

Premier Corporate Travel Policy Schedule

Policy Number	766600053
Insured	UNIVERSITY OF OTAGO and/or their subsidiary companies and companies for which they have management control and joint ventures, as now or hereafter constituted, formed or acquired.
Broker	Marsh Limited P O Box 5644 Dunedin
Period of Insurance	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.
Insured Person (s) / Categories	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.
Scope of Cover	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).
Journey Definition	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).
Policy Wording	Allianz Global Assistance – Premier Corporate Travel Wording 2017
Trip Duration	One hundred and eighty (180) days maximum.

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Global Assistance

Premier Corporate Travel

Policy Schedule

Schedule of Benefits

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

BENEFITS		SUM INSURED	EXCESS
Section 7 – Baggage, Business Property, Electronic Equipment and Money/Travel Documents			
	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
Section 8 – Alternative Employee/Resumption of Assignment Expenses			
	Alternative employee expenses or resumption of assignment expenses	\$30,000	Nil
Section 9 – Personal Liability			
	Personal liability	\$5,000,000	Nil
	Court attendance benefit (max \$100 per day)	\$1,000	Nil
Section 10 – Rental Vehicle Excess			
	Rental vehicle excess	\$6,000	Nil
	Personal motor vehicle excess	\$2,000	Nil
	Personal vehicle hire		
	- Per week	\$500	Nil
	- Maximum	\$2,500	Nil
Section 11 – Political and Natural Disaster Evacuation			
	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
Section 12 – Death By Natural Causes			
	Death By Natural Causes	\$50,000	Nil
Aggregate Limit of Liability			
	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: Andrew Tarr

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").

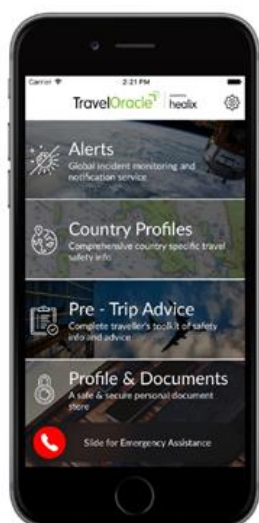
Allianz Australia Insurance Limited has an AA- insurer financial strength rating given by Standard & Poor's (Australia) Pty Limited. The rating scale is AAA Extremely Strong, AA Very Strong, A Strong, BBB Good, BB Marginal, B Weak, CCC Very Weak, R Regulatory Action. Plus (+) or minus (-): Ratings from '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:	766600053
Policy Name:	UNIVERSITY OF OTAGO
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 University Of Otago - OTA17476 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