

## IN ASSOCIATION WITH OUR TRAVEL BROKERS AON

Operatunity in association with our insurance broker AON is pleased to provide our travelling customers a specialist travel insurance product through a worldwide leader in the provision of travel insurance products and services to millions of travellers, ACE insurance. The ACE product is specially designed to give you greater coverage wherever your travels may take you.

ACE Travel Insurance provides travel insurance coverage for inconveniences such as trip cancellation, flight or baggage delay, personal accident protection, comprehensive medical expenses cover, full terrorism cover and more. With ACE Travel Insurance, you will have access to the travel assistance services when faced with an emergency whilst travelling abroad. With one simple phone call, you will be connected to their 24 hour hotline, where they will assist and support you wherever you are in the world.

### These are important conditions which must be met when considering travel and taking out travel insurance.

- The Insured is fit to travel.
- The Insured is not travelling to seek medical attention for a pre-existing medical condition.
- The Insured is not travelling against doctors' advice.
- The Insured has not been diagnosed with a terminal condition prior to the commencement of the Journey.

For those under 75 years with no pre-existing conditions the following applies:

### Operatunity Travel Schedule of Benefits Summary

Medical & Additional Expenses	Unlimited	Excess \$75	START DATE	END DATE	NUMBER OF DAYS	LOCATION	INSURANCE COST PER PERSON
Loss of Deposits	\$20,000	Excess \$75	18 Apr 2017	24 Apr 2017	7	Sydney	\$42
Baggage	\$20,000	Excess \$75	3 May 2017	12 May 2017	10	Fiji	\$60
Money & Travel Documents	\$2,000	Excess \$75	26 May 2017	19 Jun 2017	25	France	\$200
Personal Accident including Death	\$150,000	\$150,000	24 Jun 2017	6 Jul 2017	13	Perth	\$78
Kidnap & Ransom	\$250,000	\$250,000	10 Jul 2017	2 Aug 2017	24	Ireland	\$192
Personal Liability	\$2,000,000	\$2,000,000	29 Jul 2017	5 Aug 2017	8	Port Douglas	\$48
ACE Assistance	Included		17 Sep 2017	15 Oct 2017	29	USA	\$232
			29 Oct 2017	5 Nov 2017	8	Norfolk Is	\$48

To be read in conjunction with the ACE Travel Policy Wording.

### Important Information about Travel Insurance

You are not aware of any circumstance which is likely to give rise to a claim before you take up this insurance.

You are a resident of New Zealand.

**Journey** means the period commencing at the time you leave your Home to start your journey and ceasing at the time you return to your Home, provided the journey:

- commences while this Policy is in force and has an overseas destination and involves you travelling more than a one-hundred (100) kilometre radius from Your Home.
- is for a period not greater than ninety (90) consecutive days.

**Age Limit** from eighteen (18) years of age, up to and including seventy four (74) years of age.

**For those 75 years and over or those with pre-existing conditions, travel insurance is also available.**

Slightly reduced travel insurance benefits and increased premiums may apply dependent upon your age group.

The Operatunity Travel Schedule of Benefits Summary for those 75 and over is available on request.

**Please request a form if you have any pre-existing conditions, regardless of your age.**

Slightly reduced travel insurance benefits and increased premiums may apply dependent upon pre-existing criteria.

**For further information please contact our dedicated insurance broker:**

ph **09- 362-9038** or email **harriet.lawrence@aon.com**

# TERMS & CONDITIONS OF TRAVELLING WITH US



The purchase of any travel services offered by Operatunity Limited (hereafter called The Company) constitutes a contractual arrangement between you (hereafter called the Guest) and The Company and represents your acceptance of the terms and conditions set out herein.

Please ensure that you read carefully and understand these Terms and Conditions prior to booking. The completion of a booking form and/or payment of deposit constitutes acceptance of these terms and conditions as below in full.

Operatunity Ltd is an independent provider of travel arrangements and all bookings can only be made directly with our office. We do not accept bookings made by 3rd parties such as travel agents.

