



House of Travel

BUSINESS & CORPORATE LEISURE TRAVEL INSURANCE POLICY

Table of Contents

SCHEDULE OF BENEFITS.....	2
YOUR DUTY OF DISCLOSURE	3
TYPE OF TRAVEL.....	3
SECTION 1 - PERSONAL ACCIDENT & SICKNESS	4
SECTION 2 - KIDNAP & RANSOM COVER	6
SECTION 3 - HIJACK & DETENTION.....	8
SECTION 4 - MEDICAL & ADDITIONAL EXPENSES AND CANCELLATION & CURTAILMENT EXPENSES.....	9
SECTION 5 - ACE ASSISTANCE.....	10
SECTION 6 - LOSS OF DEPOSITS	10
SECTION 7 - BAGGAGE, BUSINESS PROPERTY, ELECTRONIC EQUIPMENT AND MONEY/TRAVEL DOCUMENTS.....	12
SECTION 8 - ALTERNATIVE EMPLOYEE / RESUMPTION OF TRAVEL EXPENSES	14
SECTION 9 - PERSONAL LIABILITY.....	14
SECTION 10 - COLLISION DAMAGE AND THEFT WAIVER.....	16
GENERAL EXCLUSIONS.....	16
GENERAL CONDITIONS	18
GENERAL DEFINITIONS.....	20



SCHEDULE OF BENEFITS

Benefits – Standard Limits Per Person Per Journey	The maximum amount payable each traveller		
	INTERNATIONAL TRAVEL	DOMESTIC TRAVEL	EXCESS TRAVEL
SECTION 1 - PERSONAL ACCIDENT & LOSS OF INCOME			
Part A Lump Sum Benefit	\$100,000	\$100,000	Nil
Part B Loss of Income Benefit Injury (per month, business travellers only)	\$2,500	N/A	30 Days
Part C Loss of Income Benefit Sickness (per month, business travellers only)	\$2,500	N/A	30 Days
SECTION 2 – KIDNAP AND RANSOM			
Kidnap and Ransom	\$250,000	N/A	Nil
SECTION 3 – HIJACKING AND LEGAL COSTS			
Hijacking and Detention	\$12,000	N/A	Nil
Legal Costs	\$10,000		Nil
SECTION 4 – MEDICAL & ADDITIONAL EXPENSES			
Overseas Medical Expenses	Unlimited	N/A	\$100
Ongoing Medical Expenses	\$5,000		
Escort Costs	Reasonable Costs		
Medical Interruption Repatriation	Unlimited		
Burial Costs	Reasonable Costs		
Continuous Worldwide Bed Confinement	\$5,000		
CANCELLATION COSTS			
Cancellation of Bookings	Unlimited	N/A	\$100
DISRUPTED TRAVEL COSTS			
Delayed Departure	Reasonable additional costs		\$100
Alternative Route	Reasonable additional costs		
Early Return Home	Reasonable additional costs		
Disrupted Journey	Reasonable additional costs		
SECTION 5 – ACE ASSISTANCE			
24 Hour Worldwide Assistance			
SECTION 6 – LOSS OF DEPOSITS			
Loss of Deposits	\$20,000	N/A	\$100
SECTION 7 – BAGGAGE			
Lost or Damaged Personal Effects	\$20,000	\$5,000	\$100
Limit any one item – Corporate Leisure Travel	\$3,000		
Limit any one item – Business Travel	\$5,000		
Limit any one item – Business Travel Electronic Equipment	\$10,000		
Money	\$2,000		
Deprivation of Baggage	\$1,000		
Note the excess increases for claims for electronic equipment to 10% of the value of the claim to a maximum of \$1,000			
SECTION 8 – ALTERNATIVE EMPLOYEE/RESUMPTION OF TRAVEL			
Alternative Employee/Resumption of Travel	\$10,000	N/A	\$100
SECTION 9 – PERSONAL LIABILITY			
Legal Liability (Including Legal Costs)	\$2,500,000	N/A	\$100
SECTION 10 – RENTAL VEHICLE EXCESS			
Rental Vehicle Excess	\$3,000	\$3,000	\$100



This Policy provides for the payment of benefits in connection with a Journey undertaken or to be undertaken by an Insured Person. Please read it carefully to make sure that You understand its provisions. If You require any information, please contact Your local ACE office. All cover is subject to the payment of premium and the terms, conditions and exclusions of the Policy.

Definitions appear at the end of each section and at the end of this Policy Wording.

YOUR DUTY OF DISCLOSURE

Before You enter into a contract of insurance with an insurer, You have a duty to disclose to the insurer every matter that you know, or could reasonably be expected to know, is material to the insurer's decision whether to accept the risk of the insurance and, if so, on what terms.

You have the same duty to disclose those matters to the insurer before You renew, extend, vary or reinstate a contract of general insurance.

You are to give Us notice in writing as soon as possible of every change materially varying any of the facts or circumstances existing at the commencement of this insurance.

Your duty, however, does not require disclosure of a matter:

- that diminishes the risk to be undertaken by the insurer;
- that is common knowledge;
- that Your insurer know or, in the ordinary course of his/her business, ought to know;
- as to which compliance with Your duty is waived by the insurer.

Who needs to tell Us

You must answer Our questions in this way for You and for anyone else whom You want to be covered by the Policy.

Non-Disclosure

If you fail to comply with Your duty of disclosure, the insurer may be entitled to reduce their liability under the contract in respect of a claim or may cancel the contract.

If Your non-disclosure is fraudulent, the insurer may also have the option of avoiding the contract from its beginning.

TYPE OF TRAVEL

Business Travel

Where the type of travel stated in the Certificate of Insurance is Business you are covered for all Sections of this Policy.

Corporate Leisure Travel

Where the type of travel stated in the Certificate of Insurance is Corporate Leisure you are covered for all Sections of this Policy other than Parts B and C of Section 1 Personal Accident and Sickness.



ace asia pacific

Domestic Travel

Where the type of travel stated in the Certificate of Insurance is Domestic you are covered for the following Sections:

- Section 1 Personal Accident and Sickness Part A only;
- Section 7 Baggage, Business Property, Electronic Equipment and Money / Travel Documents;
- Section 10 Collision Damage and Theft Waiver

There is no cover available for Pre-Existing Medical Conditions and it is a condition of this Policy that You seek public health treatment where such treatment is available.

Wherever the words New Zealand appear in this Policy Wording We will interpret this to mean Your usual place of residence.

