

Platinum and Gold Card Complimentary Insurance and Price Guarantee Cover

For payments made on and after
1 July 2009

Contact Numbers for Easy Reference

Enquiries and Claims

If *you* wish to make a claim or have a general enquiry regarding the cover outlined in this booklet *you* can phone Zurich Assist on **1800 648 093**, however, please make sure *you* have this booklet on hand when *you* call.

International travel Insurance

While you're away

In the event of an emergency overseas, simply call Zurich Assist (reverse charge/collect) any time from any place in the world. *You* can usually do this by phoning the operator where *you* are and booking a reverse charge call to Australia **+61 2 9995 2021**.

While you're in Australia

In the event of an emergency, call Zurich Assist on **1800 648 093**.

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1 – Important Information about the Insurances

This booklet contains *your* Bankwest Platinum or Gold MasterCard complimentary benefits, which are effective for purchases where the final payment is made on or after 27 November 2007 and are only available to *cardholders of eligible credit card accounts*.

These benefits are provided automatically to *cardholders* under the Master Agreement entered into between Bank of Western Australia Ltd (Bankwest) ABN 22 050 494 454 AFSL 236872 of 108 St Georges Tce Perth, Western Australia 6000 and Zurich Australia Insurance Limited ('Zurich'), ABN 13 000 296 640, AFS Licence No 232507 of 5 Blue Street, North Sydney, NSW, 2060. Zurich is the product issuer of the policies detailed in this booklet. In this booklet, Zurich may also be expressed as 'Zurich', 'we', 'us' or 'our'.

Although the benefits under the covers are automatically provided to *cardholders*, *cardholders* are not obliged to take these benefits. However, if a person wishes to claim these benefits, they will be bound by the Definitions, Terms and Conditions, Exclusions and Claims Procedures of the Policies. Therefore, please read this document carefully and keep it in a safe place. Please also keep detailed particulars and proof of any loss including the sales receipt and *eligible credit card account* statement showing any purchases.

Bankwest is not the product issuer (insurer) of these Policies and neither it nor any of its related corporations guarantee any of the benefits under these covers. These benefits are provided at no additional cost to the *cardholder* and Bankwest does not receive any commission or remuneration in relation to these benefits. Neither Bankwest nor any of its related corporations are Authorised Representatives of Zurich or any of its related companies.

1.1 Termination of these covers

Bankwest may terminate the benefits under any one or all of the covers in this document for all *cardholders* or an individual *cardholder*, and if so, will notify *primary cardholders* of the termination in writing. Purchases finalised before expiry of this notification will still be eligible for cover. However, purchases finalised after expiry of this notification will not be eligible for cover.

1.2 Privacy

Zurich respects your privacy. Before you make a claim under any of the Policies in this document you should know the following things:

- We do not require personal information until a claim is made. We may, however, need personal information to assess claims. We will, in relevant cases, disclose the personal information (other than sensitive information such as health information) to Bankwest, their service providers and business partners in order to allow the bank to monitor the claims service we provide, prevent fraud and to ensure persons are eligible for the cover.
- We will also, where relevant, disclose personal information including sensitive information, such as health information to our service providers (including medical practitioners, other health professionals, reinsurers, legal representatives and loss adjusters). By submitting personal details, the person consents to those organisations collecting and us disclosing personal and sensitive information about *you* for this purpose.
- A list of the type of service providers and business partners we commonly use is available on request, or on our website. Go to **www.zurich.com.au** and click on the link to our Privacy link on our home page.
- If a claimant does not provide the requested information, the assessment of a claim may be delayed or we may not accept a claim.
- We may also disclose personal information about persons where we are required or permitted to do so by law.
- In most cases, on request, we will give persons access to the personal information we hold about them. In some circumstances, we may charge a fee for giving this access, which will vary but will be based upon our costs.

You can contact Zurich by telephone from anywhere in Australia on **13 26 87**, or email at **privacy.officer@zurich.com.au**, or in writing at:

**The Privacy Officer
Zurich Australian Insurance Limited
PO Box 677
North Sydney NSW 2059**

1.3 General Insurance Code of Practice

As a member of the Insurance Council of Australia Limited, Zurich subscribes to the General Insurance Code of Practice.

The purpose of the Code is to raise the standards of practice and service in the general insurance industry.

The Code aims to:

- constantly improve claims handling in an efficient, honest and fair manner;
- build and maintain community faith and trust in the financial integrity of the insurance industry; and
- provide helpful community information and education about general insurance.

1.4 Complaints and Dispute resolution process

If you have a complaint about an insurance product issued by us or a service you have received from us, including the settlement of a claim, please call us on **13 26 87**. We will respond to your complaint within 15 working days provided we have all necessary information and have completed any investigation required. If more information or investigation is required we will agree reasonable alternative timeframes with you.

If you are unhappy with our response or we cannot agree on reasonable alternative timeframes, your complaint will be registered as a dispute and it will be reviewed by our internal dispute resolution process which is free of charge.

We will respond to your dispute within 15 working days, provided we have all necessary information and have completed any investigation required. If more information or investigation is required we will agree reasonable alternative timeframes with you. We will keep you informed of the progress of our review at least every 10 working days and give you our response in writing.

If you are unhappy with our response or we cannot agree with you on reasonable alternative timeframes, you can refer the matter to the external disputes resolution scheme of which we are a member. This scheme is administered by Financial Ombudsman Services Limited. (FOS). FOS will review our decision in accordance with their terms of reference. You are not bound by their decision. However, we are bound to act immediately on FOS's decision. This is a free service provided by an independent body. Brochures outlining the operations of FOS are available from us or the Insurance Council of Australia in your State or Territory.

You can phone the FOS from anywhere in Australia on **1300 78 08 08** or write to them at:

Financial Ombudsman Service

GPO Box 3

Melbourne VIC 3001

or phone or fax to:

Telephone: 1300 780 808

Fax: (03) 9613 6399

Website: www.fos.org.au.

1.5 Definitions and interpretation

The following key words (and their plurals), when highlighted in italics, have special meaning in the covers included in this document.

accident means any sudden and unexpected physical force, which occurs on a *trip* and causes an *injury* that is described in the Schedule of Benefits contained in the Transit accident policy.

act of terrorism means an act, including but not limited to, the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), which from its nature or context is done for, or in connection with, political, religious, ideological or similar purposes or reasons, including the intention to influence any government and/or to put the public, or any section of the public, in fear.

Australia means the area enclosed by the territorial waters of the Commonwealth of Australia where Medicare benefits are payable and '*Australian*' has a corresponding meaning.

Australian Warranty means the manufacturer's expressed written warranty, that is applicable and able to be fulfilled within *Australia* and which has been properly registered with the manufacturer.

bed care patient means that as a result of an *injury* or illness during the *journey*, you are confined to an *overseas* hospital bed for a continuous period of not less than 24 hours. *Your* confinement must be certified as necessary by a legally qualified and registered medical practitioner and *you* must be under the continuous care of a registered nurse (other than *yourself* or a member of *your* family). *You* are not classified as a bed care patient if *you* are a patient in any institution used primarily as a nursing or convalescent home, a place of rest, a geriatric ward, a mental institution, rehabilitation or external care facility or a place for the care or treatment of alcoholism or drug addiction.

cardholder means a person, being an *Australian* resident who is authorised to maintain permanent residency in Australia and whom Bankwest has issued a Bankwest More Platinum MasterCard, Bankwest More Gold MasterCard, Bankwest Lite Platinum MasterCard, Bankwest Lite Gold MasterCard, Bankwest Zero Platinum MasterCard, Bankwest Zero Gold MasterCard, Bankwest Platinum MasterCard or a Bankwest Gold MasterCard credit card for an *eligible credit card account*. This includes additional *cardholders*. If a *family* is travelling together, only one person can claim the benefits payable to the *cardholder*. The others can only claim as a *spouse* or *dependent child*.

