$500,000	Nil
Section 3 – Hijack and Detention			
	Daily benefit – maximum sixty (60) days	\$500 per day	Nil
	Legal costs	\$50,000	Nil
Section 4 – Medical and Additional Expenses			
	Medical and additional expenses	Unlimited	Nil
	Additional business expenses	\$2,500	Nil
	Trauma counselling	\$5,000	Nil
	Continuous worldwide bed confinement – maximum 25 days	\$200 per day	Nil
Section 5 – Allianz Global Assistance Emergency Assistance			
	Allianz Global Assistance Emergency Assistance	Included	N/A
Section 6 – Loss of Deposits, Cancellation and Travel Disruption Expenses			
	Loss of deposits/cancellation	Unlimited	Nil
	Curtailment expenses	Unlimited	Nil
	AIDS/HIV	Unlimited	Nil
	Frequent flyer points	\$15,000	Nil
	Alternative route	\$10,000	Nil
	Volunteer services return home	Not Insured	Nil
	Journey alteration	Unlimited	Nil
	High and extreme risk warnings	Unlimited	Nil
	Pre-existing conditions cover for non-travelling relatives diagnosed prior to commencement of journey	\$1,500	Nil

BENEFITS		SUM INSURED	EXCESS
Section 7 – Baggage, Business Property, Electronic Equipment and Money/Travel Documents			
	Baggage and business property (maximum)	\$25,000	Nil
	- Limit per one item	\$20,000	Nil
	- Electronic equipment	\$10,000	\$250
	- Money/travel documents	\$5,000	Nil
	- Baggage mislaid	\$5,000	Nil
	- Coins and bank notes	\$5,000	Nil
	- Tools and Traveller's samples (courier costs)	\$20,000	Nil
	- Home burglary excess benefit	\$500	Nil
	- Identity theft extension	\$15,000	Nil
Section 8 – Alternative Employee/Resumption of Assignment Expenses			
	Alternative employee expenses or resumption of assignment expenses	\$20,000	Nil
Section 9 – Personal Liability			
	Personal liability	\$5,000,000	Nil
	Court attendance benefit (max \$100 per day)	\$1,000	Nil
Section 10 – Rental Vehicle Excess			
	Rental vehicle excess	\$6,000	Nil
	Personal motor vehicle excess	\$2,000	Nil
	Personal vehicle hire		
	- Per week	\$500	Nil
	- Maximum	\$2,500	Nil
Section 11 – Political and Natural Disaster Evacuation			
	Political and Natural Disaster Evacuation	\$20,000	Nil
	Search and Rescue Expenses	\$20,000	Nil
	Aggregate Limit – any one period of insurance	\$100,000	Nil
Section 12 – Death By Natural Causes			
	Death By Natural Causes	\$50,000	Nil
Aggregate Limit of Liability			
	a) Any one period of insurance	\$2,500,000	
	b) Non-scheduled aircraft	\$1,000,000	
	c) Automatic conference cover (conference less than 8 consecutive days)	\$4,000,000	

The following additional clauses apply:

Section 6

Cover is extended to include pre-existing conditions for non-travelling relatives that have been diagnosed prior to the commencement of a journey applies, subject to the limit and excess shown in the schedule.

Section 13 – Difference in Conditions and Difference in Limits

Extent of Cover

To the extent that under your previous corporate travel insurance policy - AGA Premier Corporate Travel Insurance 2017 a benefit existed which does not exist under this policy or was a larger benefit than the similar benefit which exists under this policy (the difference in conditions benefit), We will pay You the amount that represents the difference in conditions benefit as if that benefit existed under this policy, subject to the conditions and limitations below.

Conditions and Limitations

We only agree for this section to apply to this policy if:

- Our previous corporate travel policy lapsed on the same date as this insurance policy became effective; and
- We receive from You, prior to cover under this policy becoming effective, a complete copy of your previous policy including all relevant terms and conditions, endorsements, schedules and sums insured; and
- We agree to include Section 13 as a section of cover under this policy; and
- The agreement to include this Section 13 is recorded in the Schedule of Benefits of this policy.

Any difference in conditions benefit that may be payable under this Section 13 of this policy is otherwise subject to the terms, conditions and limitations that applied under your previous policy.

This is a difference in conditions section and nothing in this section suggests that where there are similar benefits under both your previous policy and this policy We will pay both benefits. We will merely pay the benefit under this policy plus the difference between the benefit amount payable under this policy and any larger amount that existed for the similar benefit under your previous policy (i.e. the difference in conditions).



Signed: A Tarr

For and on behalf of AWP Services New Zealand Limited on March 23, 2020

This insurance is issued and managed by AWP Services New Zealand Limited trading as Allianz Partners and underwritten by The Hollard Insurance Company Pty Ltd ABN 78 090 584 473 (Incorporated in Australia). You should consider the policy wording before making any decisions about your insurance policy.

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- (Excellent) issued by A.M.Best Company Inc.

The rating scale is:

A++,A+ (Superior)	C, C- (Weak)	S (Suspended)
A, A- (Excellent)	D (Poor)	
B++, B+ (Good)	E (Under Regulatory Supervision)	
C++, C+ (Marginal)	F (In Liquidation)	

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

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.

EMERGENCY ASSISTANCE



24 hours a day, 365 days a year Emergency Global Assistance

Call (costs reimbursed):	+64 9 486 9025
Within NZ:	0800 000 638
Policy Number:	300000007
Policy Name:	NZ Police – Short Term Travel
Policy Type:	Premier Corporate Travel

What Allianz Partners provides:

- Emergency travel assistance.
- Emergency medical evacuation.
- Payment of evacuation expenses, including necessary expenses incurred for qualified medical staff to accompany an insured person.
- Medically supervised repatriation.
- Repatriation, which will be organised by Allianz Partners by the most appropriate method, including, if necessary, the use of air services.
- Assistance in replacing a lost or stolen passport.
- Legal assistance.
- Payment of other emergency assistance expenses.

Travel Mobile Application:

Everything you need at your fingertips

Why download the app?

- Have access to your policy wording and information.
- Easily access emergency contact numbers.
- View travel advisories.

To log in, all you need is:

- Your Policy Number 300000007
- Your Pin Number 460187

Access the app in the [APP STORE](#) or [GOOGLE PLAY](#) and search for Allianz Partners.