One Way Travel

Where the type of travel stated in the Certificate of Insurance is One Way You are covered for the following Sections:

- Section 2 Kidnap & Ransom Cover;
- Section 3 Hijack & Detention;
- Section 4 Medical & Additional Expenses and Cancellation & Curtailment Expenses;
- Section 5 Ace Assistance;
- Section 6 Loss of Deposits;
- Section 7 Baggage, Business Property, Electronic Equipment and Money / Travel Documents;
- Section 9 Personal Liability.

There is no cover available for Pre-Existing Medical Conditions.

SECTION 1 - PERSONAL ACCIDENT & SICKNESS

Personal Accident

If during the Period of Insurance and whilst on a Journey, an Insured Person suffers from an Event described in Parts A, B, or C of the following Table of Events as result of an Injury, We will pay the corresponding benefit for that Event set out in the Table of Events, provided an amount is shown for that Event on the Schedule of Benefits against Section 1, Parts A, B or C.

Sickness

If during the Period of Insurance and whilst on a Journey, an Insured Person suffers from an Event described in Part C of the following Table of Events as a result of a Sickness, We will pay the corresponding benefit for that Event set out in the Table of Events, provided an amount is shown for that Event on the Schedule of Benefits against Section 1, Part C.

Table of Events

Part A Lump Sum Benefits

Following Injury resulting in accidental death within twelve (12) months of the date of the Injury We will pay the amount shown on the Schedule of Benefits against Section 1 Part A – Lump Sum Benefits for each Insured Person.

Part B - Monthly Benefits – Injury (Business Travel only)

Following Injury resulting in Temporary Total Disablement within twelve (12) months of the date of the Injury We will pay the weekly benefit shown on the Schedule of Benefits against Section 1, Part



ace asia pacific

B – Weekly Benefits – Injury during such disablement but not exceeding the Earnings of the Insured Person.

Part C - Monthly Benefits – Sickness (Business Travel only)

Following Sickness resulting in Temporary Total Disablement within twelve (12) months of the date of the first manifestation of the Sickness We will pay the weekly benefit shown on the Schedule of Benefits against Section 1, Part C – Weekly Benefits – Sickness during such disablement, but not exceeding the Earnings of the Insured Person.

Exposure

If during the Period of Insurance and whilst on a Journey, an Insured Person is exposed to the elements as a result of an accident and within twelve (12) months of the accident they suffer from any of the Events as a direct result of that exposure, they will be deemed for the purpose of this Policy to have suffered an Injury on the date of the accident.

Disappearance

If during the Period of Insurance and whilst on a Journey, an Insured Person disappears following the disappearance, sinking or wrecking of a conveyance in which they were travelling and their body has not been found within twelve (12) months after the date of that disappearance, they will be deemed to have died as a result of an Injury at the time of the disappearance, sinking or wrecking of the conveyance. If the benefit for Part A Lump Sum Benefits in the Table of Events is payable because of a Disappearance, We will only pay if the legal representatives of the Insured Person's estate give Us a signed undertaking that these amounts will be repaid to Us, if it is later found that the Insured Person did not die or did not die as a result of an Injury.

Hijack, Riot, Strike Civil Commotion

For the purpose of this Section General Exclusion 3 shall not apply to an Injury sustained as a result of Hijack (as defined in Section 3) riot, strike or civil commotion.

Definitions

Total Disablement: the inability of the Insured person to engage in or attend to any occupation or business.

Temporary Total Disablement: the temporary inability of the Insured Person to engage in their usual occupation or business duties, while they are under the regular care of and acting in accordance with the instructions or advice of a Doctor.

Conditions

1. Benefits shall not be payable:
 - (a) for Parts B & C in excess of a total period of 6 months in respect of any one Injury or Sickness, unless otherwise stated on the Schedule of Benefits against Section 1;
 - (b) for Parts B & C during the Excess Period stated in the Schedule of Benefits, calculated from the commencement of the Injury or Sickness and in an amount which exceeds the percentage of Earnings stated in the Schedule of Benefits against Section 1;
 - (c) unless the Insured Person, as soon as possible after the happening of any Injury or the manifestation of any Sickness giving rise to a claim under this Policy, procures and follows proper medical advice from a Doctor;
 - (d) for more than one claim under Parts B or C that occur for the same period of time;
 - (e) for One Way Travel.
2. The amount of any benefit payable for Temporary Total Disablement will be reduced by the amount of any periodic compensation benefits payable under any scheme and the amount of



ace asia pacific

any sick pay entitlement or disability entitlement so that the total amount of any such benefit or entitlement and benefits payable under this Policy shall not exceed the percentage of Earnings of the Insured Person stated in the Schedule of Benefits.

3. If as a result of Injury or Sickness, benefits become payable under Parts B or C of the Table of Events and while this Policy is in force, the Insured Person suffers a recurrence of Temporary Total Disablement from the same or a related cause or causes, the subsequent period of disablement will be deemed a continuation of the prior period.
4. Parts B & C monthly benefits shall be payable monthly in arrears. Disability for a period of less than one week shall be paid for at the rate of one-seventh (1/7th) of the weekly benefit for each day during which disability continues.
5. All benefits shall be payable to You or such person or persons and in such proportions as You shall nominate.
6. The benefit payable in respect of an Insured Person under sixteen (16) years of age for Part A in the Table of Events (Accidental Death) will be \$10,000 unless otherwise stated in the Schedule of Benefits.

Aggregate Limit of Liability

- (a) Except as stated below, Our total liability for all claims arising under this Section during any one Period of Insurance shall not exceed \$1,000,000.
- (b) Our total liability for all claims arising under this Section during any one Period of Insurance relating directly to air travel in aircraft whose flights are not conducted in accordance with fixed flying schedules, over specific air routes, to and from fixed terminals, shall not exceed \$500,000.
- (c) In the event that claims are made under this Section which exceed the above Aggregate Limits of Liability, We shall reduce the payments made with respect to each Insured Person in such manner as We may determine. Any determination as to the amount payable in these circumstances shall be made at Our entire discretion and shall not be the subject of any challenge of any kind.

SECTION 2 - KIDNAP & RANSOM COVER

Extent Of Cover

If during the Period of Insurance and whilst on a Journey, an Insured Person is Kidnapped or allegedly Kidnapped, We will reimburse You for Ransom Monies paid up to the amount shown on the Schedule of Benefits against Section 2.