In relation to the 'Purchase security insurance policy' (page 34) this definition is also extended to include any *Australian* resident who is authorised to maintain permanent residency in *Australia*, and who, by way of a gift from the cardholder, receives any *personal goods*, purchased by the *cardholder*.

dependent child/children means

- all unmarried children of a *cardholder* to and including the age of 18 who live with the *cardholder* (but not children born on the journey); and
- unmarried children of a *cardholder* from the age of 19 to and including the age of 21 who are full-time students attending an accredited institution of higher learning in *Australia*, and are dependent upon the *cardholder* for their maintenance and support and always live with the *cardholder* or live with the *cardholder* when they are not attending the accredited institution of higher learning.

eligible credit card means a current and valid Bankwest More Platinum MasterCard, Bankwest More Gold MasterCard, Bankwest Lite Platinum MasterCard, Bankwest Lite Gold MasterCard, Bankwest Zero Platinum MasterCard, Bankwest Zero Gold MasterCard, Bankwest Platinum MasterCard or a Bankwest Gold MasterCard credit card issued by Bankwest for Bankwest More Platinum MasterCard, Bankwest More Gold MasterCard, Bankwest Lite Platinum MasterCard, Bankwest Lite Gold MasterCard, Bankwest Zero Platinum MasterCard, Bankwest Zero Gold MasterCard, Bankwest Platinum MasterCard or Bankwest Gold MasterCard accounts.

eligible credit card account means a current and valid Bankwest More Platinum MasterCard, Bankwest More Gold MasterCard, Bankwest Lite Platinum MasterCard, Bankwest Lite Gold MasterCard, Bankwest Zero Platinum MasterCard, Bankwest Zero Gold MasterCard, Bankwest Platinum MasterCard or a Bankwest Gold MasterCard credit facility provided by Bankwest to which purchases made by cardholders are charged.

family means a *cardholder* and his/her *spouse* and/or *dependent child/children* (but not children born on the journey), provided they are eligible for the International travel insurance (page 20) and are travelling with the *cardholder*.

injury/injured means loss of life or bodily hurt, but not an illness or sickness:

- caused by an accident whilst the policy is in force; and
- resulting independently of any other cause.

Furthermore, injury as used in the Transit accident policy (page 39) with reference to hand or foot means severance through or above the wrist or ankle joint, and, as used with reference to an eye, means irrecoverable loss of the entire sight thereof.

interstate flight means travel on a registered passenger airline (but not charter trips) from Tasmania to any mainland *Australian* state or territory, or from any mainland *Australian* state or territory to another mainland *Australian* state or territory or to Tasmania.

journey means after the purchase of your *return overseas travel tickets* by use of the *cardholder's eligible credit card account* the *journey* starts:

- on the departure date (from *Australia*) shown on the *return overseas travel ticket*; or
- once you leave your home, if you travel directly from your home in *Australia* to the *Australian* air or sea terminal that is the departure point for your trip.

The *journey* ends when the first of the following occurs:

- at midnight on the date when your scheduled transport (as shown on your *return overseas travel ticket*) is due to arrive in *Australia*; or
- when you return to your home in *Australia*, provided you travel directly there from the air or sea terminal where you landed in *Australia*; or
- 3 months (6 months for Platinum cardholders) after the date of departure shown on your *return overseas travel tickets*; or
- when you cancel your *return overseas travel ticket*.

natural disaster means any event or force of nature that has catastrophic consequences, such as avalanche, earthquake, flood, bush fire, hurricane, tornado, cyclone, tsunami and volcanic eruption, but not epidemics or pandemics and you may no longer be eligible for any of the insurances in this booklet or the credit card facility.

overseas means outside *Australia*.

Also for the purposes of the International travel insurance policy (page 20):

- travel from Tasmania or from mainland *Australia* to Norfolk Island or Christmas Island will be considered as *overseas* travel; and
- travel from Norfolk Island or from Christmas Island to Tasmania or mainland *Australia* will be considered as *overseas* travel; and
- however, medical and hospital expenses will not be covered if the person claiming is eligible for Medicare benefits; and
- travel from Tasmania or from mainland *Australia* to Lord Howe Island or Cocos Island will be considered as *overseas*, however, medical and hospital expenses are not covered; and
- travel from Lord Howe Island or from Cocos Island to Tasmania or mainland *Australia* will be considered as *overseas* travel, however, medical and hospital expenses are not covered.

period of cover

- For benefit 3 'Unexpected cancellation of travel arrangements and other unexpected expenses' in the International travel insurance policy, this means the period of cover commencing after the deposit for *your planned return overseas travel ticket* has been arranged by *use of the cardholder's eligible credit card* and you intend to obtain 75% of your *overseas travel ticket* by *use of the cardholder's eligible credit card*.
- For all other sections in the International travel insurance policy (page 20), the *period of cover* means the period of the *journey*.

personal good(s) includes all new personal property acquired for personal domestic or household use, but does not include:

- items acquired for the purpose of re-supply/re-sale; or
- items acquired for transformation in a business; or
- items purchased in a business name; or
- business owned or business related items; or
- animals or plant life; or
- computer software or non tangible items; or

- cash, bullion, negotiable instruments, trading cards, lottery tickets or other gambling related items, tickets of any description, travellers cheques, or collections such as stamps, coins and cards; or
- consumable or perishable items (including but not limited to food, drugs, fuel or oil); or
- boats, automobiles, motorboats, airplanes or any other motorised vehicles and their integral parts and installed accessories; or
- second-hand items, including antiques; or
- items of contraband; or
- real estate and movable fixtures or fittings (including but not limited to dish washers and fixed air conditioners) which are, or are intended to, form part of any home or real estate; or
- items acquired for a purchase price exceeding A\$10,000.

pre-existing medical condition is relevant to the *cardholder*, any *relative*, *travel companion* or any other person that may give cause for *you* to claim, and means:

- any existing medical condition, including but not limited to mental disorder, anxiety, alcoholism, drug addiction or pregnancy and/or any chronic or ongoing physical, medical or dental condition, which *you* are aware of or for which investigation, treatment or advice has been received, or medication prescribed or taken at any time before *you* obtained *your return overseas travel ticket*;
- any condition, including but not limited to mental disorder, anxiety, alcoholism, drug addiction or pregnancy and/or any physical, medical or dental condition, which *you* become aware of or for which investigation, treatment or advice is received, or medication prescribed or taken, after *you* obtained *your return overseas travel ticket*, but prior to the commencement of *your journey*; and
- any complication arising from any such condition outlined above, except that unexpected/unforeseen events relating to pregnancy are not regarded as a *pre-existing medical condition*.

primary cardholder means the person(s) in whose name(s) the *eligible credit card account* is opened.

reasonable means:

- for medical and hospital expenses, the care obtained should be at the standard level given in the country *you* are in and not exceed the level *you* would normally receive in *Australia*; and

- for all other expenses, such as unexpected travel and accommodation, the standard must not exceed the average standard of travel and accommodation *you* booked for the rest of *your journey*.

relative means a permanent *Australian resident* living in *Australia*, who is the cardholder's:

- *spouse*; or
- parent, parent-in-law, step-parent, guardian; or
- grandparent; or
- child, grandchild, stepchild; or
- brother, brother-in-law, sister, sister-in-law; or
- daughter, daughter-in-law, son, son-in-law; or
- fiancé, fiancée; or
- uncle, aunt; or
- half-brother, half-sister; or
- niece, nephew.

rental vehicle means a rented sedan and/or station wagon (but does not include any other style of vehicle) rented from a licensed motor vehicle rental company.

return overseas travel ticket means a ticket from and returning to *Australia*.

special event means a wedding, funeral, pre-paid conference, pre-paid sporting event or pre-paid concert/cultural event, pre-paid tour/cruise or pre-paid accommodation which before you left *Australia* you had planned to attend.

spouse means a married or defacto partner of the *cardholder* who is permanently living with the *cardholder* at the time the *journey* starts. We may ask for proof of this relationship.

