



Corporate Travel

Policyholder(s) Waka Ama Limited and their subsidiary companies and companies for which they have management control and the Insured's insurance interest in joint ventures that are otherwise not insured, as now or hereafter constituted, formed or acquired.

Period of Insurance From: **01st August, 2023** at 4.00pm Local Standard Time
To: **01th August, 2024** at 4.00pm Local Standard Time

Covered Persons/ Categories Employees of the Policyholder, or members of the Policyholder's team, or persons authorised by the Policyholder travelling on authorised & declared business travel, Directors and Executives Private Travel and/or Incidental Private Travel, including Accompanying Spouse/Partner and Dependent Child(ren) of a Covered Person.

Scope of Cover Cover under the Policy applies whilst a Covered Person is on a Journey.

Journey Definition Journey means a trip undertaken outside the Covered Persons Country/location of Residence on the business of the Policyholder and/or authorised by the Policyholder.

A Journey shall commence from the time a Covered Person leaves their normal place of residence or place of business, whichever is left last and continues until the Covered Person returns to their normal place of residence or place of business, whichever occurs first.

The maximum duration of any one (1) trip is one hundred & eighty (180) days.

Journey does not include normal commuting between the Covered Person's normal place of residence and business.

Insurer Chubb NZ

Policy Wording ChubbNZ14-92-0323 Aon Business Travel Policy

Sums Insured <i>Each Insured Person</i>	Section 1	Personal Accident & Sickness	(All NZ\$)
	Part A	Table of Events	Events 1-19
		Lump Sum Benefits	\$250,000
		Dependent Children under 18 years	\$0
	Part B	Surgical Benefits – <i>Injury</i>	\$5,000
		Weekly Benefits – <i>Injury(maximum 104 weeks)</i>	\$2,000
		Excess Period (<i>Days</i>)	14
		% of Earnings	100
	Part C	Weekly Benefits – <i>Sickness</i>	\$5,000
		Excess Period (<i>Days</i>)	14
		Surgical Benefits – <i>Sickness</i>	Nil
	Part D	Injury resulting in Broken or Fractured Bones	\$5,000
	Part E	Injury resulting in Dental Procedures (<i>limit \$250 per tooth</i>)	\$10,000
		Additional Cover under Section 1	
		Death by Natural Causes	\$50,000
		Corporate Image Protection	\$15,000
		Independent Financial Advice	\$7,500
		Coma Benefit (<i>per day</i>)	\$50
		Maximum (<i>months</i>)	3
		Partner Retraining Benefit	\$15,000



	Spouse/ Partner Accidental Death Benefit	\$25,000
	Dependent children supplement	<i>per child</i> \$5,000
		<i>per family</i> \$15,000
	Orphaned Benefit	<i>per child</i> \$5,000
		<i>per family</i> \$15,000
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	Domestic Help Expenses for Accompanying Spouse (<i>per day</i>)	\$500
	Maximum Period (weeks)	26
	Premature Birth/Miscarriage Benefit	\$5,000
	Tuition or Advice Expenses (<i>per month</i>)	\$750
	Maximum (months)	6
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	Modification Expenses	\$10,000
	Unexpired Membership Benefit	\$2,500
	Chauffeur Services	\$2,500
	Executor Emergency Cash Advance	\$25,000
	Superannuation Scheme Contribution Benefit (<i>weeks</i>)	52
	Loss of Daily Activities	\$10,000
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Section 2	Kidnap & Ransom/Extortion Cover	
	Sum Insured	\$500,000
	Additional Cover under Section 2	
	Trauma Counselling (<i>per visit</i>)	\$500
	Trauma Counselling (<i>per Covered Person</i>)	\$5,000
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Section 3	Hijack & Detention	
	Sum Insured	\$15,000
	Daily Benefit	\$1,000
	Maximum Days	15
	Additional Cover under Section 3	
	Legal Costs	\$50,000
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Section 4	Medical, Evacuation and Additional Expenses	
	Sum Insured	Unlimited
	Excess	\$Nil
	Additional Cover under Section 4	
	Continuous Bed Confinement (<i>per day</i>)	\$100
	Up to (<i>days</i>)	60
	Non-Medical Incidental Expenses (<i>per day</i>)	\$50
	Maximum	\$1,500
	Trauma Counselling (<i>per visit</i>)	\$500
	Trauma Counselling (<i>per Covered Person</i>)	\$5,000
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Section 5	Chubb Assistance and Security Advice	Included