We will also pay You for:

- (a) loss due to destruction, disappearance, seizure or usurpation of Ransom Monies while being delivered to a person demanding those monies by anyone who is authorised by You or an Insured Person to have custody thereof, provided however, that the Kidnap which gave rise to the delivery is insured hereunder; and
- (b) the amount paid by You for Expenses resulting directly from a Kidnap occurring during the Period of Insurance; and
- (c) reasonable costs of retaining independent security consultants for the exclusive function of investigating the Kidnap, negotiating the release of the Insured Person, paying any ransom or recovery of the Insured Person provided that We have given Our prior written consent to the use of such consultants.
- (d) The payments in paragraphs 1, 2 and 3 above shall be inclusive of and not in addition to, the amount shown on the Schedule of Benefits against Section 2.



ace asia pacific

Legal Costs Extension

In the event of an Insured Person incurring their own legal costs as a result of being Detained, We will reimburse the Insured Person such legal costs up to the maximum amount shown on the Schedule of Benefits against Section 3.

Definitions

Ransom Monies: a consideration paid for the return of a Kidnap victim or consideration paid to terminate or end a Kidnap, to a person believed to be responsible for the Kidnap or and includes but is not limited to cash, securities, marketable goods or services, property or monetary instruments.

Kidnap: the illegal abduction and holding hostage of one or more Insured Person for the purpose of demanding Ransom Monies as a condition of release. A Kidnap in which more than one Insured Person is abducted shall be considered a single Kidnap.

Expenses: any of the following:

1. Reasonable payment made by You to a person providing information which leads to the arrest of the individuals responsible for a Kidnap insured hereunder;
2. Reasonable and customary loan costs incurred by You from a financial institution providing money to be used for payment of Ransom Monies;
3. Reasonable and customary travel and accommodation costs incurred by You or an Insured Person as a result of a Kidnap;
4. Employee Earnings paid by You to an Insured Person or on behalf of an Insured Person who is the victim of a Kidnap for up to:
 - (a) thirty (30) days after the release of the Insured Person from a Kidnap;
 - (b) discovery of the death of the Insured Person; or
 - (c) one hundred and twenty (120) days after You receive the last credible evidence that the Insured Person is still alive; or
 - (d) sixty (60) months from the date of the Kidnap, if the victim has not been released.
5. Payments made by You for a temporary replacement employee hired to perform the duties of a Kidnap victim for the duration of a Kidnap and upon release, for a further thirty (30) day period but does not include payments made more than sixty (60) months from the date of the Kidnap;
6. Personal financial loss suffered by the Insured Person(s);
7. Travel costs of a Kidnap victim to join their immediate family upon their release and the travel costs of an employee to replace the Kidnap victim. Travel costs will be at economy fare and will be applied once per Insured Person and replacement person;
8. Reasonable and customary fees and expenses of a qualified interpreter assisting You or an Insured Person in the event of a Kidnap; and
9. Any other reasonable and customary expenses incurred by You with Our prior approval in resolving a Kidnap insured hereunder.

Domestic Travel

There is no cover under this Section for Domestic Travel.

Conditions

You and each and every Insured Person will make a reasonable effort not to disclose the existence of this insurance.



ace asia pacific

Exclusions

We shall not be liable for:

1. any loss resulting from the surrender of money or property as the result of a face-to-face encounter involving the use or threat of force or violence unless such monies or property are Ransom Monies being stored or transported for the purpose of paying a Kidnap demand.
2. Any Ransom Monies paid if You or any Insured Person(s) have had:
 - (a) insurance covering Kidnap or Ransom either declined in the past and/or cancelled or issued with restricted cover;
 - (b) a kidnap demand made against You or the Insured Person, or any Insured Person(s) having been kidnapped, or any attempt at kidnap has been made against You or an Insured Person prior to effecting this insurance.
3. The payment of any monies with respect to any Kidnapping occurring in Mexico or any country located in Central or South America, or in any Nation-State where the United Nations armed forces are present.
4. any fraudulent or dishonest act committed by You, an Insured Person or any person You authorise to have custody of Ransom Monies.

SECTION 3 - HIJACK & DETENTION

Hijack

If during the Period of Insurance and whilst on a Journey, an Insured Person is forcibly Detained for more than twelve (12) hours as a direct result of a Hijack, We will pay You the daily amount shown on the Schedule of Benefits against Section 3, for every day of continued Detention up to the maximum amount shown on the Schedule of Benefitse against Section 3.

Detention

If during the Period of Insurance and whilst on a Journey, an Insured Person is Detained, by any Government, State or other lawful authority for any reason (other than specified below), We will pay the daily amount shown on the Schedule of Benefits against Section 3, for every day of Detention up to sixty (60) days.

Domestic Travel

There is no cover under this Section for Domestic Travel.

Definitions

Hijack: the seizing of control of a Conveyance on which the Insured Person is a passenger.

Conveyance:

- (a) any bus, coach, ferry, helicopter, hovercraft, hydrofoil, ship, taxi, tram, monorail or train, provided and operated by a carrier duly licensed for the regular transportation of fare-paying passengers; and
- (b) any aircraft provided and operated by an airline or an air charter company which is duly licensed for the regular transportation of fare-paying passengers.

Detention/Detained: restraint by way of custody or confinement against the Insured Person's will.

Exclusions

We shall not be liable for any Detention attributable to the Insured Person breaking the law of any Country or State.



ace asia pacific

SECTION 4 - MEDICAL & ADDITIONAL EXPENSES AND CANCELLATION & CURTAILMENT EXPENSES

Medical and Additional Expenses

If during the Period of Insurance and whilst on a Journey, an Insured Person dies or suffers an Injury or Sickness, We will reimburse You or the Insured Person for Medical and Additional Expenses, for a period of up to twelve (12) months from the date of Injury or Sickness, up to the amount shown on the Schedule of Benefits against Section 4.

Cancellation and Curtailment Expenses

If during the Period of Insurance and whilst on a Journey, an Insured Person necessarily incurs reasonable additional or forfeited travel, hotel or out-of-pocket expenses as a result of the unexpected death, Serious Injury or Serious Sickness of a Close Relative, business partner or travelling companion of an Insured Person OR any other unforeseen circumstances outside the control of You or the Insured Person, We will reimburse You for those expenses up to the amount shown on the Schedule of Benefits against Section 4.