- Prices are correct at time of publication but are subject to change without notice up until time that final payment is made. If cost factors dictate the need for fare increases, The Company may do so at any time prior to final payment date. Guests may cancel (without paying a cancellation fee) rather than accept fare increases. This right does not apply to fuel surcharges or increases in taxes or other surcharges or supplier increases; The Company reserves the right to impose or pass through fuel surcharges, security surcharges or fluctuations in foreign currency relevant to this trip or similar incidental surcharges that may be imposed on it.
- Prices are quoted in NZ\$ and are per person from Auckland or other listed starting point for this trip. Airline flights are in economy class (unless upgrades have been booked and paid extra for) and are subject to availability. Any transfers to and from Auckland International Airport or accommodation required prior or after the trip are at the cost and responsibility of the guest. The Company are able to facilitate such transfers or accommodation but only upon request and at an additional quoted charge.
- Minimum/maximum numbers, each trip will have a limit and a minimum as to the number of guests on a trip. Please contact our office for further details. Acceptance of a booking and acceptance of a deposit does not guarantee a place on the trip nor guarantee that the trip will proceed should the minimum number of guests required not be met or your booking may be cancelled should the maximum number of guests be reached (this will be handled in strict order of deposits received). In such an event full refund will be made.
- All accommodation is based on twin share. Single supplements are not always available but will be quoted where possible and on request but not guaranteed. Where possible people travelling alone who wish to, will be paired up with a person of the same gender however, The Company does not guarantee that the person you are paired with will be a match in terms of temperament and such, however every effort will be made to match comparable people.
- Travel documents Final travel documentation is only issued approx 2 weeks prior to travel and upon receipt of full payment. All such documents should be read by the passenger and checked for accuracy at that time and any errors notified to the company immediately.
- Deposits. A deposit is required at the time of booking. Acceptance of the booking form and deposit does not guarantee a position on the trip. Final and supplementary payments will be required in terms of the brochure relevant to the trip booked. Should a deposit or any instalments or final payment not be received then we reserve the right to cancel the booking and cancellation charges may be applied at our discretion.
- Refunds of deposits. We will if the passenger has to cancel travel due to medical or other reasonable reasons refund deposits paid prior to the published Final payment date for the relevant trip LESS COSTS that have been already incurred by us and are not refundable from the suppliers. After Final payment date all claims for refunds becomes a matter for your travel insurance cover.
- Cancellation charges may apply should you wish to cancel your booking as suppliers often require payment prior to our final payment date and we may be unable to change or resell your place. Each case will be treated on an individual basis as to charges applicable and solely at the discretion of The Company. Any matters regarding cancellation charges and Travel Insurance claims are solely between the guest and their relevant insurance provider. Name changes and departure date changes are considered reservation cancellations and are subject to cancellation charges.
- Unused inclusions. Refunds cannot be made for any unused trip inclusions, airfares, tours, transfers or individual features voluntarily cancelled or omitted by the guest or missed due to illness, injury or other factors.
- Gratuities and the like. Tips, gratuities and miscellaneous charges such as, but not limited to laundry, telephone, mini bar, alcohol, taxi/transport, sightseeing tours, guides, beverages and food or meals (not specified as included), optional excursions or inclusions and insurance are the responsibility of the traveller unless otherwise clearly stated in the trip itinerary.
- Guests with disabilities, we seek to accommodate the needs of guests with disabilities whenever possible however certain trips may be unsuitable due to walking or limited availability of accommodation with disabled facilities. Guests needing assistance with mobility must be accompanied by an able companion who will be available to assist them and assume full responsibility for their well being.
- Denial. We have no control over and are not responsible for any denial of services by carriers, hotels, restaurants or other independent suppliers. We must be notified at the time of booking of any special medical, physical or other requirements of guests and in consultation each case will be dealt with individually dependant on guest's requirements and trip limitations.
- Passports/Visas/Immunizations. All guests must have a valid visa and a passport that does not expire earlier than at least 6 months beyond their intended stay. The

Company is not responsible for inability to travel due to invalid passport or visa or medical requirement grounds. It is the travellers' responsibility to check for the need of such documents as visas and medical immunizations for the trip. Please contact our office for advice if you wish as to the requirements for this trip.

- Airlines & airfares.** If a promotional fare is broken or extended for any reason an additional cost may be incurred. Airfares and flight itineraries are subject to change at any time and are beyond the control of The Company and therefore it is not liable for any costs or losses sustained by such a change. It is the Guests responsibility to be at check in at the required time and to check for last minute flight changes, The Company will try to advise changes where possible but is not responsible for or liable for any costs incurred due to late check in.

