

**PLACING SLIP**

**CLASS:** TRAVEL

**INSURED:** GOVERNMENT OF THE COOK ISLANDS, CONSULTANTS (INCLUDING NZ JUDGES) and their Subsidiary Companies and Companies for which they have Management Control and Joint Ventures, as now or hereafter constituted, formed or acquired

**PERIOD:** From 4pm 01 August 2005 to 4pm 01 August 2006 Cook Islands Standard Time and any subsequent period for which the Insured shall pay or agree to pay and Insurers agree to accept a premium for the renewal of this Policy.

**COVERING:** Authorised Business Travel undertaken by the Insured's Employees.

**DEFINITION OF INSURED PERSONS:** All Ministers, Public Servants of the Insured travelling beyond the Country of Normal Residence on behalf of the Insured and for social or pleasure purposes connected therewith (including their spouses and children).

**BENEFITS:** As per attached.

**BUSINESS:** Government and any other activity connected therewith or any other activity of the Insured with which they may become involved.

**TERRITORIAL LIMITS:** Worldwide other than in the country of normal residence.

**POLICY WORDING:** ACE Travel Policy.

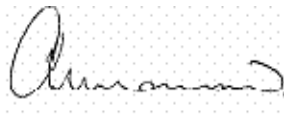

**TRAVEL EASTIMATE:** 3000 Days

**RATE/PREMIUM:** As Agreed

**INSURER:** ACE Insurance New Zealand Limited

**PROPORTION:** 100%

**SIGNED BY:**

**DATED:** 16 AUG 2005

**AUTHOR:** Angelo Dal Bello

## THE SCHEDULE OF COMPENSATION

**POLICY NUMBER:** AGRG 386632  
**INSURED:** GOVERNMENT OF THE COOK ISLANDS

	<b>Sum Insured</b>	<b>Excess</b>
<b>Section 1:</b>		
<b>Part A:</b> π Personal Accident - Event 1:	\$150,000	Nil
- Events 2-19:	\$150,000	
π Children under 18 years old:	\$10,000	
π Surgical Benefits - Injury:	\$2,000	
<b>Part B:</b> π Weekly Benefits - Injury:	Nil	
<b>Part C:</b> π Weekly Benefits - Sickness:	Nil	
π Surgical Benefits - Sickness:	\$2,000	
<b>Part D:</b> π Lump Sum Broken or Fractured Bones Benefit:	\$1,000	
<b>Section 2:</b>		
π Kidnap and Ransom:	\$250,000	
<b>Section 3:</b>		
π Hijack and Detention:		
{ Daily Benefit (maximum 60 days)	\$200 per day	
{ Legal Costs:	\$3,000	
<b>Section 4:</b>		
(A) Medical and Additional Expenses:	unlimited	\$100
(B) Cancellation/Curtailment Expenses:	Included in 4(A) above	
π Continuous Bed Confinement Daily Benefit: (maximum 100 days)	\$50 per day	
<b>Section 5:</b>		
π ACE ASSISTANCE: (only applicable if Section 4: (A) Medical and Additional Expenses are Insured)		
<b>Section 6:</b>		
π Loss of Deposits:	\$10,000	\$25
<b>Section 7:</b>		
(A) Baggage/Business Property:	\$10,000	\$100
{ Limit any one Item:	\$2,500	
{ Deprivation of Baggage:	\$1,500	
{ Electronic Equipment:	\$10,000	10% of claim
{ Hearing Aids:	\$3,500	(\$250 min)
(B) Money/Travel Documents:	\$5,000	\$50
<b>Section 8:</b>		
π Alternative Employee Expenses:	\$10,000	Nil
<b>Section 9:</b>		
π Personal Liability:	\$2,000,000	Nil
<b>Section 10:</b>		
π Collision Damage and Theft Waiver:	\$3,000	Nil
<b>Section 11:</b>		
Political Evacuation	\$10,000	Nil
Aggregate Limit (per Policy Period)	\$100,000	
<b>Aggregate Limit of Liability:</b>	(A) \$2,000,000 Any One Event	
	(B) \$1,000,000 Non-Scheduled Aircraft	

