

## General

### Who can take out a policy?

Members of the NZ Alpine Club. However, applicants living in NZ applying for travel insurance abroad must either have a NZ passport or NZ residency visa and are legally entitled to live in NZ. For Australians travelling to NZ, they must have an Australian passport or hold a valid residency visa and are legally entitled to live in Australia. We cannot insure any person living in Australia for travel to any country other than to NZ.

### When should I purchase my policy?

You are strongly advised to do this as soon as money towards your trip has been paid, but certainly within 14 days of making your travel arrangements. Once the insurance premium has been paid, cover under Loss of Deposits (1a) and Cancellation of Journey Paid in Full (1b) comes into effect but subject to Exclusion 16. This exclusion reads: (AGA) will not pay for claims.....arising directly or indirectly out of.....claims under Section 1a or 1b for any unforeseeable circumstance occurring before or within 7 days of purchasing your policy, unless the policy was purchased within 14 days after your travel arrangements were made.

### When should my policy start and finish?

Your policy commences once a Policy Certificate has been issued to you and the required premium is paid. The period of insurance continues until the expiry date shown on your Policy Certificate or until you return to your normal place of residence, whichever is the earlier date. Only Sections 1a Loss of Deposits and 1b Cancellation of Journey Paid in Full, are applicable prior to the start of your Journey (defined below). Full cover will commence once your Journey has started.

Journey: Means from when you leave your normal place of residence in your Country of Origin until you return to your normal place of residence in your Country of Origin, or for one way travellers the expiry date as shown on your Policy Certificate of Insurance.

Travel within New Zealand is not insured unless part of your international journey.

NB: Date of return must be the date you actually arrive back at your home in NZ and not the date your flight leaves an overseas destination. If you advise NZAC the wrong dates and loss or damage occurs outside of the period of insurance, any claim made will be rendered invalid.

You must advise NZAC and "AGA" if permanently migrating from your Country of Origin or applying for permanent residence in a country when on your journey. The period of insurance will expire 21 days after your arrival in the country where you will be permanently migrating to or applying for permanent residence.

### I am travelling for over 12 months - can I still get cover?

Policies can be issued for up to 365 days in the first instance, but you must tell NZAC if you do not have a return air ticket, and/or travelling abroad for more than 12 months. An itinerary of countries being visited will be required, as each application will be assessed on its merits.

If your return ticket to NZ is between 12 to 24 months from the date of departure, a further application for insurance must be lodged prior to expiry of the first certificate of insurance, and "AGA" will consider granting a new certificate of insurance for the remainder of your time abroad, up to another 365 days maximum. An itinerary of countries being visited during the second 12 month period must be provided to NZAC.

### My plans have changed - can I extend my policy?

Yes, provided an extension is applied for prior to the existing expiry date and that the total number of days does not exceed 365 days from commencement of your cover. Also, the additional premium must be paid in full before your certificate can be endorsed to show the new expiry date.

NB: The maximum duration of any certificate issued cannot exceed 365 days, but upon application to NZAC prior to expiry "AGA" will consider granting a new certificate of insurance up to another 365 days with no break in the continuity of insurance. An itinerary of countries being visited during the second 12 month period must be provided to NZAC.

### Can I get cover for a trip after I have departed?

No.

### What is the excess and is there an option to 'buy out' the excess?

The standard excess is NZD\$250 for all claims. There is no option to buy out the excess.

### **I have standard travel insurance through a different company. Can I just get cover for my higher risk activity (e.g. rock climbing)?**

The NZAC Insurance must be the only policy that is effective for the entire journey. The only exception will be if an Insured purchases a 'Difference in Conditions' cover from another insurance company for additional cover over and above what the NZAC policy provides.

### **Can I just get cover for part of my trip e.g. the time I am doing the higher risk activity?**

No. The policy must be purchased for the entire Journey.

### **I am travelling on a one-way ticket - can I still get cover?**

Yes. If you are travelling on a one way ticket and are yet to purchase your return ticket or have not finalised your travel plans, you will need to specify the expiry date. The specified expiry date can be up to 365 days after the date of departure.

You must advise NZAC and "AGA" if you are permanently migrating from your Country of Origin or applying for permanent residence in a country when on your journey. The period of insurance will expire 21 days after your arrival in the country where you will be permanently migrating to or applying for permanent residence. You can cancel the policy before the 21 day period if preferred.

