



Supplementary Policy Wording

House of Travel Travel Insurance for Business & Leisure

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HOUSE OF TRAVEL

About this Supplementary Policy Wording

This Supplementary Policy Wording updates and amends, and should be read with, the House of Travel Travel Insurance for Business & Leisure Policy Wording with the effective date of 1 January 2013.

Changes to the Policy Wording

This Supplementary Policy Wording makes amendments to:

- The definition of “Pre-existing Medical Condition” appearing in the Section headed “Words with Special Meanings”
- the Pre-existing Medical Conditions section including the conditions which may be covered with no additional premium payable, and
- General Exclusion 16 that applies to claims Arising directly or indirectly from, or in any way connected with, any Pre-existing Medical Condition.

Words with Special Meanings (Pages 10 to 11)

The definition of “Pre-existing Medical Condition” is replaced with:

“Pre-existing Medical Condition” means a medical condition which you were aware of:

1. prior to the time of the policy being issued that involves:

- your heart, brain or circulatory system/blood vessels, or
- your lungs or a chronic airways disease, or
- cancer, or
- back pain requiring prescribed pain relief medication, or
- surgery involving any joints, the back, spine, brain or abdomen requiring at least an overnight stay in Hospital, or
- Diabetes Mellitus (Type 1 or Type 2); OR

2. in the 2 years prior to the time of the policy being issued:

- for which you have been in Hospital or emergency department or day surgery, or
- for which you have been prescribed a new medication or had a change to your medication regime, or
- requiring prescription pain relief medication;

For the purposes of this clause medical condition includes a dental condition; OR

3. prior to the time of the policy being issued that is:

- a) pregnancy, or

- b) connected with your current pregnancy or participation in an IVF program; OR

4. for which, prior to the time of the policy being issued:

- a) you have not yet sought a medical opinion regarding the cause; or
- b) you are currently under investigation to define a diagnosis; or
- c) you are awaiting specialist opinion.

Pre-existing Medical Conditions

(Pages 31 to 34)

The entire Pre-Existing Medical Conditions section (pages 31 to 34) is deleted and is replaced with:

Pre-existing Medical Conditions

Please read this section carefully.

Unless otherwise agreed, the policy only provides medical and Hospital expenses cover for unforeseen emergency medical events which occurred Overseas. Medical conditions that were pre-existing at or before the time of the policy being issued are not covered, unless they are a condition that we expressly agree to cover.

If you have a Pre-existing Medical Condition that is not covered, we will not pay any claims Arising from, related to or associated with that condition. This means that you may have to pay for an Overseas medical emergency which can be very expensive in some countries.

What is a Pre-existing Medical Condition?

A Pre-existing Medical Condition means a medical condition which you were aware of:

1. prior to the time of the policy being issued that involves:

- your heart, brain or circulatory system/blood vessels, or
- your lungs or a chronic airways disease, or
- cancer, or
- back pain requiring prescribed pain relief medication, or
- surgery involving any joints, the back, spine, brain or abdomen requiring at least an overnight stay in Hospital, or
- Diabetes Mellitus (Type 1 or Type 2); OR

2. in the 2 years prior to the time of the policy being issued:

- for which you have been in Hospital or emergency department or day surgery, or
- for which you have been prescribed a new medication or had a change to your medication regime, or
- requiring prescription pain relief medication;

For the purposes of this clause medical condition includes a dental condition; OR

3. prior to the time of the policy being issued that is:

- a) pregnancy, or
- b) connected with your current pregnancy or participation in an IVF program; OR

4. for which, prior to the time of the policy being issued:

- a) you have not yet sought a medical opinion regarding the cause; or
- b) you are currently under investigation to define a diagnosis; or
- c) you are awaiting specialist opinion.

Travellers 75 years of age or over (only available for Plans A, B, F & G)

If you are 75 years of age or over, Plans A & B may be available on application. Please contact your House of Travel consultant for further details.

We have the absolute right to accept or decline cover, or impose special conditions such as an Excess.