Section 6	Cancellation and Disruption	
	Loss of Deposits	\$Nil
	Excess	\$Nil
	Cancellation and Curtailment Expenses	\$250,000
	Excess	\$Nil
	Sub-Limits under Section 6	
	Incidental Private Travel and/or Directors and Executives Private Travel	\$30,000
	Out of Pocket Expenses <i>(per day)</i>	\$150
	Maximum	\$1,500
	Additional Cover under Section 6	
	Frequent Flyer Points	\$10,000
	Funeral Expenses	\$25,000
	Pet Boarding Expenses <i>(per day)</i>	\$250
	Maximum	\$2,500
	Volunteer Service Return Home Benefit	<i>Included</i>
	Missed Transport Connection	\$10,000
	Overbooked Flight	\$2,500
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Section 7	Alternative Employee/Resumption of Assignment Expenses	\$20,000
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Section 8	Baggage and Travel Documents	
	Baggage/Business Property	\$25,000
	Limit Any One Item	Nil
	Excess	\$100
	Electronic Equipment	\$10,000
	Excess	\$250
	Money & Travel Documents	\$5,000
	Excess	\$100
	Deprivation of Baggage	\$5,000
	Additional Cover under Section 8	
	Repatriation of Belongings	\$1,000
	Home Burglary Excess Benefit	\$2,000
	Tools of Trade (Courier costs)	\$20,000
	Keys and Locks	\$2,000
	Sports Equipment Hire	\$1,000
	Data Recovery Benefit	\$15,000
	Identity Theft Extension	\$20,000
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Section 9	Personal Liability	\$5,000,000
	Additional Cover under Section 9	
	Court Attendance Benefit <i>(per day)</i>	\$100
	Maximum	\$2,500
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Section 10	Rental and Personal Vehicle Excess	
	Rental Vehicle Excess	\$6,500
	Personal Vehicle Excess	\$6,500
	Vehicle Hire <i>(per week)</i>	\$500
	Maximum	\$2,000
	Additional Cover under Section 10	
	Towing Expenses	\$1,000
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Section 11	Search & Rescue Expenses	
	Sum Insured	\$20,000
	Aggregate Limit (any one Period of Insurance)	\$100,000



Section 12	Political & Natural Disaster Evacuation	
	Sum Insured	\$20,000
	Annual Limit (any one Period of Insurance)	\$100,000
	Additional Cover under Section 12	
	Specialist Security Services	\$50,000
	Aggregate Limit (any one Period of Insurance)	\$250,000

Aggregate Limit of Liability	(Part A) Aggregate Limit of Liability	\$2,500,000
	(Part B) Aggregate Limit of Liability	\$500,000
	(Part C) Aggregate Limit of Liability	\$500,000
	(Part D) Aggregate Limit of Liability	\$1,000,000
	(Part E) Aggregate Limit of Liability	\$500,000

Endorsements Notwithstanding exclusion 1 of the General Exclusions Applicable to the Policy, this endorsement is applicable to all sections of this Policy.

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

- a) hunting of any sort, racing of any sort (other than on foot), playing polo, rodeo, contact sports, mountaineering or rock climbing using ropes or climbing equipment (other than hiking), pot holing, caving, abseiling, BASE jumping, kite surfing; or
- b) Travel in international waters in a private sailing vessel or privately registered sail vessel; or
- c) ballooning, bungee jumping, parasailing, white-water rafting, black-water rafting or white-water kayaking unless carried out with a licensed operator; or
- d) parachuting, paragliding or hang-gliding unless carried out in tandem under licensed instruction; or
- e) diving underwater using an artificial breathing apparatus unless the Covered Person(s) hold a recognised diving qualification and the Covered Person(s) are diving within the limits of that qualification, or the Covered Person(s) are diving under the direct supervision of a qualified diving instructor; or
- f) motorcycling, if the driver does not hold a valid license for the country the motorcycle is being operated in, or the Covered Person(s) are not wearing a helmet, or where the motorcycle has an engine capacity more than 200cc;
- g) snow skiing/boarding outside designated commercial ski field areas, or in areas within designated commercial ski fields that are closed due to adverse conditions

Hazardous Pursuits

It is hereby noted and agreed that in respect of point (a) in the above endorsement, "racing for any sort (other than on foot)", is deleted.

This Endorsement varies the terms of the Policy. It may expand, reduce, or impose additional conditions on the cover and should be read carefully.

The terms of this Endorsement shall prevail to the extent of any inconsistency with the terms of the Policy.

(1) The following provisions, conditions and exclusions apply under the Policy for any claims arising directly or indirectly from a Covered Person training for and/or partaking in outrigger canoeing:

- a) The section of the Policy titled 'Section 1 -Personal Accident and Sickness' is amended as follows with the benefits replacing those shown on the Schedule:

- i. Part A - Lump Sum Benefits, Events 1 to 19 are limited to a maximum benefit of \$50,000; and
 - ii. Part A - Lump Sum Benefits, Event 2, Permanent Total Disablement, is deleted; and replaced by Permanent Paraplegia and/or Permanent Quadriplegia; and
 - iii. there is no benefit under Part B - Bodily Injury Benefits, Events 20 to 26; and
 - iv. there is no benefit under Part D - Fractured Bones – Lump Sum Benefits, Events 33 to 41; and
 - v. there is no benefit under Part E - Loss of Teeth or Dental Procedures – Lump Sum Benefits, Events 42 & 43.
- b) The section of the Policy titled '4 - Medical, Evacuation and Additional Expenses' is amended as follows with the benefit and Excess replacing those shown on the Schedule:
- i. this Policy will only act as a difference in conditions or limitations to any Accident Compensation Corporation (ACC) benefit available to the Covered Person; and
 - ii. the maximum benefit is limited to \$500,000; and
 - iii. an Excess of \$1,000 applies.
- c) The section of the Policy titled 'Section 7 - Alternative Employee / Resumption of Assignment Expenses' is amended by deleting the cover in full.
- d) The section of the Policy titled 'Section 9 - Personal Liability' is amended by deleting the cover in full
- e) The section of the Policy 'General Exclusions Applicable to the Policy' is amended by adding the following exclusion:
6. results from a Pre-Existing Condition.