Continuous Worldwide Bed Confinement

If during the Period of Insurance and whilst on a Journey, an Insured Person is confined to bed by a Doctor for a period in excess of seven (7) days, We will pay the Insured Person the daily amount shown on the Schedule of Benefits against Section 4 up to a maximum of 100 days.

Domestic Travel

There is no cover under this Section for Domestic Travel.

One Way Travel

For One Way Travel the period that We will reimburse Your Medical and Additional Expenses is limited to the Period of Insurance.

Definitions

Medical and Additional Expenses:

- (a) all reasonable costs necessarily incurred outside New Zealand for hospital, surgical or other diagnostic or remedial treatment given or prescribed by a Doctor and additional expenses or forfeited travel, hotel or out-of-pocket expenses, reasonably and necessarily incurred as a direct result of the Insured Person's death, Injury or Sickness; and
- (b) expenses related to the evacuation of the Insured Person as a direct result of their Injury or Sickness, including necessary expenses incurred for qualified medical staff to accompany the Insured Person, provided such evacuation is recommended by a Doctor;
- (c) reasonable travel and accommodation expenses of two Close Relatives or travelling companions of the Insured Person who, as a result of the Insured Person's Injury and Sickness, are required to travel to or remain with the Insured Person on written medical advice;
- (d) all expenses incurred in repatriating the Insured Person to the most suitable hospital or to the Insured Person's home address in New Zealand or elsewhere provided that such repatriation is as a direct result of their death, Injury or Sickness and is necessary on medical advice and is organised by ACE Assistance in accordance with Section 5 of this Policy;
- (e) reasonable funeral expenses incurred outside of New Zealand for the burial or cremation of the Insured Person or costs (excluding funeral and interment costs) incurred in transporting the Insured Person's body or ashes and personal effects back to a place nominated by the



ace asia pacific

legal representative of the Insured Person's estate, as a direct result of the Insured Person's death;

- (f) Special Event means a conference or other business engagement, sporting event, wedding.

Exclusions

We shall not be liable for any expenses:

1. incurred where a Journey is undertaken against the advice of a Doctor or when the Insured Person is unfit to travel or if the purpose of the Journey is for the Insured Person to seek medical attention.
2. incurred after the period of twelve (12) months from the date the Insured Person sustains Death or suffers an Injury or Sickness.
3. incurred in excess of \$5,000 following the Insured Person's return to New Zealand.
4. incurred for any pre-existing Injury or Sickness or terminal sickness for any person other than You or the Insured Person;
5. recoverable by You and/or the Insured Person from any other source.
6. incurred for any medication for a condition which commenced prior to the commencement of a Journey and which such medication the Insured Person has been advised to continue during travel.
7. incurred for routine medical, optical or dental treatment or consultation.
8. arising directly or indirectly out of:
 - (a) cancellation, curtailment or diversion of scheduled public transport services, including by reason of strikes or other industrial action, if there had been warning before the date the Journey was booked that such events were likely to occur.
 - (b) carrier caused delays where the expenses are recoverable from the carrier.
 - (c) any business or financial or contractual obligations of You, the Insured Person or any other person.
 - (d) disinclination on the part of the Insured Person or of any other person to travel.
 - (e) the inability of any tour operator or wholesaler to complete arrangements for any Journey or tour due to a deficiency in the required number of persons to commence any Journey or tour.

SECTION 5 - ACE ASSISTANCE

Ace Assistance

If during the Period of Insurance and whilst on a Journey, an Insured Person requires emergency assistance, the Insured Person must immediately contact ACE Assistance on the telephone number provided. ACE Assistance will provide the Insured Person with such emergency assistance that they consider necessary.

Emergency assistance may include any one or more of the following services but only if they are considered necessary and organised by ACE Assistance:

1. repatriation, which will be organised by ACE Assistance by the most appropriate method including, if necessary, the use of air services. Repatriation will be to the most suitable hospital or to the Insured Person's home address ;
2. payment of evacuation expenses, including necessary expenses incurred for qualified medical staff to accompany an Insured Person;



ace asia pacific

3. payment of other emergency assistance expenses;
4. worldwide 24 hour telephone access to ACE Assistance;
5. emergency travel assistance;
6. emergency medical evacuation;
7. medically supervised repatriation;
8. assistance in replacing a lost or stolen passport;
9. legal assistance.

Domestic Travel

There is no cover under this Section for Domestic Travel.

Conditions

1. ACE Assistance must be promptly informed of any potential claim under this Section.
2. You and/or the Insured Person must not attempt to resolve problems encountered without advising ACE Assistance as this may prejudice reimbursement of expenses.
3. In the event of ACE Assistance being provided in good faith to any person not insured under this Policy, You shall reimburse Us for all costs incurred.
4. Any undertaking/arrangements on behalf on an Insured Person who does not make contact with ACE Assistance and/or prejudices Our rights shall not be considered.

SECTION 6 - LOSS OF DEPOSITS

Travel And Accommodation Expenses

If during the Period of Insurance, You or an Insured Person incurs loss of Travel and Accommodation Expenses paid in advance of a proposed Journey as a result of any Unforeseen Circumstance, We will reimburse You or the Insured Person for those expenses up to the amount shown on the Schedule of Benefits against Section 6.

Frequent Flyer Points

If during the Period of Insurance, You or an Insured Person purchase an airline ticket using Frequent Flyer or similar reward points and the airline ticket is subsequently cancelled as a result of any Unforeseen Circumstance AND the loss of such points cannot be recovered from any other source, We will pay You or the Insured Person the retail price for that ticket at the time it was issued not exceeding the amount shown on the Schedule of Benefits against Section 6.

Domestic Travel

There is no cover under this Section for Domestic Travel.

Definitions

Period of Insurance: the period starting on the day the premium is paid and including the period shown on the current Certificate of Insurance.

Travel and Accommodation Expenses: any amount that You or the Insured Person have paid or are liable to pay by reason of contract, for the supply of transportation of any type, accommodation, food or conference/seminar facilities, which neither You or the Insured Person are able to use as a result of any Unforeseen Circumstance.

Unforeseen Circumstance:

- (a) The Insured Person sustains an Injury or contracts a Sickness which results in the Insured Person being certified by a Doctor as unfit to commence the Journey; or



ace asia pacific

- (b) A Close Relative, travelling companion or business associate of the Insured Person dies unexpectedly, sustains a Serious Injury or contracts a Serious Sickness and a Doctor certifies that the presence of the Insured Person is necessary for the health of that Close Relative, travelling companion or business associate; or
- (c) The Insured Person's residence or business suffers major loss or damage; or
- (d) Any other unforeseen circumstance outside the control of You or the Insured Person.