travel companion means a person whom, before the *journey* began, arranged to accompany *you* from *Australia* and then on *your journey* for at least 50% of the time of *your journey*.

trip means

- *overseas* passage by the *cardholder* as a paying passenger (not as a pilot, driver, or crew member etc.) in a licensed plane, tourist bus, train or ferry authorised pursuant to any statute, regulation, by law or the equivalent thereof for the transportation of passengers for hire, provided that before the passage commenced the cost of the passage was charged to the *cardholder's eligible credit card account*; and

- *overseas passage by the spouse and/or dependent child as paying passengers (not as a pilot, driver, or crew member etc.) in a licensed plane, tourist bus, train or ferry authorised pursuant to any statute, regulation, by law or the equivalent thereof for the transportation of passengers for hire, provided that before the passage commenced the cost of the passage was charged to the cardholder's eligible credit card account and they are accompanying the cardholder who is on a trip.*

unattended means (but is not limited to) *your* possessions are in a position where they can be taken without *you* or *your travel companion* knowing or being able to prevent them from being taken.

use of the cardholder's eligible credit card account means that at least 75% of the total value (i.e. including but not limited to money and/or reward type points and/or staff discounts) of the *return overseas travel ticket* (but not taxes or airport or travel agent charges) was paid for by being charged to a *cardholder's eligible credit card account*.

you, your, yourself means the *cardholder* or the *cardholder's spouse* or *cardholder's dependent children* provided they are eligible for the insurance.

1.6 Excess – what you contribute to a claim

Excesses may apply to certain sections of cover. An excess is not an additional fee, charged by us at the time of making a claim. Rather, it is the uninsured first portion of a loss for which *you* are otherwise covered (i.e. the amount that *you* must contribute towards each claim). Details of the excess amounts and circumstances in which they will be applied are set out below:

- International travel insurance (page 20)
You must pay the first A\$200 for each claim made under benefits 1 to 7 of 'Part B'. However, under benefit 2 'Loss/damage to personal items' there is no excess payable for the replacement of *your* travel documents, credit cards, and travellers cheques and the emergency replacement of *your* clothes and toiletries. Also, if *you* make more than one claim as the result of a single event, the excess only applies once.
- Purchase security insurance (page 34)
You must pay the first A\$100 for each claim.
- Extended warranty insurance (page 35)
You must pay the first A\$100 for each claim.
- Interstate flight inconvenience insurance (page 37)
You must pay the first A\$200 for each claim made under benefits 2 & 4.

1.7 Repairing or replacing damaged property/ personal goods

If an item is damaged, lost or stolen we may choose to:

- repair the item;
- replace the item, less depreciation. This means we will replace the item for an amount equal to its original cost, less a depreciation figure which takes into account its age and condition; or
- pay *you* the amount it would cost us to replace the item less depreciation;
- however, personal items/property left *unattended* in a motor vehicle are only insured for up to A\$2,500 in total.

If *you* bought the item duty free or *overseas* the amount *you* paid for the item will be the maximum amount paid by us.

Where the item is part of a pair or set, you will receive no more than the value of the particular part or parts lost, stolen or damaged, regardless of any special value that the item may have by way of being part of such pair or set.

1.8 Safety of your property/personal goods

You must take all adequate and reasonable precautions (considering the value of the items) to protect *your* property/*personal goods* and *you* are not covered if *you* do not take reasonable precautions (considering the value of the items) to protect *your* property/*personal goods*.

There is no theft cover under any of the insurances for jewellery, watches, laptops, mobile phones, electrical items, ipods, or cash whilst they are in a motor vehicle or in baggage, unless they are directly under *your* personal supervision or that of *your travel companion*.

Property/*personal goods* is/are not covered under any of the insurances if left:

- *unattended* in a public place; or
- *unattended* in an unlocked motor vehicle; or
- *unattended* in a motor vehicle in view of someone looking into the motor vehicle; or
- *unattended* in a motor vehicle overnight; or
- behind, forgotten or misplaced; or
- with a person who steals or deliberately damages them.

A 'public place' includes, but is not limited to shops, airports, bus depots, buses, planes, trains, streets, hotel foyer (and hallways and grounds), restaurants, beaches, public toilets, car parks, office areas, behind counters, housing and hostel common areas, unlocked hostel and hotel rooms and any place which is accessible to the public.

1.9 Reporting lost, stolen or wilfully damaged items/ personal goods

In the event that *your property/personal goods* are stolen, wilfully damaged or accidentally lost, you must make a report to the Police or to the nearest government agency or authority. *You* must do this within 24 hours of learning of the theft, loss or damage and the report must list and describe the missing or damaged items/*personal goods*.

If the loss or willful damage occurs *overseas*, a copy of this report must be obtained and the authority must sign the copy and write on it that it is a true and accurate copy of the original.

1.10 Pre-existing medical conditions

The insurances do not cover *you* for any event that is caused by or arises as a result of a *pre-existing medical condition of yours* or any *pre-existing medical condition of a relative, travel companion* or any other person that may give cause for *you* to claim. If, however, *you* are going *overseas* you may, prior to leaving *Australia*, apply for *your pre-existing medical condition* to be covered under the International travel insurance.

The *pre-existing medical conditions* of your *relatives, travel companion* or any other persons that may give cause for *you* to claim can not be waived.

If *you* wish to apply for cover for *your pre-existing medical condition*, please phone Zurich Assist on **1800 648 093**. Our team of medical professionals will assess *your* condition. If Zurich Assist determines to cover *your pre-existing medical condition*, *you* will need to pay an administration fee and Zurich Assist will send *you* a letter confirming that *your pre-existing medical condition* is covered for the remainder of the *period of cover* for the *journey* in question.

In regard to pregnancy, we do not insure *you* for any expenses that arise due to the normal development and consequences of pregnancy, including, but not limited to, regular or routine medical consultations and tests (such as ultrasounds) and the childbirth itself. On the other hand, we do cover the mother's expenses if they arise as an unforeseen consequence of the pregnancy or childbirth and for which otherwise the mother would be covered. This, however, does not mean that cover is provided for the health of a child born on the *journey*.

1.11 Enquiries

- Additional copies of this booklet can be obtained by phoning Bankwest on **13 17 18** or by visiting their website at **bankwest.com.au**.
- If *you* require personal advice on any of these insurances, please see *your* insurance adviser.
- If *you* wish to make a general inquiry regarding the cover outlined in this booklet *you* can phone us on **1800 648 093**, however, please make sure *you* have this booklet on hand when *you* phone us.

Please also note:

- The International travel insurance cover is for a maximum period of 3 consecutive months and cannot be extended, and *you* do not have to advise us that *you* will be travelling as *you* are automatically covered, provided *you* are eligible for this cover and adhere to the definitions, terms and conditions, exclusions and claims procedures of that policy.

1.12 Emergency and medical service whilst overseas (International travel insurance)

In the event of an emergency overseas, simply call Zurich Assist (reverse charge/collect) any time from any place in the world. *You* can usually do this by phoning the operator where *you* are and booking a reverse charge call to *Australia* **+61 2 9995 2021**.

Zurich's team of medical professionals is only a phone call away and is available 24 hours a day, 7 days a week for advice and assistance in the event of a medical emergency and any associated problems for travellers outside *Australia*.

Zurich Assist has access to a worldwide team of skilled doctors and medical professionals and provides the following services free of charge:

- access to Registered Medical Practitioners for emergency assistance and advice;
- emergency transportation to the nearest suitable hospital;

- emergency evacuation, if necessary;
- if *you* request, we will advise *your* family in *Australia* of *your* medical condition and keep them informed of the situation;
- payment guarantees to hospitals and insurance verification;
- second opinions on medical matters; and
- urgent message service and emergency travel planning.

