

Cancellation and Travel Disruption Endorsement



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Section 1: Cancellation and Travel Disruption is extended to include unrecoverable losses paid in advance for a Course of Instruction held in New Zealand by insured persons who are New Zealand residents only.

Conditions under this endorsement:

1. Section 2: Medical Benefits, Section 3: Life Benefits, Section 4: Baggage, Personal Effects and Money Benefits and Section 5: Personal Liability Benefits are deleted in full;
2. General exclusion 7 is deleted; and
3. Under Section 1: Cancellation and Travel Disruption, only benefits 1a. Loss of Deposit/ Cancellation and 1b. Cancellation are applicable, where the sum insured is reduced to \$10,000; and
4. Under Section 1: Cancellation and Travel Disruption, benefits 1c. Curtailment, 1d. Missed connection, 1e. Travel Delay, 1f. Frequent flyer points, 1g. Resumption of travel, 1h. Strikes and Hijacks, 1i. Evacuation – Civil unrest Pacific Islands and 1j. Additional expenses as a result of an Act of Terrorism, are deleted in full; and
5. An excess of \$250 applies to each and every claim; and
6. The Course of Instruction must be in conjunction with the New Zealand Alpine Club or undertaken with a licensed mountain guiding organisation.

Course of instruction means:

1. a course to develop climbing, mountain or outdoor related skills; and/or
2. a guided mountain climb, walk, trek or outdoor activity within New Zealand