Exclusions

We shall not be liable for any loss attributable to:

1. Cancellation, curtailment or diversion of scheduled public transport services, including by reason of strikes or other industrial action, if there has been warning before the date the Journey or tour was booked that such events were likely to occur.
2. Carrier caused delays where the cost of the expenses is recoverable from the carrier.
3. incurred for any pre-existing Injury or Sickness for any person other than You or the Insured Person;
4. Any business, financial or contractual arrangements or obligations of You, an Insured Person or any other person.
5. Any change of plans or disinclination on the part of an Insured Person or of any other person to travel.
6. The inability of any tour operator or wholesaler to complete arrangements for any Journey or tour due to a deficiency in the required number of persons to commence any Journey or tour.

SECTION 7 - BAGGAGE, BUSINESS PROPERTY, ELECTRONIC EQUIPMENT AND MONEY/TRAVEL DOCUMENTS

Lost Baggage

If during the Period of Insurance and whilst on a Journey, an Insured Person sustains loss of, theft of or damage to Baggage, Business Property, Electronic Equipment or Money/Travel Documents, We will indemnify You or the Insured Person in respect of such loss or damage up to the amount shown on the Schedule of Benefits against Section 7.

In respect of coins or bank notes held for the purpose of a Journey, cover shall commence at the time of collection from a financial institution or seventy-two (72) hours prior to commencement of the Journey, whichever is the later and shall continue for seventy-two (72) hours after termination of the Journey or until deposit at a financial institution, whichever occurs first.

Temporary Loss of Baggage

In the event of a carrier losing or temporarily mislaying Baggage for more than eight (8) hours, We will reimburse any reasonable expenses incurred by an Insured Person in purchasing essential replacement clothing or requisites up to the amount shown on the Schedule of Benefits against Section 7 - Baggage.

Definitions

Baggage: personal effects belonging to You or an Insured Person or for which an Insured Person is legally responsible, taken on the Journey or acquired during the Journey but shall not include household furniture or effects unless acquired during the Journey nor shall it include Electronic Equipment.

Business Property: office equipment and the replacement value of plans, business papers, specifications, manuscripts and stationery, other than Electronic Equipment.



ace asia pacific

Electronic Equipment: personal/business computers, palm pilots, mobile phones, digital cameras and other items deemed by Us to be electronic.

Money/Travel Documents: coins, bank notes, postal and money orders, travellers' and other cheques, letters of credit, automatic teller machine cards, passports, travel tickets, visas, entry permits, credit cards, petrol and other coupons and other similar documents in the possession or control of the Insured Person.

Conditions

1. The Insured Person shall take all reasonable precautions for the safety and supervision of Baggage, Business Property, Electronic Equipment or Money/Travel Documents.
2. In the event that a payment is made under this Section in respect of any property, We shall be entitled to take and keep possession of such property and to deal with it in any manner We see fit.
3. For Business Travel the amount payable for loss of, theft of or damage to Baggage, Business Property, Electronic Equipment is:
 - (a) in respect of articles, Electronic Equipment of any age and Baggage, Business Property five (5) years old or less, We shall have the option of repairing or replacing the articles with articles in the same condition but not with articles better or more extensive than the articles were when new or by payment of the cost of the articles; or
 - (b) in respect of articles more than five (5) years old, We shall have the option of repairing or replacing the articles with articles in the same condition but not with articles better or more extensive than the articles were at the time that the loss or damage occurred or by payment of the cost of the articles.
4. For Corporate Leisure Travel, Domestic Travel and One Way Travel the amount payable for loss of, theft of or damage to Baggage, and Electronic Equipment is:
 - (a) in respect of articles, Electronic Equipment of any age and Baggage one (1) year old or less, We shall have the option of repairing or replacing the articles with articles in the same condition but not with articles better or more extensive than the articles were when new or by payment of the cost of the articles; or
 - (b) in respect of articles more than one (1) year old, We shall have the option of repairing or replacing the articles with articles in the same condition but not with articles better or more extensive than the articles were at the time that the loss or damage occurred or by payment of the cost of the articles.

There is no cover for Business Property.

5. For One Way Travel:
 - (a) the maximum amount payable for lost or damaged Baggage or Electronic Equipment is limited to \$5,000; and
 - (b) the limit any one item of Baggage or Electronic Equipment is \$500; and
 - (c) there is no facility to specify any item for more than \$500; and
 - (d) the Excess is amended to \$250 for all losses to Baggage or Money/Travel Documents; and
 - (e) the Excess is amended to 10% of the value of the claim for all losses to Electronic Equipment subject to a minimum of \$250 and a maximum of \$1,000.
5. In no event shall We pay more under Section 7 than the amount shown on the Schedule of Benefits against that Section.
6. An Excess will apply for each claim for the loss of, theft of or damage to Electronic Equipment. That excess shall be the excess specified on the Schedule of Benefits against Section 7 – Electronic Equipment or, if no excess is specified, 10% of the value of the claim to a maximum of \$1,000.



ace asia pacific

Exclusions

We shall not be liable for any loss or damage:

1. In respect of Baggage, Business Property, Electronic Equipment or Money/Travel Documents:
 - (a) in excess of \$10,000 in total, regardless of the limit stated in the Schedule of Benefits if left in an unattended vehicle.
 - (b) not reported to either the police or the transport carrier so that a written report is available at the time of making a claim.
 - (c) due to confiscation by Customs or any other lawful authority.
 - (d) recoverable from any other source.
2. In respect of Baggage, Business Property and Electronic Equipment:
 - (a) shipped under any freight agreement or sent by postal or courier services.
 - (b) to vehicles or their accessories.
3. In excess of \$5,000 for any goods intended for trade or sale.
4. to any electronic data or software caused by:
 - (a) activity of moth, vermin or rodents, wear and tear, atmospheric or climate conditions or gradual deterioration.
 - (b) mechanical or electrical failure.
 - (c) any process of cleaning, restoring, repairing or alteration.
 - (d) scratching or breaking of fragile or brittle articles, if as a result of negligence of the Insured Person.
5. In respect of Electronic Equipment:
 - (a) where theft or attempted theft occurs whilst such equipment is unattended, unless securely locked inside a building or securely locked out of sight inside a motor vehicle.
 - (b) whilst carried in or on any aircraft, aerial device, bus, waterborne vessel or craft, unless they accompany the Insured Person as personal cabin baggage.
 - (c) where the Electronic Equipment is a mobile phone, We will only pay the cost of the replacement phone.
6. in respect of Money/Travel Documents:
 - (a) arising out of devaluation of currency or shortages due to errors or omissions during monetary transactions.
 - (b) of cheques, bank notes, postal and money orders, credit cards, or coupons unless reported to the issuing authority as soon as reasonably practicable after the discovery of the loss or damage.
 - (c) loss of coins and bank notes in excess of the amount allowed by any applicable currency regulations at the time of the commencement of the Journey.
 - (d) any financial loss suffered by an Insured Person from the use of any credit card by a member of the Insured Person's family or any of your Employees;
 - (e) any financial loss which is recoverable from any other source.