NB: This policy can only cover insureds departing from New Zealand, or insureds departing from Australia travelling to New Zealand only. One way cover for those returning to NZ from overseas is generally not allowed, but may be considered in exceptional circumstances.

### **Can I change Plans mid-way through my journey to cover a higher rated activity?**

Yes, but you will have to pay the difference in premium based on the higher rated Plan for your entire journey. You will need to contact NZAC well in advance of you needing the extra cover.

## **Destinations**

### **Is there any country or region you don't cover?**

Cover is worldwide although journeys to Polar Regions will be assessed on a case by case basis. We cannot stop you from travelling to any country you choose, but please read the important notes below:

NB 1: Losses resulting from war invasion act of foreign enemy, warlike operations (whether war is declared or not), civil war, mutiny, rebellion, revolution, insurrection, military or usurped power will be excluded (an exception is for civil unrest in the Pacific Islands where evacuation cover is provided under the policy); and

NB 2: Under the policy's General Exclusions it states: This policy does not cover any loss, damage, liability, death or incapacity directly or indirectly caused by or arising from: 8. The New Zealand Government's recommendation that travel not be taken to any country, territory or region, if the warning has been issued prior to purchase of this insurance, whether this relates to essential or non-essential travel or both.

### **I want to travel to a country that has an MFAT travel advisory against going - can I still get cover?**

See answer above to "Is there any country or region you don't cover?" especially NB: 1 and 2.

### **Can I get cover for trips to the Polar Regions?**

Yes, but each application will be assessed on a case by case basis.

Cancellation

### **Would cancellation of an activity through bad weather be classified as an unforeseeable circumstance?**

Under policy Section 1a Loss of Deposits and Section 1b Cancellation of Journey Paid in Full, Exclusion 16 applies. This exclusion reads: (AGA) will not pay for claims.....arising directly or indirectly out of.....claims under Section 1a or 1b for any unforeseeable circumstance occurring before or within 7 days of purchasing your policy, unless the policy was purchased within 14 days after your travel arrangements were made. This exclusion is there to help prevent fraudulent claims being lodged, such as taking out travel insurance just before departure date knowing or suspecting that an activity has or might be cancelled by the tour operator due, for example, to lack of snow.

Other than this exclusion, there is no straight forward “yes” or “no” answer, as each case will be assessed on its merits. If cancellation by bad weather is a possibility, the terms and conditions of most guided treks, climbs or heli-skiing will cover this aspect, and alternatives sometimes provided. This could involve a different trek or climb altogether than the one originally booked but to the same value, or the booking postponed to a later starting date. If that is the case, there may be no or minimal loss of travel or accommodation deposits. However, where travel and accommodation deposits are lost through bad weather, it will be over the the claimant to supply full details of the loss to “AGA” for consideration as an unforeseeable circumstance. It is suggested that if you don’t like the alternatives provided by the tour organiser, try and negotiate something better.

### **Can I cancel my policy once issued or if I return home earlier than expected?**

1. There is a “Money back guarantee” – If you are not completely satisfied with the extent of cover provided by the policy, just return the certificate of insurance to NZAC within 48 hours of its receipt and if you have not had a claim in the meantime or commenced your travel, your money will be refunded in full. NB: Please note that any NZAC Service Fees are non-refundable.
2. You may cancel your policy at any time prior to your departure by writing or emailing NZAC requesting cancellation. If no claim has been made or is pending, NZAC will pro-rata refund your premium between the date of purchase and policy expiry date less an administration fee for “AGA” of \$40.00. NZAC shall retain any Service Fee charged at the time of policy issue.
3. You may cancel your policy after your departure by writing or emailing NZAC and returning your e-ticket or boarding pass. If no claim has been made or is pending, a premium refund will be calculated by deducting the set premium applicable for the duration used on your Journey less “AGA’s” administration fee of \$40.00 for early cancellation. NZAC shall also be entitled to retain full commission earned on the balance of premium refundable and any Service Fee charged at the time of policy issue.

### **I have booked a guided trekking trip - am I insured for my deposit if it is cancelled?**

If the reason for cancellation is due to lack of numbers, tour operator collapse, or prevented or limited by legislation, government or court order, the answer is no. If however, the reason for cancellation is an unforeseeable circumstance and not excluded under Section 1 of the policy, then the answer is yes, although cancellation fees charged by a travel agent are not insured. Travellers are advised to read the policy to fully understand what is and what is not covered.