(2) The section of the Policy titled 'Section 4 – Medical, Evacuation and Additional Expenses' is amended by adding the following condition under the sub-section titled 'Conditions Under Section 4':

8. Medical, Evacuation and Additional Expenses shall be limited to a maximum of \$500,000 where the expenses are incurred by a Covered Person or the Policyholder in any country other than Australia and where such expenses directly or indirectly arise from, relate to or in any way connected with the Coronavirus Disease 19 (COVID-19) (or any mutation or variation thereof or any related strain) and/or its outbreak. The benefits as shown in the Schedule shall apply for any Medical, Evacuation and Additional Expenses incurred in Australia.

This Endorsement varies the terms of the Policy. It may expand, reduce, or impose additional conditions on the cover and should be read carefully.

The terms of this Endorsement shall prevail to the extent of any inconsistency with the terms of the Policy.

- (1) The section of the Policy headed 'Premium' is amended by adding the following clause to the end of the section:

Fixed Premium

The Premium on this Policy is fixed and will not be adjusted regardless of any difference in the number of travel days undertaken during the Period of Insurance from the number of travel days declared at the inception of the Policy.

- (2) The section of the Policy titled 'Section 6 – Loss of Deposits, Cancellation & Disruption' is amended by adding the following exclusion under the sub-section titled 'Exclusions Under Section 6':

6. directly or indirectly arising from, relating to or in any way connected with the Coronavirus Disease 19 (COVID-19) (or any mutation or variation

thereof or any related strain) and/or its outbreak, provided that this exclusion shall not apply in respect of claims for (a) or (b) below and provided that such claims result from an unforeseen circumstance outside the control of the Policyholder or the Covered Person:

- (a) 'Loss of Deposits' under Section 6 – Loss of Deposits, Cancellation & Disruption of the Policy, if during the Period of Insurance the Policyholder or the Covered Person incurs loss of Travel or Accommodation Expenses paid in advance of a proposed Journey following the necessary alteration or cancellation of the Covered Person's Journey due to:
 - (i) the Covered Person's unexpected death from COVID-19 prior to the Journey commencing; or
 - (ii) the Covered Person contracting COVID-19 which results in the Covered Person being certified by a Doctor as being unable to commence the Journey as planned; or
 - (iii) the Covered Person contracting COVID-19 which results in the Covered Person being directed by a health authority to quarantine which prevents the Covered Person being able to commence the Journey as planned; or
 - (iv) the Covered Person, a Close Relative, Close Colleague or travelling companion of the Covered Person being directed by a health authority to quarantine because of a close contact with a positive or suspected positive case of COVID-19 which prevents the Covered Person being able to commence the Journey as planned; or
 - (v) a Close Relative, Close Colleague or travelling companion of the Covered Person contracting COVID-19, or their unexpected death from COVID-19 which prevents the Covered Person being able to commence the Journey as planned, in which case We will reimburse the Policyholder or the Covered Person on the same basis as specified under 'Loss of Deposits' in Section 6 – Cancellation and Disruption of the Policy; and

- (b) 'Cancellation and Curtailment Expenses' under Section 6 – Loss of Deposits, Cancellation & Disruption of the Policy, if during the Period of Insurance and whilst the person is a Covered Person and on a Journey, the Covered Person necessarily incurs reasonable unbudgeted additional or forfeited Travel or Accommodation Expenses and/or out-of-pocket expenses due to:
 - (i) the Covered Person's unexpected death from COVID-19; or
 - (ii) the Covered Person contracting COVID-19 which results in the Covered Person being certified by a Doctor as being unable to continue the Journey as planned; or
 - (iii) the Covered Person contracting COVID-19 which results in the Covered Person being directed by a health authority to quarantine which prevents the Covered Person being able to continue the Journey as planned; or
 - (iv) the Covered Person, a Close Relative, Close Colleague or travelling companion of the Covered Person being directed by a health authority to quarantine because of a close contact with a positive or suspected positive case of COVID-19 which prevents the Covered Person being able to continue the Journey as planned; or
 - (v) a Close Relative, Close Colleague or travelling companion of the Covered Person contracting COVID-19, or their unexpected death from COVID-19 which prevents the Covered Person being able to continue the Journey as planned, in which case We will reimburse the Policyholder or the Covered Person on the same basis as specified under 'Cancellation and Curtailment Expenses' in Section 6 – Cancellation and Disruption of the Policy.