SECTION 8 - ALTERNATIVE EMPLOYEE / RESUMPTION OF TRAVEL EXPENSES

Extent Of Cover

If, during the Period of Insurance, You necessarily incur Alternative Employee Expenses or Resumption of Travel Expenses as the direct result of an Insured Person whilst on a Journey dying or suffering a Serious Injury or Serious Sickness OR a claim being admitted under



ace asia pacific

Cancellation/Curtailment Expenses in Section 4, We will pay You for such expenses up to the amount shown on the Schedule of Benefits against Section 8.

Domestic and One Way Travel

There is no cover under this Section for Domestic Travel or One Way Travel.

Definitions for Business Travel

Alternative Employee Expenses: reasonable expenses necessarily incurred in sending a substitute person to complete the business activities of the Insured Person. Expenses shall be limited to a business class return air flight for scheduled air trips (except where international travel would have been arranged by You in economy class) and other essential expenses incurred in transportation of the substitute person;

Resumption of Assignment Expenses: all reasonable and necessary expenses incurred in returning the Insured Person to re-commence an assignment within ninety (90) days of returning to New Zealand or their country of residence as a result of the claim being admitted under Cancellation/Curtailment Expenses in Section 4. Expenses shall be limited to a business class air flight (or economy if that was the class of ticket used by the Insured Person on the original Journey) and other essential expenses incurred in such transportation of the Insured Person.

Definitions for Corporate Leisure Travel

Resumption of Travel Expenses: all reasonable and necessary expenses incurred in returning the Insured Person to resume travel within ninety (90) days of returning to New Zealand as a result of the claim being admitted under Cancellation/Curtailment Expenses in Section 4. We will reimburse Your expenses limited to a business class air flight (or economy if that was the class of ticket used by the Insured Person on the original Journey) and other essential expenses incurred in such transportation of the Insured Person provided that Your original journey and/or Period of Insurance was at least 14 days duration, you had been away less than half the Period of Insurance. If You claim under this Section of the Policy there is no claim for cancellation of Travel of your pre-paid accommodation and transport costs that you are unable to use because of your return to New Zealand.

Exclusions

We shall not be liable for any expenses:

1. Where the Insured Person undertakes a Journey against the advice of a Doctor.
2. Which You or the Insured Person had paid or budgeted for before the commencement of a Journey.

SECTION 9 - PERSONAL LIABILITY

Liability

If during the Period of Insurance and whilst on a Journey, an Insured Person becomes legally liable to pay damages in respect of either Personal Injury to any person or Property Damage to property AND such injury or damage is caused by an accident, We will indemnify the Insured Person against such damages up to the amount shown on the Schedule of Benefits against Section 9.

We will also pay all legal costs and expenses which are recoverable by a claimant from the Insured Person and/or incurred with Our written consent in the investigation or defence of any claim, in addition to the amount shown on the Schedule of Benefits against Section 9.



Domestic Travel

There is no cover under this Section for Domestic Travel.

Conditions

No admission, offer, promise, payment or indemnity shall be made without Our written consent.

We shall be entitled to take over and conduct in the Insured Person's name the defence or settlement of any claim and We shall have full discretion in the handling of any proceedings.

We may at any time pay to the Insured Person, in connection with any claim or series of claims arising from the one original cause, the amount shown on the Schedule of Benefits against Section 9 (after deduction of any amount(s) already paid as compensation) or any lesser amount for which such claim(s) can be settled and upon such payment being made, We shall be under no further liability in connection with such claim(s), except for the payment of costs and expenses recoverable or incurred prior to the date of such payment.

Definitions

Personal Injury:

- (a) bodily injury (which expression includes death, illness and care resulting therefrom), disability, shock, fright, mental anguish or mental injury;
- (b) false arrest, detention, false imprisonment, malicious prosecution or humiliation;
- (c) the publication or utterance of libel, slander or other defamatory or derogatory material, or a publication or utterance in violation of any individual's right of privacy except:
 - (i) when the first such publication or utterance was made prior to the commencement of the Journey;
 - (ii) when any such publication or utterance was made in the course of or is related to advertising, broadcasting or telecasting activities conducted by or on behalf of the Insured Person;
- (d) wrongful entry or eviction or other invasion of the right of private occupancy;
- (e) assault and battery not committed by or at the direction of the Insured Person unless committed for the purpose of preventing or eliminating danger to persons or property;

Property Damage:

- (a) physical injury to or destruction or loss of tangible property including the loss of use thereof at any time resulting therefrom; or
- (b) loss of use of tangible property which has not been physically injured or destroyed provided such loss of use is caused by an Occurrence.

Occurrence: an event including continuous or repeated exposure to conditions which results in Personal Injury or Property Damage neither expected nor intended from the standpoint of the Insured Person. All Occurrences of a series consequent on or attributable to one source or original cause shall be deemed one Occurrence.

Exclusions

We shall not be liable in respect of:

1. Injury to any person arising in the course of their employment, contract of service or apprenticeship with You.
2. Loss of or damage to property belonging to or held in trust by or in the custody or control of You, an Insured Person or any of Your Employees.
3. Personal Injury or Property Damage caused directly or indirectly by, through or in connection with, any mechanically propelled vehicle, aircraft or watercraft, when an Insured Person is the owner, driver or pilot thereof or has it in their care, custody or control or where the pilot is an



ace asia pacific

Employee or agent of You or an Insured Person.

4. Personal Injury or Property Damage caused by or arising from;
 - (a) the nature of products sold by You or an Insured Person.
 - (b) advice furnished by You or by an Insured Person.
 - (c) the conduct of Your business, trade or profession.
5. Liability assumed under contract unless such liability would have arisen in the absence of such contract.
6. Aggravated, exemplary or punitive damages or the payment of any fine or penalty.