NB: Under policy Section 1a Loss of Deposits and Section 1b Cancellation of Journey Paid in Full, Exclusion 16 applies. This exclusion reads: (AGA) will not pay for claims.....arising directly or indirectly out of.....claims under Section 1a or 1b for any unforeseeable circumstance occurring before or within 7 days of purchasing your policy, unless the policy was purchased within 14 days after your travel arrangements were made.

### **My work has called me up to work unexpectedly prior to leaving - am I covered for any losses due to cancelling my trip?**

No. Under policy Section 1, Exclusions, it states: (“AGA”) will not pay for claims that relate to loss, damage, liability, expenses or claims for or arising directly or indirectly out of: 1, Your disinclination to travel, personal wishes, financial circumstances or business reasons.

## **Age**

### **Can children under 21 years of age be covered?**

Dependent children or grandchildren under 21 years of age, plus up to one other non-related dependent child under 21 years of age travelling with an insured person are covered free of charge. Their policy benefits will be shared within the travelling person’s policy limits.

### **Can I be insured if I am aged 70 or older?**

Yes, but applications will be considered individually and premium charged will reflect health of the applicant, countries being visited and the type of activities being undertaken.

Activities

### **What is the definition of rock climbing?**

Climbing rock faces with the use of ropes and/or harnesses where no snow or ice is involved. If a climber carries ice-axes and/or crampons because there is a possibility snow or ice may be encountered during a climb, then mountaineering cover needs to be taken. Anything above 6,000m is considered to be mountaineering.

### **Am I covered for scrambling?**

Yes, provided you are not climbing on snow or ice nor taking ice-axes and/or crampons, this comes under the definition of rock climbing and you need to pay for Mid Risk (Plan B) cover. If snow or ice is, or may be encountered, you will need High Risk (Plan C) cover.

### **Am I covered for bouldering?**

Bouldering below 5m is covered if you have paid for Mid Risk (Plan B) cover.

### **I am climbing via-ferrata - does this activity count as rock climbing?**

Yes. You will need Mid Risk (Plan B) cover for this activity.

### **Am I covered for deep water soloing?**

No. However, it will be considered on application. "AGA" will need advice of where it is being carried out, height climbing to, support back up and climber's experience. Send these details to NZAC and they will confirm if cover is available.

### **What is the definition of mountaineering?**

If you require the use of specialist equipment such as ropes, crampons, ice-axes, etc for any part of your trip where snow and/or ice may be encountered, or will be climbing or trekking above 6,000m, this is classed as mountaineering. If you are carrying this equipment as a precaution only you will still be regarded as engaging in mountaineering and should pay for High Risk (Plan C) cover for the entire journey.

### **Can I obtain cover for climbs over 7,000m?**

No. You can climb above 7,000m but your policy will only cover you up to that height provided that High Risk (Plan C) cover has been purchased. Your policy will not be invalidated should you climb higher, but you will not be covered until you return below that height.

If an event occurs above 7,000m, all insurance cover ceases. Getting a person down to below 7,000m after an event has occurred will not change the situation – the climber will still be uninsured.

### **Will I be insured for Trekking?**

Yes. Low Risk (Plan A) cover insures you for any trekking for any length of time below 5,000m. However, if you intend trekking above 5,000m but below 6,000m, you will need to purchase Mid Risk (Plan B) cover for the entire journey. Anything above 6,000m or if snow and or ice conditions are encountered on the trek, High Risk (Plan C) cover is required.

Cover

### **Am I covered if I need a helicopter rescue?**

Yes, if the terms and conditions are met.

If you are declared missing as a result of a Natural Disaster or from participating in an outdoor activity, the following conditions apply:

- One of your close family members must request the search;
- It has to be approved by local authorities; and
- The search must commence within 72 hours of official notification that you are missing.

The limit payable for search and rescue is NZ\$25,000.

If you are not missing but need evacuation due to medical or for personal safety reasons, those expenses will come under the Medical Section which has Unlimited cover.

## **I work as a professional outdoor guide - can I obtain cover for my trip which involves work and recreation?**

Yes, we can offer professional guides travel insurance at the same rate as for ordinary members which will cover you even whilst working in all aspects except for personal liability. Please refer to the policy wording for full details.