1.13 Documents to take with you when you are travelling overseas (International travel insurance)

You should take with this booklet (it contains important phone numbers and details of the cover provided), and copies of *your return overseas travel ticket* and also *your eligible credit card account* statement and/or credit card receipt to confirm the purchase of *your overseas travel ticket(s)*.

In the event that *you* need to make a claim under the International travel insurance policy (especially if claiming whilst *overseas*), it will be necessary for Bankwest or their agents to confirm to us or our agents that *your return overseas travel ticket* was obtained by use of the *cardholder's eligible credit card account*. Without this information, a claim may be delayed and it may not be possible for us or our agents to give approval for any *overseas* medical attention.

1.14 Insurance exclusions – what is not covered

In any insurance policy there are situations that are not covered. Whilst we try to extend our cover to most situations, we are not able to insure some situations because of the costs or types of events involved.

In addition to any specific exclusions contained in any individual cover in this document, the following exclusions apply to all the covers in this policy:

- we do not insure *you* for any event that is caused by or arises as a result of any *pre-existing medical condition of yours, a relative, travel companion* or any other person that may give cause for you to claim unless it relates to International travel insurance and we have given prior written approval to cover *your pre-existing medical condition* and *you* have paid the administration fee; or
- we do not insure your watches, ipods, laptops, mobile phones, electrical items, jewellery or cash whilst they are in a motor vehicle or in baggage, unless they are directly under *your* personal supervision or *your travel companion's* supervision.

- we do not cover *your* personal items/property left *unattended* in a motor vehicle for any more than \$2,500 in total;
- we do not insure *you* in regard to any travel that:
 - *you* book or take against medical advice; or
 - *you* take for the purpose of getting medical treatment or advice; or
 - *you* take after a qualified and registered member of the medical profession informs *you* that *you* are terminally ill; or
- we do not insure *you* for any event that is caused by or arises from:
 - *you* failing to follow advice or take heed of a warning from:
 - any government; or
 - any official body; or
 - any publication or broadcast by any member of the mass media; or
 - the death, illness or for any other reason of persons living outside of *Australia*, other than as set out in this booklet relating to the *cardholder*, their *spouse* and/ or *dependant children*; or
 - any event that is intentionally caused by *you* or by a person acting with *your* consent (including suicide or attempted suicide); or
 - *your* conscious exposure to exceptional danger unless in an attempt to preserve *your* life or the life of another person; or
 - *you* being under the influence of liquor or drugs; or
 - *your* involvement in illegal activities, fraud or abuse; or
 - *your* underwater activities that involve using artificial breathing equipment (unless *you* have an open water diving licence or are diving with a qualified and registered diving instructor); or
 - *your* mountaineering or rock climbing (if *you* need to use climbing equipment, ropes or guides), white water rafting or boating, abseiling, bungee jumping, pot holing, running with the bulls, caving or tobogganing; or
 - *your* racing (other than foot); or
 - *your* participation in any kind of professional sport; or
 - *your* air travel or any aerial activity (for example, hang-gliding, base jumping and skydiving). But if *you* are a paid passenger in a fully licensed commercial passenger aircraft, we do insure *you*; or
 - any activities involving hunting equipment or projectiles (e.g. shooting and archery); or

- *your* participation in motor cycling, unless:
 - it involves a hired motorcycle with an engine capacity of 200cc or less; and
 - *you* are the driver; and
 - *you* hold a current Australian motorcycle licence; and
 - *you* are also licenced (if a licence is required) to drive the motorcycle in the country *you* are in; but
 - we never cover any event that is caused by or arises from motorcycle racing; or
- any *act of terrorism*; or
- any war or war like activities, whether war has been formally declared or not, any hostilities, rebellion or revolution, or civil war, military coup, or overthrow/ attempted overthrow of a government/military power; or
- any person or organisation, who lawfully destroys or removes *your* ownership or control of any property/ *personal goods*; or
- any government prohibition or restrictions or government customs, or other government authorities, delaying or detaining *you* or seizing or keeping *your* baggage; or
- non-receipt of the property/*personal goods* that *you* have purchased and is being transported to *you*; or
- *your* participation as crew member or pilot of any conveyance; or
- *you* or *your travel companion's* employment or work (whether paid or unpaid or voluntary) either in *Australia* or *overseas*. This includes not being able to take leave from that employment, unless *your* claim is covered under the International travel insurance policy benefit 3 'Unexpected cancellation of travel arrangement and other unexpected expenses'; or
- *you* or *your travel companion's* financial circumstances or any business or other contractual relationship; or
- changes in currency rates, or any losses due to the devaluation or change in currency value; or
- theft, loss or damage to business owned items, business related items or items purchased in a business name; or
- *you* or *your travel companion* not wanting to continue with *your* travel arrangements/*journey*, or cancelling it or cutting it short, unless *your* claim is covered under the International travel insurance policy benefit 3 'Unexpected cancellation of travel arrangement and other unexpected expenses'; or
- deterioration, normal wear and tear; or

- any defective item or any defect in an item, or damage arising from inherent defects in an item or an electrical or mechanical fault or breakdown, unless covered under the Extended warranty insurance policy (page 35); or
- there is no theft cover under any of the insurances for watches, laptops, mobile phones, electrical items, ipods, or cash unless they are directly under *your* personal supervision or that of *your travel companion*; or
- any process of servicing, repairing or restoring an item unless we have given prior approval; or
- laundering (including washing, ironing and dry cleaning) whether by professional persons or otherwise; or
- vermin or insects, mildew, atmospheric or climatic conditions, or flood; or
- *your* failure to comply with the recommended security guidelines for the use of bank or currency notes, cheques, credit card, postal or money orders or petrol coupons; or
- *you* not taking all adequate precautions (considering the value of the items) to protect your property/*personal goods* or if the property/*personal goods* are left:
 - *unattended* in a public place; or
 - *unattended* in an unlocked motor vehicle; or
 - *unattended* in a motor vehicle in view of someone looking into the motor vehicle; or
 - *unattended* in a motor vehicle overnight; or
 - behind, forgotten or misplaced; or
 - with a person who steals or deliberately damages them.

A 'public place' includes, but is not limited to shops, airports, bus depots, buses, planes, trains, streets, hotel foyer (and hallways and grounds), restaurants, beaches, public toilets, car parks, office areas, behind counters, housing and hostel common areas, unlocked hostel and hotel rooms and any place which is accessible to the public; or

- disappearance of the property/*personal goods* in circumstances which cannot be explained to our satisfaction; or
- radioactivity, radioactivity contamination or the use, existence or escape of any nuclear fuel, nuclear material or nuclear waste; or

- consequential loss or damage, punitive damages or any fines or penalties, including punitive, exemplary, liquidated or aggravated damages; or
- *you* or *your travel companion's* failure to procure a passport or visa; or
- bookings made with or via any unlicensed parties (including but not limited to tour operators, wholesalers, transport providers or travel agents etc.); or
- the inability of the tour operator, wholesaler, transport provider or travel agent to complete arrangements (e.g. provide facilities, conference, accommodation or transport arrangements) due to lack in numbers required to commence or complete any part of the tour.

1.15 Claims procedures

Please do not contact Bankwest in the event of a claim, as Bankwest does not approve claims and is not involved in processing the claims.

If *you* want to make a claim under any of these Policies, *you* must:

1. Whilst *you* are overseas:

Phone Zurich Assist (refer to page 13, 'Emergency and medical service whilst overseas').

In order for Zurich Assist to confirm *your* eligibility for international travel insurance, *you* will need to have copies of the document listed on page 13, 'Documents to take with you'.

2. If *you* are in **Australia**, (or when *you* return to **Australia**) *you* must follow the steps listed below:

- Contact us on **1800 648 093** within 30 days of returning home from *overseas* or interstate (even if *you* have previously reported the matter to Zurich Assist), or if *you* are already home, contact us within 30 days of learning of an occurrence (loss, damage or breakdown) that may result in a claim. However, if *you* are making a guaranteed pricing claim, *you* must contact us within 21 days of the purchase of the personal good.