Please note: Plans F & G are available without application, however, you cannot apply for cover of any Pre-existing Medical Conditions under these Plans.

Medical conditions/circumstances which automatically exclude all cover for medical or Hospital expenses

If you have any of the medical conditions/circumstances listed below, we are unable to offer you cover under the policy for any type of medical or Hospital expenses. This means that if you suffer from such a medical condition/circumstance you will not have medical or Hospital expenses cover for these medical conditions/circumstances, or for any other medical conditions or circumstances which are not listed below:

- you are awaiting, or you have had, an organ transplant;
- you have been given a terminal prognosis, or have any condition with a life expectancy of under 24 months;
- you require home oxygen therapy, or you will require oxygen for the Journey;
- you have AIDS or an AIDS defining illness; or
- you have chronic renal failure which is treated by haemodialysis or peritoneal dialysis.

Travel insurance is still available to you if you purchase Plan B, however, there will be no provision to claim under the following Sections of the policy for any medical condition or circumstance, even if the medical condition or circumstance is not listed above:

- Section 2: Emergency Medical Assistance
- Section 3A: Emergency Medical & Hospital Expenses
- Section 3B: Continuing Medical Expenses on Return to New Zealand
- Section 3C: Overseas Dental Expenses
- Section 3D: Dental Expenses on Return to New Zealand (from Injury only)

In addition, there will be no provision to claim under the following Sections of the policy for any claims Arising from, related to or associated with any Injury or Sickness suffered by you:

- Section 1: Cancellation Fees
- Section 4A: Additional Expenses

which means that we will not pay:

- any medical or Hospital expenses; or
- your trip cancellation or rearrangement costs; or
- any additional or out of pocket expenses (including additional travel and accommodation expenses).

Please contact your House of Travel consultant for further details.

Conditions which are undiagnosed or awaiting specialist opinion

Please note that we are unable to offer any cover for any medical conditions Arising from signs or symptoms that you were aware of when this cover was arranged, and for which at that time:

- you had not yet sought a medical opinion regarding the cause; or
- you were currently under investigation to define a diagnosis; or
- you were awaiting specialist opinion.

You may still purchase a travel insurance policy, or apply for cover of other Pre-existing Medical Conditions, however, there will be no provision to claim under any Section of the policy for any claims arising from, related to or associated with any of the above.

Pre-existing Medical Conditions which may be covered with no additional premium payable

Cover under the policy may be provided for a Pre-existing Medical Condition if the Pre-existing Medical Condition is described in the list below, provided that you have not been hospitalised (including day surgery or emergency department attendance) for that condition in the 24 months prior to the time of policy issue.

We do not require any further information if your Pre-existing Medical Condition is described in this list, and has not given rise to your hospitalisation (including day surgery or emergency department attendance) in the 24 months prior to the time of the policy being issued:

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| 1. Acne | 12 months, no kidney, eye or neuropathy complications or cardiovascular disease, and under 50 years of age |
| 2. Asthma, provided: under 60 years of age, and, no other diagnosed lung disease | 15. Dry Eye Syndrome |
| 3. Bunions | 16. Dupuytren's Contracture |
| 4. Carpal Tunnel Syndrome | 17. Ear Grommets, if no current infection |
| 5. Cataracts | 18. Eczema |
| 6. Cleft Palate | 19. Gastric Reflux (GORD) |
| 7. Cochlear Implant | 20. Glaucoma |
| 8. Coeliac Disease | 21. Gout |
| 9. Congenital Adrenal Hyperplasia | 22. Hayfever |
| 10. Congenital Blindness | 23. Hiatus Hernia, if no surgery planned |
| 11. Congenital Deafness | 24. Hypercholesterolaemia (High Cholesterol) provided: no Cardiovascular Disease and/or no Diabetes |
| 12. Conjunctivitis | |
| 13. Dengue Fever | |
| 14. Diabetes Type 1 or Type 2, or Glucose Intolerance provided: diagnosed over 6 months ago, no complications in last | |

