

COVER		COVER AMOUNT		
Travel - Business				
Broker Reference	PL889004-8			
INSURER	INSURER REFERENCE		%	
AWP Services NZ Ltd T/A Allianz Partners	713300140		100.00%	
DESCRIPTION	COVER TYPE	COVER AMOUNT	NATURAL DISASTER	EXCESS
1774 International Travel Days		\$0	Excluded	\$0

Policy Details

Insured

Insured: NZ Lacrosse Association Inc and/or their subsidiary companies and companies for which they have management control and joint ventures, as now or hereafter constituted, formed or acquired. 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.

Policy Notes

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).

- Section 1 – Personal Accident and Sickness
- Section 2 – Kidnap, Extortion/Ransom
- Section 3 – Hijack and Detention
- Section 4 – Medical and Additional Expenses
- Section 5 – Allianz Global Assistance Emergency Assistance
- Section 6 – Loss of Deposits, Cancellation and Travel Disruption Expenses
- Section 7 – Baggage, Business Property, Electronic Equipment and Money/Travel Documents
- Section 8 – Alternative Employee/Resumption of Assignment Expenses
- Section 9 – Personal Liability
- Section 10 – Rental Vehicle Excess
- Section 11 – Political and Natural Disaster Evacuation
- Section 12 – Death By Natural Causes

Please refer to insurer's schedule for full limits & excesses that apply to each section.

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).

Trip Duration:

One hundred and eighty (180) days maximum.

Policy Notes

Sporting Endorsement:

Notwithstanding General Exclusion 8, cover is extended to include losses arising from insured person's training for or partaking in Lacrosse, including competing.

The following conditions apply for any claims arising directly or indirectly from such activities:

1. Under Section One, Personal Accident and Sickness; the sum insured is reduced to \$100,000; and
2. There is no cover under Section One, Part B – Weekly benefits – injury, events 25 & 26; and
3. There is no cover under Section One, Part D – Lump sum – broken or fractured bones; and
4. Under Section Four, Medical and Additional Expenses, the excess applicable is \$500 each and every claim; and
5. Cancellation due to an injury sustained when playing Lacrosse in NZ or overseas prior to booked travel incurs, an excess of \$100 is applicable and a maximum benefit payable per person of \$5,000 applies; and
6. Under Section Seven, Baggage/Business Property, there is no cover for sporting equipment whilst in use or left unattended in a public place; and
7. Under Section Eight, Alternative employee/Resumption of Assignment Expenses, we will not indemnify any expenses that arise as a result of an insured person sustaining an injury; and

9. Under Section Nine, Personal Liability is deleted.

Policy Underwritten By

This insurance is issued and managed by AWP Services New Zealand Limited trading as Allianz Partners and underwritten by The Hollard Insurance Company Pty Ltd ABN 78 090 584 473(Incorporated in Australia).

The Hollard Insurance Company Pty Limited – Financial Strength Rating and Overseas Policyholder Preference Disclosure Notice.

An overseas policyholder preference applies. Under Australian law, if The Hollard Insurance Company Pty Ltd 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 The Hollard Insurance Company Pty Ltd’s Australian assets to satisfy New Zealand liabilities.

Rating Agency

A.M. Best Company Insurer Financial Strength Ratings

Each Best’s Financial Strength rating category from “A+” to “C” includes a Rating Notch to reflect a gradation of financial strength within the category. A Rating Notch is expressed with either a second plus “+” or minus “-”.

A++ Superior A+ Superior A Excellent A- Excellent

B++ Good B+ Good B Fair B- Fair

C++ Marginal C+ Marginal C Weak C- Weak

D Poor E Under Regulatory Supervision F In Liquidation S Suspended

Rating

A-

Policy Wording

Allianz Partners – Premier Corporate Travel Wording Nov 2020

Insurer Base Premium	\$11,176.20
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