We may require *you* to complete a written loss report. If we do, we will provide *you* with the forms which should be returned to us within 30 days after *you* receive them.

Note: Failing to contact us or return the completed loss report (if required) within the times stated might result in denial of the claim.

- You must provide us with any evidence/documentation we require to verify *your* claim. Depending on the policy *you* are claiming under, this might include (but is not limited to) any of the following:
 - proof that *you* are eligible for insurance cover, e.g. *your eligible credit card account* statement and credit card receipt to confirm the purchase of *your return overseas travel ticket(s)*, etc.;
 - if items were stolen, wilfully damaged, or accidentally lost *you* must give us the police report number, or if the incident occurred whilst *you* were overseas, a copy of the report *you* obtained from the police or nearest government agency or authority. The report should be certified by the relevant authority as being a true and correct copy of the original;
 - proof of *your* ownership of any lost, stolen or damaged items, e.g. purchase receipts;
 - evidence of *your* intended flight, e.g. ticket, travel agent's itinerary showing *your* flight or a letter from the airline, etc.;
 - evidence of the delay, including in the case of luggage delay, a lost property/delayed property report issued by the airline;
 - receipts for any items *you* buy to replace those that were lost or stolen or purchased as emergency replacement of *your* clothes and toiletries;
 - if any items are lost or stolen during the time that a carrier was responsible for looking after them, *you* must get a letter from the carrier explaining what happened and stating the amount of refund *you* received from them;
 - if *your* travel or accommodation arrangements are cancelled and you intend claiming, you must provide a letter from the carrier, hotel, etc., outlining the refund *you* were entitled to;
 - any damaged items for which *you* are claiming so that they can be inspected by us or our authorised representative;
 - a quote (at *your* expense) for the replacement of lost or stolen items, or quote (noting the serial number for extended warranty insurance claims) for the repair of damaged or broken down items. We will, however, pay the reasonable cost of the quote if we agree to pay the claim;
 - copy of the *Australian Warranty* if claiming under the extended warranty insurance policy (page 35);

- in regard to the guaranteed pricing scheme, we require evidence that the cheaper item is the same (i.e. model number, model year, and manufacturer) as the *personal good* you purchased, and we require a copy of the printed catalogue advertising the cheaper item, and evidence that the advertisement was printed after *you* purchased the *personal good*.

1.16 You must assist Zurich with your claim

When making a claim, *you* must advise us of any details of any other insurance under which *you* are entitled to claim.

You must also, as far as allowed by law, give us all the assistance we may require to institute proceedings against other parties for the purpose of enforcing rights or remedies to which we would become entitled or subrogated upon, by making good any loss or damage under any of the covers included in this booklet.

1.17 Fraudulent claims

When making a claim, *you* have a responsibility to assist the insurer and to act in an honest and truthful manner. If any claim is fraudulent in any way or if *you* or anyone acting on *your* behalf uses fraudulent means to make a claim under this policy, then no payment will be made in regard to the claim. Also Bankwest will be informed of the situation.

2 – International Travel Insurance Policy

International travel insurance is a benefit available to Bankwest cardholders who, by use of the *cardholder's eligible credit card account*, purchased their *return overseas travel tickets* prior to leaving *Australia*. It is also available to the *cardholder's spouse* and the *cardholder's dependent children* (but not *children* born on the journey), who travel with the *cardholder* for the *entire journey*, provided their *return overseas travel tickets* were also obtained by use of the *cardholder's eligible credit card account*.

The cover is available for a period of 3 months (6 months for Platinum cardholders) and can not be extended. However, if *your* return to *Australia* is delayed because of events covered under this policy, or *your* scheduled transport back to *Australia* is delayed for reasons beyond *your* control, the period of insurance will automatically be extended for a period of up to 4 weeks or until *you* return to *your* home in *Australia*, whichever occurs first.

International travel insurance index

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Part B – The cover we provide

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Part A – The limits that apply and a summary of the cover

The table below shows the policy limits and provides an outline of the cover available for Bankwest More Platinum MasterCard, Bankwest Lite Platinum MasterCard, Bankwest Zero Platinum MasterCard or Bankwest Platinum MasterCard cardholders and their *spouses* and *dependant children*. Please read the entire policy to make sure you understand the details of the cover provided and to ensure it meets *your* requirements.

Summary of the cover and limits that apply for Platinum cardholders and their *spouses* and *dependent children*

Benefit	Limits
1. Medical and hospital expenses	<p>Unlimited, except <i>bed care patient</i> allowance (i.e. miscellaneous expenses such as phone calls & TV rental) of A\$50 per day is limited to A\$1,500 in total.</p> <p>Note: No cover for <i>pre-existing medical conditions</i>, unless prior approval given and the administrative fee paid.</p>
2. Loss/damage to personal property	<p>Limit of A\$20,000 per person up to a maximum A\$30,000 for a <i>family</i> subject to the following limits, however, personal items/property left <i>unattended</i> in a motor vehicle are only insured up to A\$2,500 in total</p> <ul style="list-style-type: none">• clothing and personal valuables – A\$5,500/item• portable electrical equipment and binoculars – \$5,500/item• cameras and associated equipment/accessories – A\$5,500/camera• laptop computers and associated equipment/accessories A\$5,500 in total• travel documents, traveller's cheques, credit cards and cash etc – \$600/person. Cash to a maximum of A\$1,100 for a <i>family</i>• emergency replacement of <i>your</i> clothes and toiletries – A\$600/person to a maximum of A\$1,100 for a <i>family</i>.

3. Unexpected cancellation of travel arrangements and other unexpected expenses	Unlimited, for covered events, except for travel agent's cancellation fee, which is limited to an amount equal to the lesser of A\$500 or 15% of the value of the travel arranged by the agent. Also, cover for the financial insolvency or financial collapse of a licensed service provider is limited to A\$5,000 per person up to a maximum of A\$10,000 for a <i>family</i> .
4. Resumption of <i>journey</i> following the death of a <i>relative</i>	Limit of A\$5,750 per person up to a maximum A\$15,000 for a <i>family</i> .
5. Special Event	Limit of A\$3,000 for <i>reasonable</i> cost of arranging alternative public transport in order to attend a <i>special event</i> .
6. Rental Vehicle Insurance excess cover	Limit of A\$3,000.
7. Travel delay	For <i>reasonable</i> additional meal & accommodation costs after 6-hour delay, limit of A\$475 per person up to a maximum of A\$1,100 for a <i>family</i> .
8. Funeral expenses	Limit of A\$13,000 per person to a maximum A\$25,000 for a <i>family</i> for an <i>overseas</i> funeral/cremation or return of remains to <i>Australia</i> .
9. Accidental death	In the event of accidental death which is not covered under the transit accident insurance policy included in this booklet, we will pay A\$25,000 per <i>cardholder</i> and/ or <i>spouse</i> .
10. Legal Liability	Limit of A\$2,500,000.

Part A – The limits that apply and a summary of the cover

The table below shows the policy limits and provides an outline of the cover available for Bankwest More Gold MasterCard, Bankwest Lite Gold MasterCard, Bankwest Zero Gold MasterCard or Bankwest Gold MasterCard *cardholders* and their *spouses* and *dependant children*. Please read the entire policy to make sure you understand the details of the cover provided and to ensure it meets *your* requirements.

Summary of the cover and the limits that apply for Gold *cardholders* and their *spouses* and *dependent children*.