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| 25. Hormone Replacement Therapy | 32. Rhinitis |
| 26. Hyperlipidaemia (High Blood Lipids), provided: no Cardiovascular Disease and/or no Diabetes | 33. Rosacea |
| 27. Hypertension provided: no Cardiovascular Disease and/or no Diabetes | 34. Sinusitis |
| 28. Hypothyroidism, including Hashimoto's Disease | 35. Tinnitus |
| 29. Lipoma | 36. Single uncomplicated Pregnancy, up to and including 23 weeks, not Arising from services or treatment associated with an assisted reproduction program including but not limited to in vitro fertilisation (IVF). |
| 30. Macular Degeneration | |
| 31. Meniere's Disease | |

Unless you only qualify for non-medical cover under Plan B (as detailed under the heading "Medical conditions/circumstances which automatically exclude all cover for medical or Hospital expenses" above) the above free conditions are available to you regardless of whether you have an automatically excluded pre-existing medical circumstance, or you elect not to pay the premium for cover of your Pre-existing Medical Condition(s) or had cover declined for your Pre-existing Medical Condition(s).

However, if you have been hospitalised (including day surgery or emergency department attendance) for the Pre-existing Medical Condition in the 24 months prior to the time of policy issue, or your Pre-existing Medical Condition does not meet the description above, then we will require further information from you and cover may be excluded.

Please refer to 'How do I obtain cover for my Pre-existing Medical Condition?' below if your Pre-existing Medical Condition is not described above, or is described but has caused hospitalisation (including day surgery or emergency department attendance) in the 24 months prior to the time of policy issue.

Note that while Pre-existing Medical Conditions not described above will require assessment, there are a range of medical conditions which may not result in any additional premium being charged.

How do I obtain cover for my Pre-existing Medical Condition?

If you are 74 years of age or under, and think you have a Pre-existing Medical Condition and would like cover for that condition, please contact your House of Travel consultant.

Please Note: You cannot apply for cover of any Pre-existing Medical Conditions under Plans C, D, F, G or H.

If you have any questions about Pre-existing Medical Conditions, please contact your local House of Travel outlet.

Please note that if you have a Pre-existing Medical Condition and:

- you do not apply for cover for that Pre-existing Medical Condition; or
- you apply for cover for that Pre-existing Medical Condition and we do not agree to provide cover for that Pre-existing Medical Condition; or
- we agree to provide cover for that Pre-existing Medical Condition and you do not pay the relevant additional premium,

we **will not** pay any claims Arising from, related to or associated with your Pre-existing Medical Condition.

You cannot apply for cover of a Pre-existing Medical Condition if the Pre-existing Medical Condition is a medical condition/circumstance which automatically excludes all cover for medical or Hospital expenses as listed under the heading "Medical conditions/circumstances which automatically exclude all cover for medical or Hospital expenses" above.

PLEASE ALSO READ THE "GENERAL EXCLUSIONS APPLICABLE TO ALL SECTIONS" ON PAGES 57 TO 59 AND THE SECTION SPECIFIC EXCLUSIONS ON PAGES 41 TO 56.

General Exclusions Applicable to all Sections (Pages 57 to 59)

Medical (General Exclusion 16)

The text is replaced with:

16. Your claim Arises directly or indirectly from, or is in any way connected with, any Pre-existing Medical Condition of any person including you, your Travelling Companion or a Relative except as provided under Section 1.1 e) on page 41, Section 4A.1 d) on page 46 and Section 4B.1 b) on page 47. This exclusion will not apply:
- if you satisfy the provisions as set out under the heading "Pre-existing Medical Conditions which may be covered with no additional premium payable" (as set out above), or
 - as provided in your Medical Terms of Cover letter and from the time any additional premium that applies has been received by us for Pre-existing Medical Conditions for which you must apply for cover and for which approval has been given by us. Special conditions, limits and excesses may apply if we notify you in writing.

Sales and general enquiries

Contact your local House of Travel outlet

Allianz Global Assistance

Phone: 0800 574 904

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