## **Will I be covered for costs associated with my existing medical condition?**

Certain Pre-existing medical conditions are covered automatically but it is important to understand that many pre-existing conditions will not automatically be insured. Please read all about what Pre-existing conditions are insured and what are not under policy Section 2(i), 2(ii) and 2(iii) – pages 3 & 4 of the policy (also available at <http://alpineclub.org.nz/existing-medical-conditions/>). If your condition does not meet the criteria to be automatically insured, you should complete a Travel Insurance Risk Assessment Form and submit it to NZAC for assessment by “AGA”, even if you do not require cover for the condition. The reason for this is that your condition(s) may affect the terms and availability of cover under NZAC’s policy. If your existing medical condition is accepted by “AGA”, you will most likely be required to pay an additional premium along with the quoted premium to NZAC, and acceptance will be noted on your insurance certificate. If in any doubt as to whether a medical condition is covered, please contact NZAC.

## **I am working as a volunteer during my trip. Am I covered?**

If you are being paid or if you sign a contract of service then you are considered to be on business or in an occupation and Exclusion 1ii of policy Section 5 Personal Liability would apply. Apart from that restriction, you will be covered.

## **I am hiring a car overseas. What am I covered for?**

You are covered for the insurance excess you are required to pay, as a result of loss or damage to a rental vehicle that you have hired, up to a maximum of NZ\$6,000, provided that:

- You were the driver of the vehicle at the time of the accident or if the vehicle was not being driven it was under your custody or control when stolen or damaged; and
- You have observed all local driving license rules and regulations; and
- Your vehicle was rented from a licensed rental agency; and
- You have not breached your rental hire contract; and
- The excess is not recoverable from any other source; and
- You have made a claim with the motor vehicle’s insurer which has been accepted, or would have been accepted except for the application of the excess.

If the compulsory excess exceeds NZ\$6,000, you are strongly advised to buy down the excess to below that figure. NB: only the person named on the NZAC policy is covered by the insurance in case of an accident, etc.

## **Am I covered for emergency dental expenses abroad?**

If you require emergency dental treatment as a result of an injury, your policy will pay for dental expenses up to NZ\$3,000 for treatment to sound natural teeth during the journey.

If you require emergency dental treatment to relieve sudden and acute pain first manifesting itself during the journey, expenses up to a limit of NZ\$1,000 will be covered provided:

- Treatment is to a sound natural tooth. Sound natural teeth does not include dentures or any tooth which has a filling or been subject to restoration work, capping or crowning and;
- You have been to a dentist in the last 24 months as part of your routine dental maintenance and received all recommended treatment.

Baggage

## **What is the total benefit limit for baggage and for any one item?**

- The total benefit limit for baggage is NZ\$25,000.
- The maximum item limit for Electronic Equipment, Video and Camera Equipment is NZ\$2,500.
- For all other items the single item limit is NZ\$1,500.

NB: Fragile or brittle articles that are damaged will not be insured unless loss was caused by fire or accident to the conveyance in which they are being carried.

If you have an item that is valued over the \$2,500 limit for Electronic Equipment, Video or Camera Equipment (this includes digital cameras), or more than NZ\$1,500 for any other item, you can apply for additional cover by specifying the item(s). An additional premium at the rate of 2.5% will apply to the total value of any item specified.

How are baggage claims settled and is depreciation deducted?

The insurer may at its discretion elect to repair or replace the property or will pay the Present Day Value of the lost or damaged item in cash (payments always made by direct credit into a nominated bank account), after making an allowance for depreciation and wear and tear. Proof of purchase and ownership will be required to support any claim over NZ\$500.

The special limit per item for camera and video equipment includes attached or unattached lenses or accessories. For items that are less than 2 years old, Present Day Value means the lesser of the purchase price or the replacement price of the item(s).

For items more than 2 years old, Present Day Value is calculated by applying a minimum of 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.

If you cannot establish the purchase date of any item, Present Day Value is calculated by applying minimum of 50% depreciation (which may be increased further based on the insurer's assessment of the age of the item) to the lesser of the purchase price or current replacement price of the item.

**I am taking my bicycle which is valued over the \$1,500 single item limit. Can I insure the bike for a higher value?**

Yes, you can apply to insure your more expensive bicycle for an additional premium at the rate of 2.5% of total value. Note that any specified items are in addition to the Baggage Limit of NZ\$25,000. The make, model and valuation (or receipt of purchase) of the bicycle is required and an endorsement applies with criteria such as how they are packaged.

**Is my hearing aid covered under 'Electronic Equipment'?**

Hearing aids are regarded as electronic equipment with a total benefit limit of \$2,500. If the hearing aids are not specified to the value of the set, and either one or both hearing aids were lost, the maximum pay-out would be \$2,500 (if not specified).