Benefit	Limits
1. Medical and hospital expenses	<p>Unlimited, except <i>bed care patient</i> allowance (i.e. miscellaneous expenses such as phone calls & TV rental) of A\$25 per day is limited to A\$750 in total.</p> <p>Note: No cover for <i>pre-existing medical conditions</i>, unless prior approval given and the administrative fee paid.</p>
2. Loss/damage to personal property	<p>Limit of A\$10,000 per person up to a maximum A\$15,000 for a <i>family</i> subject to the following limits, however, personal items/property left <i>unattended</i> in a motor vehicle are only insured up to A\$2,750 in total</p> <ul style="list-style-type: none">• clothing and personal valuables – A\$3,750/item• portable electrical equipment & binoculars – \$3,750/item• cameras and associated equipment/ accessories – A\$3,750/camera• laptop computers and associated equipment/ accessories A\$3,750 in total• travel documents, traveller's cheques, credit cards & cash etc – \$300/person. Cash to a maximum of A\$600 for a <i>family</i>• emergency replacement of <i>your</i> clothes and toiletries – A\$300/person to a maximum of A\$600 for a <i>family</i>.

3. Unexpected cancellation of travel arrangements and other unexpected expenses	Unlimited for covered events, except for travel agent's cancellation fee, which is limited to an amount equal to the lesser of A\$500 or 15% of the value of the travel arranged by the agent. Also, cover for the financial insolvency or financial collapse of a licensed service provider is limited to A\$3,750 per person up to a maximum of A\$7,500 for a <i>family</i> .
4. Resumption of <i>journey</i> following the death of a <i>relative</i>	Limit of A\$5,000 per person up to a maximum A\$10,000 for a <i>family</i> .
5. Special Event	Limit of A\$2,250 for <i>reasonable</i> cost of arranging alternative public transport in order to attend a special event.
6. Rental Vehicle Insurance excess cover	Limit of A\$2,250.
7. Travel delay	For reasonable additional meal & accommodation costs after 6-hour delay, limit of A\$375 per person up to a maximum of A\$900 for a <i>family</i> .
8. Funeral expenses	Limit of A\$10,000 per person to a maximum A\$20,000 for a <i>family</i> for an overseas funeral/cremation or return of remains to <i>Australia</i> .
9. Accidental death	In the event of accidental death which is not covered under the transit accident insurance policy included in this booklet, we will pay A\$20,000 per <i>cardholder</i> and/or <i>spouse</i> .
10. Legal Liability	Limit of A\$2,500,000.

Part B – The cover we provide

1. Medical and hospital expenses incurred overseas

We insure *you* for medical and hospital expenses *you* incur *overseas* on *your* journey.

We reserve the right to return *you* to *Australia* for ongoing medical attention. In *Australia* we are not licensed to pay medical and hospital expenses and *you* would need to claim on Medicare and/or *your Australia* medical insurer. If *you* choose not to return to *Australia* we will cease to pay for the subsequent medical and hospital expenses *you* incur *overseas*.

By medical expenses we mean:

- expenses for:
 - medical, paramedical, or surgical treatment;
 - other treatment, given or prescribed by a qualified and registered member of the medical profession; or
 - emergency dental treatment to natural healthy teeth (but not ongoing dental treatment) up to A\$1,250 where the treating dentist confirms in writing that the treatment was solely to relieve sudden and severe pain;
- ambulance, hospital, or nursing home charges; or expenses for emergency evacuation to *Australia* or another country, if the local medical services are inadequate or not available. The evacuation must be authorised and arranged by Zurich Assist (book a reverse charge call collect from anywhere in the world on **+61 2 9995 2021**).

If we agree to pay the hospital and medical expenses associated with *your* stay in an overseas hospital, we will also pay *you* (in addition to the hospital and medical charges) a cash bed care allowance (to cover incidental expenses, such as a rental TV, newspapers or hospital phone calls) for each continuous 24-hour period *you* are confined in an overseas hospital as a *bed care patient*, provided the claim is supported by written confirmation from the hospital of the length of *your* stay.

We will also pay for a relative or friend to travel to where *you* are, to either care for *you* or to escort *you* back to *your* normal residence in *Australia* if:

- *you* are *injured* or become seriously ill during the *period of cover*; and
- *you* show us a medical advice written by a qualified and registered member of the medical profession, saying that a companion/escort is necessary; and
- Zurich Assist agrees that a companion/escort is reasonably necessary.

The companions/escort's costs will be made to the person who incurs the expense.

We will pay for...

Medical expenses

We will pay for *your overseas* medical expenses during the *period of cover* if you:

- become ill *overseas*; or
- get *injured overseas*, provided the *injury* was accidentally caused by a sudden physical force.

We will only cover *your* medical expenses if:

- you incur them *overseas*, during your *journey overseas*; and
- you are legally responsible for paying them; and
- you show us a medical advice, written by a registered and qualified member of the medical profession, as proof of *your* illness or *injury* and the treatment you need for it; and
- we assess *your* medical expenses are reasonable in amount and reasonably necessary.

Please remember that you can only claim for emergency evacuation if it is arranged by Zurich Assist (book a reverse charge call from anywhere in the world on **+61 2 9995 2021**).

But we will not pay for...

We will not pay for medical expenses that:

- arise from *pre-existing medical conditions* unless prior to you leaving Australia, we have given prior written approval to cover *your* pre-existing medical condition and you have paid the administration fee;
- dental treatment caused by or related to the deterioration and/or decay of teeth or involving the use of precious metals;
- you can recover from any private medical fund or similar government scheme;
- you incur in *Australia*;
- arise from HIV, AIDS, ARC (AIDS Related Complex, however, this syndrome may be acquired or named), or any related illness, no matter how you become infected;
- arise from a sexually transmitted disease;
- arise from any disease that is transmitted when giving or taking a drug. Unless the giving or taking of the drug is supervised by a qualified and registered member of the medical profession and the disease is not excluded anywhere else in this International travel insurance policy; or
- you incur more than 12 months after the date of *your* illness or disablement.

2. Loss or damage to personal property

We insure *you*, during *your* journey for the theft and accidental loss (but not if misplaced or left behind) or damage to the following personal items/property that *you* either take with *you* or buy on *your journey* (items used for any business use or purchased in a business name are not covered):

- baggage, clothing and personal valuables;
 - portable electrical equipment and binoculars (but we will not pay for scratched lenses);
 - cameras and associated equipment/accessories (but we will not pay for scratched lenses);
 - laptop computers and associated equipment/accessories (but we will not pay for scratched screens);
- or
- travel documents, travellers cheques, bank notes, currency notes, postal orders, money orders, cash, credit cards or petrol coupons taken with *you* on *your journey* for personal use.

We will also provide for the emergency replacement of *your* clothes and toiletries, if *your* entire luggage is delayed, misdirected, or temporarily misplaced by any carrier for more than 12 hours.

If *your* travel documents, credit cards or travellers cheques are accidentally lost or stolen *you* are covered for their replacement and any legal liability for payment arising out of their unauthorised use only if:

- *you* have complied with all the conditions *you* agreed to when *your* travel documents, credit cards or cheques were issued; and
- *you* have reported the loss to the appropriate authorities (e.g. bank) as soon as possible after the discovery of the loss.

If *you* are claiming for the emergency replacement of *your* clothes and toiletries, *you* will need to obtain written confirmation from the carrier who was responsible for the luggage and *you* will need to provide us with receipts for the replacement items *you* needed to purchase.

In the event of a claim *you* must prove *your* ownership of the property and prove the value of the property (e.g. receipt or valuation for jewellery). If *you* can not prove the value of *your* property, the most we will pay for each individual item is 10% of the limit shown for the type of item in 'Part A – The limits that apply and a summary of the cover'.

3. Unexpected cancellation of travel arrangements and other unexpected expenses

In regard to the cover provided under this benefit, the *cardholder* will become eligible for the benefits when 75% of the deposit for their *overseas travel ticket* has been obtained by use of the *cardholder's eligible credit card* and the *cardholder* intends to obtain 75% of their overseas travel ticket by use of the *cardholder's eligible credit card*.

Also if the *cardholder* is eligible for this benefit, then the *cardholder's spouse* and/or *dependent children* who have booked to travel with the *cardholder* for the entire *journey* will become eligible under this section, provided 75% of their deposit for the *overseas travel ticket* has been obtained by use of the *cardholder's eligible credit card* and they intend to obtain 75% of their *overseas travel ticket* by use of the *cardholder's eligible credit card*.