- Baggage.** The Company is not responsible for your baggage, excess baggage charges, cabin baggage or personal effects or documents. Whilst every care is taken by Escorts (and they will assist where possible with your baggage), it is the Guests responsibility to ensure that all possessions are loaded/unloaded from transport or Hotels and that they comply with relevant Countries or carriers regulations.

- Responsibility.** The Company will exercise due care in all dealings with travel & arrangements pertaining thereto however it accepts no responsibility for damage to property or person whilst on the trip nor for damage or loss of belongings, documents or personal effects. Situations may arise which in our opinion make it necessary for us to cancel, advance or postpone a departure, change itineraries or make substitutions involving carriers, hotels, restaurants, destinations, modes of transport, inclusions or other travel components. In that event, we do not assume responsibility or liability for any resulting losses, expenses or inconvenience.

The Company reserves the right to accept or reject any person as a trip participant, to expel any participant from the trip, to make changes in the itinerary whenever the company deems it necessary for the comfort, convenience or safety of the participants and to cancel the trip at any time and is not liable for any costs incurred.

The trip participant agrees that neither the Company nor its affiliates shall be liable for any damage, loss (including personal injury, death or property loss) or expense occasioned by any act or omission of any supplier providing services, or any insurer or insurance administrator, or of any other person. No person, other than an authorised representative of the Company, by a document in writing, is authorised to vary, add or waive any term or condition in the trip brochure, including any term or provision set forth in these provisions.

- Insurance.** It is a requirement that all guests have comprehensive health insurance and travel insurance. The Company reserves the right to refuse bookings or travel, even if full payment for the trip has been received, should evidence of insurance not be provided. Upon request The Company is able to arrange insurance for you but does not accept responsibility for such cover, claims pertaining thereto or the provider of such cover.

- Health.** Your Doctor must approve your travel and the Guest is responsible for any medicines and/or vaccinations required whilst overseas.

- Refusal of Carriage.** Operatunity Ltd retains the right to remove customers from our group tours for reasons that impact on the enjoyment or safety of other tour members, such as, but not limited to, the physical, medical or mental inability of customers to undertake the arrangements of the tour, unsocial or unruly behaviour, or the carriage of prohibited substances and materials. Before making final payment on any tour all customers should visit their doctor to confirm that they are physically able to undertake the day-to-day requirements of the tour. Should any ailments either exist at the time of booking, or arise before their departure from New Zealand, the customer must inform Operatunity Ltd how this condition may affect their health during the tour. Operatunity Ltd does not employ medical personnel to accompany the tours and any medical attention will be provided by a local provider at the customers expense. Nor does the company provide staff to push wheelchairs or assist with day by day medical treatments or the like and a capable companion must accompany any passenger who requires services of a personal nature. The Company will not be responsible for expenses resulting in such persons being precluded from completing the touring holiday for any reason. Of course the company tour escorts will help and support the customer in any way possible if emergency medical help is required at any time.

- Delays** due to weather conditions, late running, carriers cancellation or delay, strike, lockouts, riots, safety concerns, security reasons or other uncontrollable reason any additional costs incurred for accommodation, meals, loss of income, subsequent onward carriers charges, connections or inconvenience are the responsibility of the guest.

- Holidays and Closures.** The Company has no control over local or National holidays or closures of attractions or inclusions for maintenance or any reason whatsoever and no compensation is payable due to the unavailability of such. Where possible alternatives will be offered.

- Photographs or pictures** appearing in the trip publicity should be used solely as an indication of facilities or attractions, actual facilities or attractions may vary according to the availability.

- Additions.** Any additions or alterations made by the traveller to the scheduled itinerary will incur a handling charge, on top of the relevant content charges, details of which will be advised at the time of request.

- Errors and omissions.** The Company reserves the right not to honour any published prices or inclusions that it determines were erroneous due to printing, electronic or clerical error.

Dated 01 May 2016 and valid for all trips from this date onwards until revised.

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START DATE	END DATE	NUMBER OF DAYS	LOCATION	INSURANCE COST PER PERSON
01 April 2016	08 April 2016	8	Murray River	\$39.60
09 April 2016	04 May 2016	26	Europe	\$128.70
30 May 2016	18 June 2016	20	USA	\$99.00
28 June 2016	04 July 2016	7	Sydney	\$34.65
27 July 2016	21 August 2016	26	Scandinavia	\$128.70
22 July 2016	14 August 2016	24	Galapagos	\$118.80
11 August 2016	24 August 2016	14	Hawaii	\$69.30
07 September 2016	14 September 2016	8	Samoa	\$39.60
10 October 2016	18 October 2016	9	Victoria	\$44.55

## Operatunity Travel Schedule of Benefits Summary

Medical & Additional Expenses	Unlimited Excess \$75
Loss of Deposits	\$20,000 Excess \$75
Baggage	\$20,000 Excess \$75
Money & Travel Documents	\$2,000 Excess \$75
Personal Accident including Death	\$150,000
Kidnap & Ransom	\$250,000
Personal Liability	\$2,000,000
ACE Assistance	Included

To be read in conjunction with the ACE Travel Policy Wording.

