

# Premier Corporate Travel Policy Schedule

<b>Policy Number</b>	<b>766600054</b>
<b>Insured</b>	<b>THE UNIVERSITY OF AUCKLAND – CORPORATE POLICY</b> and/or their subsidiary companies and companies for which they have management control and joint ventures, as now or hereafter constituted, formed or acquired.
<b>Broker</b>	<b>Marsh Limited</b> P O Box 5644 Dunedin
<b>Period of Insurance</b>	From 01/12/2017 (at 4:00pm) to 01/12/2018 (at 4:00pm) including any subsequent period for which we offer renewal of this policy.
<b>Insured Person (s) / Categories</b>	All employees or directors of the insured or persons authorised by the insured, travelling on overseas authorised business travel or private travel (if declared by the insured) including close relatives of the insured person (if declared by the insured), and where the premium has been paid or has been agreed to be paid.
<b>Scope of Cover</b>	Cover under this policy applies for Sections 1, 2, 3, 4, 5, 6, 7, 8, 9, 10, 11 and 12 to all insured persons whilst on a journey (as defined).
<b>Journey Definition</b>	Journey means overseas travel in connection with the business of the insured, including associated, private, personal and family travel outside your country of usual residence, which starts from the time of leaving your home or normal place of business (whichever is left last) and continues until arrival back at your home or normal place of business (whichever is reached first).
<b>Policy Wording</b>	Allianz Global Assistance – Premier Corporate Travel Wording 2017
<b>Trip Duration</b>	One hundred and eighty (180) days maximum.

**Allianz** 

**Global Assistance**

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## Schedule of Benefits

BENEFITS		SUM INSURED	EXCESS
<b>Section 1 – Personal Accident and Sickness</b>			
<b>Part A</b>	Lump sum benefits – Event 1 – 19 Children under 16 years old – Event 1 Children under 16 years old – Event 2 – 19 Surgical benefits – injury	\$255,000 \$20,000 \$250,000 \$5,000	Nil Nil Nil Nil
<b>Part B</b>	Weekly benefits – injury % of salary Benefit period	\$2,000 100.00 104 Weeks	14 Days N/A N/A
<b>Part C</b>	Weekly benefits – sickness % of salary Benefit period Surgical benefits – sickness	Not insured 100.00 N/A \$5,000	N/A N/A N/A Nil
<b>Part D</b>	Lump sum – broken or fractured bones	\$5,000	Nil
<b>Part E</b>	Loss of teeth or dental procedures – maximum \$250 per tooth	\$10,000	Nil
<b>Part F</b>	Rehabilitation expenses – maximum 6 months	\$500 per month	Nil
<b>Part G</b>	Loss of enjoyment of life	\$10,000	Nil
<b>Part H</b>	Dependent child benefit – \$5,000 per child	\$10,000 any one family	Nil
<b>Part I</b>	Partner accidental death	\$25,000	Nil
<b>Part J</b>	Independent financial advice	\$3,000	Nil
<b>Part K</b>	Corporate image protection	\$15,000	Nil
<b>Part L</b>	Partner retraining benefit	\$10,000	Nil
<b>Part M</b>	Premature birth/miscarriage benefit	\$10,000	Nil
<b>Section 2 – Kidnap, Extortion/Ransom</b>			
	Kidnap, extortion/ransom	\$500,000	Nil
<b>Section 3 – Hijack and Detention</b>			
	Daily benefit – maximum thirty (30) days Legal costs	\$1000 per day \$50,000	Nil Nil
<b>Section 4 – Medical and Additional Expenses</b>			
	Medical and additional expenses Additional business expenses Trauma counselling Continuous worldwide bed confinement – maximum 100 days	Unlimited \$2,500 \$5,000 \$200 per day	\$100 Nil \$100 48 Hours
<b>Section 5 – Allianz Global Assistance Emergency Assistance</b>			
	Allianz Global Assistance Emergency Assistance	Included	N/A
<b>Section 6 – Loss of Deposits, Cancellation and Travel Disruption Expenses</b>			
	Loss of deposits/cancellation Curtailment expenses AIDS/HIV Frequent flyer points Alternative route Volunteer services return home Journey alteration High and extreme risk warnings	Unlimited Unlimited Unlimited \$15,000 \$10,000 Unlimited Unlimited Unlimited	Nil \$100 \$100 \$100 Nil \$100 \$100 \$100