Under this section Zurich covers you for the unexpected cancellation of travel arrangements and other unexpected expenses, provided the claim is not covered elsewhere in this policy. The expense must be incurred during the *period of cover* for one of the reasons listed below:

- there is a *natural disaster*, or a *natural disaster* has recently happened or is reasonably expected to happen either at *your* destination or at *your* or *your travel companion's* normal residence in *Australia*; or
- whilst *overseas* you or *your travel companion's* travel documents are lost or stolen; or
- you or *your travel companion's* normal residence in *Australia* is totally destroyed; or
- you or *your travel companion* are quarantined; or
- you or *your travel companion* are subpoenaed to attend court in *Australia*; or
- *your medical condition* if we have given prior written approval to cover *your pre-existing medical condition* and you have paid the administration fee; or
- *your medical condition*, if after purchasing *your overseas* travel tickets, you become aware of a medical condition which we will then not provide *pre-existing medical condition* cover for; or
- you, *your travel companion* or a *relative*:
 - dies; or
 - is seriously *injured*; or
 - become seriously ill.

We will need to see medical advice written by a qualified and registered member of the medical profession regarding any of the above events and be satisfied that the cancellation was appropriate and reasonably necessary.

- the unexpected cancellation of *you* or *your travel companion's* authorised prearranged leave provided, the person whose leave has been cancelled is a full time employee of the police, fire, ambulance, defence or emergency services;
- *you* or *your travel companion* having to sit unexpected exams in regard to studies either of *you* are undertaking;
- a *special event* has been cancelled or postponed for reasons beyond *your* expectations or control;
- *your* arranged travel is cancelled or delayed by the carrier because of unexpected:
 - mechanical break down; or
 - weather conditions; or
 - *natural disasters*; or
 - riots, strikes, civil commotion (but not *acts of terrorism*, any war like activities, war, whether it has been formally declared or not, any hostilities, rebellion or revolution, or military coup, or overthrow of a government); or
- *you* or *your travel companion* are unexpectedly retrenched. This does not include voluntary retrenchment or redundancy.
- the financial insolvency or financial collapse of a licensed service provider provided the booking was made via a licensed travel agent.

Important

If *you* want to claim under this section, *you* must take steps to minimise *your* losses. As soon as possible after the cancellation *you* must:

- recover any refund *you* are entitled to; and
- cancel any other travel or accommodation arrangements that depend on *your* cancelled arrangements and that *you* are now unable to use.

We will pay for...

If *you* continue *your* travel:

You may decide to continue *your* cancelled travel arrangements. If *you* do this at the earliest possible opportunity after cancellation, we will, at our option, either:

- pay for any part of *your* cancelled travel arrangements that:
 - *you* have paid for but are unable to use; and
 - that are non-refundable; or

- pay the costs of a higher class of travel, or increased seasonal rates for travel, if that is the only class or rate available. We will pay these costs minus the amount of any refundable part of *your* cancelled travel arrangements. We will only pay to upgrade your travel on the type of transport you chose in *your* cancelled travel arrangements.

We will also pay for any part of *your* cancelled accommodation arrangements that:

- *you* have paid for but are unable to use; and
- which are non-refundable.

If *you* do not continue *your* travel:

You may decide not to continue with the cancelled travel arrangements at the earliest possible opportunity after cancellation. If so, we will pay for any part of *your* cancelled travel and accommodation arrangements that:

- *you* have paid for, but will not use; and
- which are non-refundable.

How we value travel tickets or accommodation obtained by way of redeeming reward/frequent flyer type points

If the travel/accommodation provider or travel agent will not refund the value of the component (or will only refund a portion of the value) of the accommodation/transport ticket which was obtained by redeeming reward/frequent flyer type points, we will refund the cost of the equivalent accommodation/transport ticket based on the quoted retail price at the time the accommodation/transport ticket was issued less the value of the portion of points refunded back to *you*.

4. Resumption of journey following the death of a relative

We insure *you* for the reasonable transport expenses incurred to return to *Australia* and then resume *your* journey, if *you* have to interrupt *your* journey and return to *Australia* immediately following the death of a *relative*.

We will only pay if...

- *you* resume *your* journey within 30 days of returning to *Australia*; and
- *your* journey had not ended before *your* return and there is at least a fortnight or 25% of the time of *your* journey remaining (whichever is the greater); and
- the death occurred after *you* booked *your* travel; and

- *your* claim is not excluded elsewhere in this booklet. However, if the exclusion is due to *your relative's pre-existing medical condition*, we will pay benefits provided that before *you* commenced *your journey* a medical professional had not declared *your relative* as being terminally ill.

We will pay for...

We will reimburse *you* the costs of an economy air ticket to *Australia* and an economy air ticket to return *you* to the *overseas* location where *you* were to be at that time when *you* returned overseas (as stated in *your* original itinerary).

5. Special Event

If *your journey* is interrupted by any unexpected cause outside of *your* control and as a result *you* are going to miss a *special event* which can not be delayed, we will pay the *reasonable* additional costs of using alternative transport to arrive at the destination in time for the *special event*.

6. Rental Vehicle Insurance excess cover

We will reimburse *you* for any insurance excess or deductible which *you* become legally liable to pay in respect of loss or damage to a *rental vehicle* during the rental period provided:

- the *rental vehicle* must be rented from a licensed rental agency; and
- as part of the rental agreement you have taken comprehensive motor insurance against loss or damage to the rental vehicle; and
- *you* have complied with all requirements of the rental organisation under the hiring agreement and of the *rental vehicle* insurer.

But we will not pay for...

We will not pay for *your* costs arising from:

- loss or damage resulting from the operation of the *rental vehicle* in violation of the terms of the rental agreement; or
- wear and tear, gradual deterioration, damage from insects or vermin, inherent vice or damage.

7. Travel delay

If the departure of any scheduled transport in which *you* have arranged to travel is delayed for at least 6 hours due to any unforeseen cause outside *your* control, we will reimburse *your reasonable* additional meal and accommodation costs.

This benefit is only payable when *you* supply receipts for the expenses incurred and written confirmation from the carrier confirming the period of delay.

8. Funeral expenses

We insure *you* for funeral expenses that are incurred whilst on *your journey*. However, we will not pay for *your* funeral expenses if *your* death is the result of a pre-existing medical condition unless we have given prior written approval to cover *your pre-existing medical condition* and *you* have paid the administration fee.

By funeral expenses we mean:

- the *reasonable* costs of returning *your* remains or ashes to *Australia*; and/or
- the reasonable costs of *your overseas* funeral or cremation.

We will pay for funeral expenses if:

- *you* die during the *journey*; and
- a death certificate given by a qualified and registered member of the medical profession is shown to us as proof of the cause of death.

9. Accidental death

We will insure *you* if, whilst on *your journey*, *you* die as a result of an injury sustained in an accident (but not illness or Disease) and the Bankwest transit accident insurance policy (page 39) included in this booklet does not provide 'Loss of Life' benefits for the accident.

The death must occur within 12 months of the accident and the accident must have been caused by violent, external and visible means and must be supported by a death certificate, signed by a qualified and registered member of the medical profession.

If the transport *you* are travelling in is involved in an *accident* caused by violent, external and visible means and *your* body can not be found, we will, after 12 months, treat *you* as having died as a result of the *accident*.

10. Legal liability

We cover *your* legal liability during *your journey*.

By legal liability, we mean *your* responsibility to pay compensation for negligently causing:

- bodily harm or death to someone other than *you*; or
- loss or damage to property owned or controlled by someone other than *you*.

Only we have the right to:

- settle or defend the claim; or
- make or accept an offer or payment; or
- in any way admit *you* are liable.

We will pay for...