### Important Information about Travel Insurance

You are not aware of any circumstance which is likely to give rise to a claim before you take up this insurance.

You are a resident of New Zealand.

**Journey** means the period commencing at the time you leave your Home to start your journey and ceasing at the time you return to your Home, provided the journey:

- commences while this Policy is in force and has an overseas destination and involves you travelling more than a one-hundred (100) kilometre radius from Your Home.
- is for a period not greater than ninety (90) consecutive days.

**Age Limit** from eighteen (18) years of age, up to and including seventy nine (79) years of age.

Cover may be available if you are 80 years and over, please discuss this with us.

This standard policy does not cover those over 80 years and does not cover any pre-existing conditions for those under 80. You may wish to take out extra cover for these conditions or you may be over 80. If you fall into either of these categories (and wish to use our insurance policy) we require you to fill out our insurance form which will be submitted to our insurance brokers for consideration. There is likely to be an extra fee for this.

**For further information please contact our dedicated insurance broker:** ph 09- 362-9038 or email [harriet.lawrence@aon.com](mailto:harriet.lawrence@aon.com)

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- Prices are quoted in NZ\$ and are per person from Auckland or other listed starting point for this trip. Airline flights are in economy class (unless upgrades have been booked and paid extra for) and are subject to availability. Any transfers to and from Auckland International Airport or accommodation required prior or after the trip are at the cost and responsibility of the guest. The Company are able to facilitate such transfers or accommodation but only upon request and at an additional quoted charge.
- Minimum/maximum numbers, each trip will have a limit and a minimum as to the number of guests on a trip. Please contact our office for further details. Acceptance of a booking and acceptance of a deposit does not guarantee a place on the trip nor guarantee that the trip will proceed should the minimum number of guests required not be met or your booking may be cancelled should the maximum number of guests be reached (this will be handled in strict order of deposits received). In such an event full refund will be made.
- All accommodation is based on twin share. Single supplements are not always be available but will be quoted where possible and on request but not guaranteed. Where possible people travelling alone who wish to, will be paired up with a person of the same gender however, The Company does not guarantee that the person you are paired with will be a match in terms of temperament and such, however every effort will be made to match comparable people.
- Travel documents Final travel documentation is only issued approx 2 weeks prior to travel and upon receipt of full payment. All such documents should be read by the passenger and checked for accuracy at that time and any errors notified to the company immediately.
- Deposits. A deposit is required at the time of booking. Acceptance of the booking form and deposit does not guarantee a position on the trip. Final and supplementary payments will be required in terms of the brochure relevant to the trip booked. Should a deposit or any instalments or final payment not be received then we reserve the right to cancel the booking and cancellation charges may be applied at our discretion.
- Refunds of deposits. We will if the passenger has to cancel travel due to medical or other reasonable reasons refund deposits paid prior to the published Final payment date for the relevant trip LESS COSTS that have been already incurred by us and are not refundable from the suppliers. After Final payment date all claims for refunds becomes a matter for your travel insurance cover.
- Cancellation charges may apply should you wish to cancel your booking as suppliers often require payment prior to our final payment date and we may be unable to change or resell your place. Each case will be treated on an individual basis as to charges applicable and solely at the discretion of The Company. Any matters regarding cancellation charges and Travel Insurance claims are solely between the guest and their relevant insurance provider. Name changes and departure date changes are considered reservation cancellations and are subject to cancellation charges.
- Unused inclusions. Refunds cannot be made for any unused trip inclusions, airfares, tours, transfers or individual features voluntarily cancelled or omitted by the guest or missed due to illness, injury or other factors.
- Gratuities and the like. Tips, gratuities and miscellaneous charges such as, but not limited to laundry, telephone, mini bar, alcohol, taxi/transport, sightseeing tours, guides, beverages and food or meals (not specified as included), optional excursions or inclusions and insurance are the responsibility of the traveller unless otherwise clearly stated in the trip itinerary.
- Guests with disabilities, we seek to accommodate the needs of guests with disabilities whenever possible however certain trips may be unsuitable due to walking or limited availability of accommodation with disabled facilities. Guests needing assistance with mobility must be accompanied by an able companion who will be available to assist them and assume full responsibility for their well being.