SECTION 10 - COLLISION DAMAGE AND THEFT WAIVER

Extent Of Cover

If during the Period of Insurance and whilst on a Journey, an Insured Person rents or hires a Rental Vehicle AND that Rental Vehicle is involved in a collision whilst under the control of the Insured Person OR the Rental Vehicle is stolen or damaged, We will reimburse You or the Insured Person for the Rental Vehicle Excess chosen but only up to the amount shown on the Schedule of Benefits against Section 10.

One Way Travel

There is no cover under this Section for One Way Travel.

Definitions

Rental Vehicle: a rented sedan, station wagon and other non-commercial vehicle rented or hired from a licensed motor vehicle rental/hire company and shall not include any other vehicle.

Conditions

As part of the arrangement for the rent or hire of the Rental Vehicle, the Insured Person must take all compulsory motor vehicle insurance provided by the rental organisation, against loss or damage to the Rental Vehicle during the rental period.

Exclusions

We shall not be liable for any claims attributable to:

1. The Insured Person not holding a current motor vehicle drivers licence.
2. The Insured Person being in charge of a Rental Vehicle whilst under the influence of alcohol or a drug not prescribed by a Doctor or with a percentage of alcohol in their breath, blood or urine in excess of that permitted by law at the time and place of the incident.
3. The illegal or criminal use of a Rental Vehicle by You or an Insured Person.

GENERAL EXCLUSIONS

These exclusions apply to all parts of this policy unless otherwise stated.

1. High Risk

We shall not pay benefits with respect to any loss, damage, liability, Event, Injury or Sickness which results from an Insured Person engaging in or taking part in:

- (a) flying in an aircraft or aerial device other than as a passenger in an aircraft licensed to carry passengers; or
- (b) professional sports of any kind, or the racing or preparation for racing of any motor propelled



ace asia pacific

conveyance of any kind.

2. Intentional Acts

We shall not pay benefits with respect to any loss, damage, liability, Event, Injury or Sickness which results from any intentional self-injury, suicide or any illegal or criminal act committed by You or an Insured Person.

3. War

We shall not pay benefits with respect to any loss, damage, liability, Event, Injury or Sickness which results from war (whether declared or not), invasion or civil war.

4. HIV / AIDS

We shall not pay benefits with respect to any loss, damage, liability, Event, Injury or Sickness which is or results from or is a complication of infection with Human Immunodeficiency Virus (HIV) or any variance including Acquired Immune Deficiency Syndrome (AIDS) and AIDS Related Complex (ARC).

5. Nuclear

We shall not pay benefits with respect to any loss, damage, liability, Event, Injury or Sickness which results from the use, existence or escape of nuclear weapons material or ionising radiation from or contamination by radioactivity from any nuclear fuel or nuclear waste from the combustion of nuclear fuel.

6. Pregnancy

We shall not pay benefits with respect to any loss, damage, liability, Event, Injury or Sickness which results from pregnancy or childbirth, except for unexpected medical complications occurring before the 29th week of pregnancy. If this occurs after Your departure from New Zealand We will only pay for non-routine emergency hospitalisation costs up to a maximum of \$100,000 whether a single or multiple birth and before the 29th week of pregnancy.

7. Failure of operators

We shall not pay benefits with respect to any loss, damage, liability, Event, Injury or Sickness which result from the refusal, failure or inability of any person, company or organisation, including but not limited to any airline, other transportation provider, hotel, car rental agency, tour or cruise operator, travel wholesaler, booking agent or other provider of travel or tourism related services, facilities or accommodation, to provide services, facilities or accommodation, by reason of their own financial default or the financial default of any person, company or organisation with whom or with which they deal.

8. Age

We shall not pay any claim with respect to any Insured Person who is over seventy-five (75) years of age at the time of loss, damage, liability, Event, Injury or Sickness.

GENERAL CONDITIONS

These conditions apply to all parts of this policy unless otherwise stated.

Change of Business Activities

You must inform Us as soon as is reasonably practicable of any alteration in Your business



ace asia pacific

activities which increases the risk of a claim being made under this Policy.

Notice of Claim

You or any person entitled to claim under this Policy must give Us written notice of any occurrence which is likely to give rise to a claim within thirty (30) days or as soon as is reasonably practicable after the date of the occurrence. You or any such person must at Your/their expense give Us such certificates, information and other documentation as We may reasonably require. We may at Our own expense have any Insured Person, who is the subject of a claim under this Policy, medically examined from time to time.

Subrogation

In the event of any payment under this Policy, We shall be subrogated to all of Your rights and the rights of an Insured Person to recovery against any person or entity other than another Insured or Insured Person protected by this Policy and You and the Insured Person must execute and deliver any instruments and papers and do whatever else is necessary to enable Us to secure such rights. Neither You nor an Insured Person shall take action after any loss which will prejudice Our rights to subrogation.

Expiry of Cover

In the event the Journey continues past the expiry of the Period of Insurance and the Policy is not renewed with Us, We will not be liable for any loss occurring after the expiry date of the Period of Insurance.

Cancellation

No premium is refundable once Cover has commenced and a claim is made under this insurance. If this insurance does not meet Your needs, then You may return this policy to Your Issuing Agent within seven days of the date of purchase and We will refund your premium if You have not made a claim. If You return home early and You do not intend to make a claim and have not claimed under the Policy, You may apply to your Issuing Agent to obtain a refund of the unused premium after deduction of an administration fee of \$30.

We may at any time cancel this Policy by giving You thirty (30) days notice in writing to your last known address. Upon cancellation by Us We shall refund the unused premium for the time the Policy has been in force less any claim payments and a \$30 administration fee.

Other Insurance

In the event of a claim, You must advise Us as to any other insurance You may have covering the same risk. In the event of other insurance this Policy will only pay an amount in excess of any other insurance that applies, limited to the sum insured shown on Your Policy Schedule of Benefits .

Breach of Conditions

If You are in breach of any of the conditions of this Policy, We may decline to pay a claim.

Governing Law

This Policy is governed by New Zealand Law and any dispute or action in connection therewith shall be conducted and determined in New Zealand.

Headings

Headings have been included for ease of reference and it is understood and agreed that the terms, Conditions and Exclusions of this Policy are not to be construed or interpreted by reference to such headings.