BENEFITS		SUM INSURED	EXCESS
<b>Section 7 – Baggage, Business Property, Electronic Equipment and Money/Travel Documents</b>			
	Baggage and business property (maximum)	\$30,000	\$100
	- Limit per one item	\$5,000	\$100
	- Electronic equipment	\$10,000	\$250
	- Money/travel documents	\$5,000	\$100
	- Baggage mislaid	\$5,000	\$100
	- Coins and bank notes	\$5,000	\$100
	- Tools and Traveller's samples (courier costs)	\$20,000	\$100
	- Home burglary excess benefit	\$500	\$100
	- Identity theft extension	\$15,000	\$100
<b>Section 8 – Alternative Employee/Resumption of Assignment Expenses</b>			
	Alternative employee expenses or resumption of assignment expenses	\$30,000	Nil
<b>Section 9 – Personal Liability</b>			
	Personal liability	\$5,000,000	Nil
	Court attendance benefit (max \$100 per day)	\$1,000	Nil
<b>Section 10 – Rental Vehicle Excess</b>			
	Rental vehicle excess	\$6,000	Nil
	Personal motor vehicle excess	\$2,000	Nil
	Personal vehicle hire		
	- Per week	\$500	Nil
	- Maximum	\$2,500	Nil
<b>Section 11 – Political and Natural Disaster Evacuation</b>			
	Political and Natural Disaster Evacuation	\$20,000	Nil
	Search and Rescue Expenses	\$20,000	Nil
	Aggregate Limit – any one period of insurance	\$100,000	Nil
<b>Section 12 – Death By Natural Causes</b>			
	Death By Natural Causes	\$50,000	Nil
<b>Aggregate Limit of Liability</b>			
	a) Any one period of insurance	\$2,500,000	
	b) Non-scheduled aircraft	\$1,000,000	

## Endorsements

### Specified items

In respect of any specified items under Section 7:

1. Items over \$5,000 must be specified, and the maximum limit for specified items is \$30,000. For the purposes of this limit, sets or pairs of items and accessories to an item are deemed to be one item, unless such accessories are usually purchased as separate items.
2. The item must have been advised to the broker prior to leaving on the journey and an additional premium paid. The additional premium payable is either:
  - a. 1.50% of the items value per journey provided the journey is under 30 days; or
  - b. if the journey is over 30 days or annual cover is requested the additional premium is 3.5% of the items value.
3. The excess for each and every loss for a specified item is 10% of the items' value.
4. In the event of a claim, proof of ownership will be required, and the value of the specified item will be validated.
5. There is no cover for any jewellery item unless such item is being worn by the Insured Person or is in the possession of the Insured Persons (that is carried as hand luggage) or is stored in a securely locked room or safe.
6. There is no cover for wear and tear, or gradual deterioration of any jewellery item through the use and / or wearing of the item as it is intended to be used and / or worn.

### Difference in Conditions

To the extent that under the Allianz Global Assistance - Premier Corporate Travel Wording 2014, a benefit existed which does not exist under this policy or was a larger benefit than the similar benefit which exists under this policy (the difference in conditions benefit), we will pay you the amount that represents the difference in conditions benefit as if that benefit existed under this policy.

We will not pay both benefits, only the benefit under this policy plus the difference between the benefit amount payable under this policy and any larger amount that existed for the similar benefit under your previous policy.



Signed: Dominique Trueman

For and on behalf of Allianz Global Assistance New Zealand Limited on December 6, 2017

This policy is issued and managed by AWP Services New Zealand Limited trading as Allianz Global Assistance, Level 3, 1 Byron Avenue, Takapuna, Auckland and is underwritten by Allianz Australia Insurance Limited ABN 15 000 122 850 (Incorporated in Australia) trading as Allianz New Zealand ("Allianz"), Level 11, Tower 1, 205 Queen Street, Auckland 1010 (also referred to as "us", "we" or "our").

Allianz Australia Insurance Limited has an AA- insurer financial strength rating given by Standard & Poor's (Australia) Pty Limited. The rating scale is AAA Extremely Strong, AA Very Strong, A Strong, BBB Good, BB Marginal, B Weak, CCC Very Weak, R Regulatory Action. Plus (+) or minus (-): Ratings from 'AA' to 'CCC' may be modified by the additional of a plus (+) or minus (-) sign to show relative standings within the major rating categories. An overseas policyholder preference applies. Under Australian law, if Allianz Australia Insurance Limited is wound up, its assets in Australia must be applied to its Australian liabilities before they can be applied to overseas liabilities. To this extent, New Zealand policyholders may not be able to rely on Allianz Australia Insurance Limited's Australian assets to satisfy New Zealand liabilities.

# Allianz Global Assistance

24 hours a day, 365 days a year worldwide assistance

Call (costs reimbursed):	+64 9 486 9025
Within NZ:	0800 000 638
Policy Number:	766600054
Policy Name:	THE UNIVERSITY OF AUCKLAND – CORPORATE POLICY
Policy Type:	Premier Corporate Travel

## Travel Mobile App:



The Healix Travel Oracle App can be downloaded onto your smart phone from the Apple App store or Google Play Store. Register as a new user with the policy number for the University of Auckland - UOA17478 and create your password.

This will enable you to easily and quickly access information and details about your travel such as alerts, country profiles, pre-trip advice or securely store documents.

## What Allianz Global Assistance provides:

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