

BUSINESS TRAVEL INSURANCE QUOTATION

Description Of Cover

Insured(s):	New Zealand Lacrosse
Insured Person(s) /Categories:	1. All employees or directors of the Insured and other Persons authorised by the Insured for cover under this Policy, including accompanying Spouse/Partner and Dependant Child(ren).
Scope Of Cover:	1. Cover under this Policy applies whilst an Insured Person is engaged in a Journey (as defined) undertaken on the Insured's business, including any private travel.
Journey Definition:	1. Journey means overseas travel outside Your Country of Residence, which shall start from the time of leaving their normal place of residence or place of work, whichever occurs last and continue until their arrival back at their normal place of residence or place of work, whichever is reached first.
Policy Wording:	ACE Business Travel Wording 2008
Period Of Insurance:	30 June 2010 to 30 June 2011
Premium:	NZD 4,452.00
Goods & Services Tax:	NZD 0.00
Total Payable:	NZD 4,452.00

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Schedule Of Benefits

Sum Insured as per table of conditions - each Insured Person

SECTION 1: Personal Accident and Sickness

Categories	Table Of Events		Part A - Lump Sum Benefits
1	All Benefits		250,000
	Part A - Injury Resulting in Surgery		Part C - Sickness Resulting in Surgery
1	5,000		5,000
	Part B - Weekly Benefits - Injury	% of Salary - Part B	Excess Period (Days) - Part B
1	2,000	100.00	14
	Part C - Weekly Benefits Sickness	% of Salary - Part C	Excess Period (Days) - Part C
1	0	0.00	0
	Part D - Injury Resulting In Fractured Bones - Lump Sum Benefits		Part E - Injury Resulting In Loss of Teeth or Dental Procedures
1	5,000		10,000

SECTION 2: Kidnap and Extortion

Categories	Maximum Per Event
1	500,000

SECTION 3: Hijack and Detention

Categories	Sum Insured	Daily Benefit	Maximum Days	Legal Costs
1	15,000	1,000	15	50,000

SECTION 4: Medical & Additional Expenses and Cancellation & Curtailment Expenses

Categories	Medical & Additional Expenses	Excess
1	Unlimited	25
Categories	Cancellation & Curtailment Expenses	Excess
1	Unlimited	25
Categories	Continuous Bed Confinement	Maximum Days
1	200	25

SECTION 5: ACE Assistance

Categories	Included
1	Unlimited

SECTION 6: Loss Of Deposits

Categories	Sum Insured	Excess
1	30,000	25

This Quote must be read in conjunction with the full Policy Wording

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SECTION 7: Baggage/Business Property, Electronic Equipment, Deprivation of Baggage and Money/Travel Documents

Categories	Baggage Business Property	Excess	Limit any one (1) item
1	25,000	25	5,000
Categories	Electronic Equipment	Excess	
1	10,000	250	
Categories	Deprivation of Baggage		
1	5,000		
Categories	Money/Travel Documents	Excess	
1	5,000	25	

SECTION 8: Alternative Employee/Resumption of Assignment Expenses

Categories	Sum Insured
1	20,000

SECTION 9: Personal Liability

Categories	Sum Insured
1	5,000,000

SECTION 10: Rental Vehicle Excess Waiver

Categories	Sum Insured
1	5,000

SECTION 11: Political & Natural Disaster Evacuation

Categories	Sum Insured (per person)	Aggregate limit of Liability
1	20,000	100,000

SECTION 12: Missed Transport Connection

Categories	Sum Insured
1	10,000

Aggregate Limit of Liability:

Any One (1) Period of Insurance (A):	2,500,000
Non-Scheduled Aircraft (B):	1,000,000

Endorsements:

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LACROSSE ENDORSEMENT

Notwithstanding General Exclusion 1(b) cover is extended Under Sections 1, 4 & 5 of the Policy to include losses arising from Insured Persons training for and/or partaking in Lacrosse.

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

1. Under Section 1, Personal Accident & Sickness; the sum insured is reduced to \$100,000; and
2. Under Section 1, Personal Accident and Sickness; (a) Event 2, Permanent Total Disablement, is deleted and replaced by Permanent Paraplegia and/or Permanent Quadriplegia; (b) There is no cover under Section 1 Part B Weekly Benefits Injury, Events 25 & 26; (c) Part D, Injury Resulting in Fractured Bones is deleted; and
3. Under Section 4, Medical & Additional Expenses and Cancellation & Curtailment Expenses, the sum insured is reduced to \$250,000. The Excess applicable is \$500 each and every claim; and
4. There is no cover under Section 9, Personal Liability.

Privacy Statement:

ACE Insurance Limited ("ACE") is committed to protecting your privacy. ACE collects, uses and retains your personal information in accordance with the principles in the Privacy Act 1993.

ACE collects your personal information (which may include health information) when you are applying for, changing or renewing an insurance policy with us or when we are processing a claim. We collect the information to assess your application for insurance, to provide you or your organisation with competitive insurance products and services and administer them and to handle any claim that may be made under a policy. If you do not provide us with this information, we may not be able to provide you or your organisation with insurance or to respond to any claim.

We may disclose the information we collect to third parties, including contractors and contracted service providers engaged by us to deliver our services or carry out certain business activities on our behalf (such as actuaries, loss adjusters, claims investigators, claims handlers, professional advisers including doctors and other medical service providers, credit reference bureaus and call centres), other companies in the ACE group, insurance and reinsurance intermediaries, other insurers, our reinsurers, and government agencies (where we are required to by law). These third parties may be located outside New Zealand.

You agree to us using and disclosing your personal information as set out above. This consent remains valid unless you alter or revoke it by giving written notice to our Privacy Officer.

From time to time, we may use your personal information to send you offers or information regarding our products that may be of interest to you. If you do not wish to receive such information, please contact our Privacy Officer using the contact details provided below.

If you would like to access a copy of your personal information, or to correct or update your personal information, please contact our Privacy Officer on +64 (9) 3771459 or email Privacy.NZ@acegroup.com.

If you have a complaint or want more information about how ACE is managing your personal information, please contact the Privacy Officer, ACE Insurance Limited, PO Box 734 Auckland, Tel: +64 (9) 3771459 or email Privacy.NZ@acegroup.com.