Assistance and Co-operation

You shall co-operate with Us and upon Our request, assist in making settlements, in the conduct of suits and in enforcing any right of contribution or indemnity against any person or organisation who may be liable to You because of Injury or damage with respect to which insurance is afforded under this Policy. In that regard, You shall attend hearings and trials and assist in securing and giving evidence and obtaining the attendance of witnesses. You shall not, except at Your own cost, voluntarily make any payment, assume any obligation or incur any expense other than for first aid to others at the time of accident.

Suits Against Us

You agree not to bring suits against Us unless You have complied with all the terms of this Policy. Any such suit must be brought within two (2) years after the loss has occurred.

Due Diligence

You and all Insured Persons will exercise due diligence in doing all things to avoid or reduce any loss under this Policy.

GENERAL DEFINITIONS

These definitions apply to all parts of this policy unless otherwise stated.

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

Business Travel – where the type of travel stated in the Certificate of Insurance is Business.

Close Relative – means spouse, partner, parent, parent-in-law, step-parent, child, brother, sister, brother-in-law, sister-in-law, daughter-in-law, son-in-law, half brother, half sister, fiancé(e), niece, nephew, uncle, aunt, stepchild, grandparent or grandchild.

Dependent Children - means an Insured Person's and their spouse's unmarried dependent children (including step or legally adopted children) as long as they are under eighteen (18) years of age.

Doctor – means a legally registered medical practitioner who is not an Insured Person or their relative.

Domestic Travel - where the type of travel stated in the Certificate of Insurance is Domestic.

Earnings – means;

- (a) in the case of an employee, their weekly pre-tax income, excluding commission, bonuses, overtime payments and any allowances, averaged during the period of twelve (12) months immediately preceding the commencement of the disability or over such shorter period as they have been employed; or
- (b) in the case of a self-employed person, their weekly pre-tax income derived from personal exertion, after deduction of all expenses incurred in connection with the derivation of that income, averaged over the period of twelve (12) months immediately preceding the commencement of the disability or over such shorter period as they have been self-employed.

Event(s) – means the event(s) described in the Table of Events set out in Section 1 of this Policy.

Excess – means the first amount of each and every claim payable by You or the Insured Person as stated in the Schedule of Benefits .



ace asia pacific

Excess Period - means the period of time following an Event giving rise to a claim for which benefits are not payable.

Injury – means a bodily injury resulting from an accident and which is not an illness and which:

- (a) is caused by violent, external and visible means; and
- (b) occurs during the Period of Insurance.

Insured Person – means such person or persons who come within the description of Insured Person contained in the Certificate of Insurance and with respect to whom premium has been paid or agreed to be paid.

Journey – means;

For Corporate Leisure Travel, Business Travel and One Way Travel Journey means overseas travel outside of New Zealand, for the period stated in the Certificate of Insurance and which shall start from the time of leaving home or normal place of business (whichever is left last) and continue until arrival back home or normal place of business (whichever is reached first).

For Domestic Travel Journey means travel within New Zealand for the period stated in the Certificate of Insurance and which shall start from the time of leaving home or normal place of business (whichever is left last) and continue until arrival back home or normal place of business (whichever is reached first).

Corporate Leisure Travel - where the type of travel stated in the Certificate of Insurance is Corporate Leisure.

One Way Travel - where the type of travel stated in the Certificate of Insurance is One Way.

Period of Insurance – means the period shown on the Certificate of Insurance .

Policy – means this Policy Wording and the Certificate of Insurance.

Policy Wording – means this document.

Pre-Existing Medical Condition – means any terminal condition diagnosed prior to the application for insurance where the Period of Insurance is for up to 21 days.

any:

- (a) terminal condition; or
- (b) respiratory condition; or
- (c) circulatory condition; or
- (d) heart condition; or
- (e) cancer;

diagnosed prior to the application for insurance where the Period of Insurance is for 22 days or longer.

Certificate of Insurance – means the Certificate of Insurance attached to the Policy Wording or any subsequently substituted Certificate of Insurance.

Serious Injury or Serious Sickness – means Injury or Sickness that causes Total Disablement (as defined in Section 1 of this Policy) and is certified as totally disabling by the attending Doctor. It



ace asia pacific

does not mean a terminal condition diagnosed prior to the commencement date of the Journey or any chronic or other medical condition (other than mild and controlled asthma or hypertension) for which the person on whom the claim depends:

- (a) has received daily medical treatment or medication in the thirty (30) days immediately prior to commencement date of the Journey; or
- (b) required hospitalisation or surgery (or was on a waiting list for hospitalisation or surgery) in the six (6) months immediately prior to the commencement date of the Journey.

Sickness – means illness or disease suffered during a Journey.

We/Our/Us - means ACE Insurance Limited.

You/Your – means the Insured named in the Certificate of Insurance .

Privacy Statement

ACE Insurance Limited (“ACE”) is committed to protecting your privacy. ACE collects, uses and retains your personal information in accordance with the principles in the *Privacy Act 1993*.

ACE collects your personal information (which may include health information) when you are applying for, changing or renewing an insurance policy with us or when we are processing a claim. We collect the information to assess your application for insurance, to provide you or your organisation with competitive insurance products and services and administer them and to handle any claim that may be made under a policy. If you do not provide us with this information, we may not be able to provide you or your organisation with insurance or to respond to any claim.

We may disclose the information we collect to third parties, including contractors and contracted service providers engaged by us to deliver our services or carry out certain business activities on our behalf (such as actuaries, loss adjusters, claims investigators, claims handlers, professional advisers including doctors and other medical service providers, credit reference bureaus and call centres), other companies in the ACE group, insurance and reinsurance intermediaries, other insurers, our reinsurers, and government agencies (where we are required to by law). These third parties may be located outside New Zealand.

You agree to us using and disclosing your personal information as set out above. This consent remains valid unless you alter or revoke it by giving written notice to our Privacy Officer.

From time to time, we may use your personal information to send you offers or information regarding our products that may be of interest to you. If you do not wish to receive such information, please contact our Privacy Officer using the contact details provided below.

If you would like to access a copy of your personal information, or to correct or update your personal information, please contact our Privacy Officer on +64 (9) 3771459 or email Privacy.NZ@ace-ina.com.

If you have a complaint or want more information about how ACE is managing your personal information, please contact the Privacy Officer, ACE Insurance Limited, PO Box 734 Auckland, Tel: +64 (9) 3771459 or email Privacy.NZ@ace-ina.com.