- **Denial.** We have no control over and are not responsible for any denial of services by carriers, hotels, restaurants or other independent suppliers. We must be notified at the time of booking of any special medical, physical or other requirements of guests and in consultation each case will be dealt with individually dependant on guest's requirements and trip limitations.
- **Passports/Visas/Immunizations.** All guests must have a valid visa and a passport that does not expire earlier than at least 6 months beyond their intended stay. The Company is not responsible for inability to travel due to invalid passport or visa or medical requirement grounds. It is the travellers' responsibility to check for the need of such documents as visas and medical immunizations for the trip. Please contact our office for advice if you wish as to the requirements for this trip.
- **Airlines & airfares.** If a promotional fare is broken or extended for any reason an additional cost may be incurred. Airfares and flight itineraries are subject to change at any time and are beyond the control of The Company and therefore it is not liable for any costs or losses sustained by such a change. It is the Guests responsibility to be at check in at the required time and to check for last minute flight changes, The Company will try to advise changes where possible but is not responsible for or liable for any costs incurred due to late check in.
- **Baggage.** The Company is not responsible for your baggage, excess baggage charges, cabin baggage or personal effects or documents. Whilst every care is taken by Escorts (and they will assist where possible with your baggage), it is the Guests responsibility to ensure that all possessions are loaded/unloaded from transport or Hotels and that they comply with relevant Countries or carriers regulations.
- **Responsibility.** The Company will exercise due care in all dealings with travel & arrangements pertaining thereto however it accepts no responsibility for damage to property or person whilst on the trip nor for damage or loss of belongings, documents or personal effects. Situations may arise which in our opinion make it necessary for us to cancel, advance or postpone a departure, change itineraries or make substitutions involving carriers, hotels, restaurants, destinations, modes of transport, inclusions or other travel components. In that event, we do not assume responsibility or liability for any resulting losses, expenses or inconvenience.  
  
The Company reserves the right to accept or reject any person as a trip participant, to expel any participant from the trip, to make changes in the itinerary whenever the company deems it necessary for the comfort, convenience or safety of the participants and to cancel the trip at any time and is not liable for any costs incurred.  
  
The trip participant agrees that neither the Company nor its affiliates shall be liable for any damage, loss (including personal injury, death or property loss) or expense occasioned by any act or omission of any supplier providing services, or any insurer or insurance administrator, or of any other person. No person, other than an authorised representative of the Company, by a document in writing, is authorised to vary, add or waive any term or condition in the trip brochure, including any term or provision set forth in these provisions.
- **Insurance.** It is a requirement that all guests have comprehensive health insurance and travel insurance. The Company reserves the right to refuse bookings or travel, even if full payment for the trip has been received, should evidence of insurance not be provided. Upon request The Company is able to arrange insurance for you but does not accept responsibility for such cover, claims pertaining thereto or the provider of such cover.
- **Health.** Your Doctor must approve your travel and the Guest is responsible for any medicines and/or vaccinations required whilst overseas.
- **Delays** due to weather conditions, late running, carriers cancellation or delay, strike, lockouts, riots, safety concerns, security reasons or other uncontrollable reason any additional costs incurred for accommodation, meals, loss of income, subsequent onward carriers charges, connections or inconvenience are the responsibility of the guest.
- **Holidays and Closures.** The Company has no control over local or National holidays or closures of attractions or inclusions for maintenance or any reason whatsoever and no compensation is payable due to the unavailability of such. Where possible alternatives will be offered.
- **Photographs or pictures** appearing in the trip publicity should be used solely as an indication of facilities or attractions, actual facilities or attractions may vary according to the availability.
- **Additions.** Any additions or alterations made by the traveller to the scheduled itinerary will incur a handling charge, on top of the relevant content charges, details of which will be advised at the time of request.
- **Errors and omissions.** The Company reserves the right not to honour any published prices or inclusions that it determines were erroneous due to printing, electronic or clerical error.

Dated 01 May 2015 and valid for all trips from this date onwards until revised.