We will pay for *your* legal liability if:

- the event that gives rise to it
 - happens during the journey; and
 - is one that *you* do not intend or expect to give rise to *your* legal liability.

We will also pay all *reasonable* legal fees and expenses if:

- we incur them on *your* behalf; or
- *you* incur them after we agree in writing.

But we will not pay for...

We will not pay for *your* legal liability that arises:

- from bodily harm to, or the illness or death of:
 - any *relative* or *travel companion*; or
 - *your* employee;
- from *you* owning or occupying any land or building (unless the building is a residence and *you* occupy it as a tenant or lessee, or in some other temporary way);
- from *you* owning, controlling or using a motorised vehicle, an aircraft or a watercraft (other than a non-motorised watercraft used on inland waterways). However, if *you* do not own or control the transport and are using it just as a passenger, *you* are not within this exclusion;
- from *your* business, profession or occupation;
- from loss or damage to any property that is owned or controlled by *you*;
- from any fines or penalties, including punitive, exemplary, liquidated or aggravated damages. These are damages a judge may order a person to pay as punishment. They are different from damages that must be paid as compensation.

3 – Purchase Security Insurance Policy

Purchase security insurance is a benefit available to Bankwest *cardholders*. This cover provides 3 months of free insurance against loss, theft, or accidental damage over a wide range of new *personal goods* purchased anywhere in the world, provided the purchase is charged to the *cardholder's eligible credit card account*.

This insurance provides automatic protection for *personal goods* when their purchase is charged to an *eligible credit card account* unless the *personal goods* and/or claims are excluded by the definitions, terms and conditions, or exclusions, or the *cardholder* fails to comply with the claims procedures.

The *personal goods* are insured anywhere in the world for 3 months from the date of purchase in the event of loss, theft or accidental damage. However, there is cover until you have taken possession of the *personal goods*.

The liability of Zurich for claims made pursuant to this insurance shall not exceed the lesser of:

- the actual amount charged to the *cardholder's eligible credit card account* to purchase the *personal good*; or
- A\$2,200 (A\$3,000 for Platinum cardholders) per claim in respect of jewellery, watches and fine arts; or
- A\$7,750 (A\$30,000 for Platinum cardholders) in any 12 month period in respect of any one *eligible credit card account*.

4 – Extended Warranty Insurance Policy

Extended warranty is a benefit available to Bankwest *cardholders*. The cover extends the manufacturer's expressed *Australian Warranty* on *personal goods*, purchased, provided the purchase is charged to the *cardholder's eligible credit card account*. The insurance does not affect the rights of *cardholders* against a manufacturer in relation to contravention of statutory or implied warranties under *Australian* legislation.

The insurance cover provided in respect of the purchase of personal goods comes into effect at the end of the *Australian Warranty* period that applies to the *personal good(s)*.

Only items with a manufacturer's unique identification serial number on them are covered under this insurance.

This extended warranty period will be for an equivalent duration as the *Australian Warranty* period, up to a maximum of one full year, and does not apply if the *Australian Warranty* period is in excess of 4 years.

For Example:

Australian Warranty period	Extended warranty period
7 Days	7 Days
14 Days	14 Days
1 Month	1 Month
6 Months	6 Months
1 – 4 Years	1 Year
over 4 Years	no cover

This extended warranty only covers the failure of *personal goods* to operate for the purpose for which they were designed as a result of a breakdown or defect, provided the breakdown or defect is covered by the terms of the *Australian Warranty*.

The liability of Zurich for claims made pursuant to this insurance shall not exceed:

- the actual *Australian* dollar purchase price of the *personal good* charged to a *eligible credit card account*; and
- in 12 month period the sum of A\$7,750 (A\$15,000 for Platinum cardholders) per *eligible credit card account*.

If a claim is to be paid under this insurance *you* must obtain our approval prior to proceeding with any repairs or replacement of the *personal goods* which have broken down or are defective.

5 – Price Guarantee Cover

Price guarantee is a benefit available to Bankwest *cardholders* when new *personal goods* are purchased by them anywhere in *Australia* and the entire cost is charged to the *cardholder's eligible credit card account*.

This scheme guarantees the *cardholder* gets the best price if, within 21 days after the purchase of a *personal good*, they advise us that they have subsequent to their purchase, received a printed catalogue showing the same *personal good* (same model number and same model year), by the same manufacturer, for a lower price from a store within 25 kilometres of the store from where the *personal good* was purchased, and the price difference is greater than A\$75.

The cheaper *personal good* must be:

- the same model number; and
- same model year; and
- produced by the same manufacturer as the *personal good* you had previously purchased.

The catalogue showing the cheaper article must have been printed after the date *you* purchased the *personal good*.

You must report (make a claim) the cheaper article to Zurich within 21 days of the purchase of the *personal good*. This is because Zurich only provides cover for cheaper items reported within 21 days of the date of purchase of the original *personal good*.

Provided the price difference is greater than A\$75 *you* will be refunded the price difference up to A\$350 (A\$500 for Platinum cardholders).

6 – Interstate Flight Inconvenience Insurance

Interstate flight inconvenience insurance is available to Bankwest *cardholders* whilst they are on an interstate *Australian* holiday of up to 14 days provided the *cardholder* charges the entire cost of their return *interstate flight* fare (but not taxes, or airport or travel agent's charges) to the *cardholder's eligible credit card account*.

This cover extends to the *cardholder's spouse* and/or *dependent children* who are travelling with the *cardholder* for the entire holiday and who have also had the entire cost of their return *interstate flight* fares (but not taxes, or airport or travel agent's charges) charged to the *cardholder's eligible credit card account*.

Except for the cancellation cover, the other covers included in this policy are available for a period of 14 days from the date the *cardholder, spouse* and *dependent child* leaves their *Australian* home to travel directly to the airport from where they are catching their *interstate flight*. The cover will cease after this 14 day period or earlier if the *cardholder, spouse* and *dependent child* return to their or *Australian* home within 14 days.

This cover, however, is not designed to provide travel insurance benefits as prescribed under the Insurance Contract Act 1984.

Benefits

1. Delays

- Flight Delay

If the intended *interstate flight* is delayed by four hours or more and no alternative transport is made available, the *cardholder* is entitled to charge up to A\$50 per person to their *eligible credit card account* for meals and refreshments up to a total of A\$100.

- 12 Hour Luggage Delay

If following an *interstate flight, your* luggage containing clothes and toiletries is delayed in getting to *you* for over 12 hours, the *cardholder* is entitled to charge up to A\$75 per person to their *eligible credit card account* for essential clothing and toiletries, up to a total of A\$250.

2. Loss or damage to personal items

We insure *you* during *your* holiday for the theft and accidental loss or damage to clothing and *your* personal items (but not lap top computers or business items) that *you* have with *you*.

We will pay up to a value of A\$550 (A\$1,000 for Platinum cardholders) for each item to a maximum of A\$1,300 (A\$3,000 for Platinum cardholders) in total.

3. Funeral expenses as a result of accidental death

If whilst on the interstate holiday, *you* die as a result of injuries caused accidentally directly and solely by a sudden physical force (but not illness or disease), we will pay for *your* funeral expenses up to A\$2,750 (A\$4,000 for Platinum cardholders) per person to a maximum of A\$6,000 (A\$8,000 for Platinum cardholders).

By funeral expenses we mean:

- the *reasonable* costs of returning *your* remains or ashes to *your* home town/city in *Australia*; and/or
- the *reasonable* cost of *your* funeral or cremation.

4. Cancellation of domestic travel arrangements

Under this section we cover *you*, after the payment of the entire cost of *your* return *interstate flight* fares, to a maximum A\$2,000 (A\$3,000 for Platinum cardholders), if holiday travel arrangements you have paid for (but not business related travel) are cancelled for any of the following reasons:

- *you*, *your travel companion* or a *relative* unexpectedly:
 - dies;
 - is seriously *injured*; or
 - becomes seriously ill.

We will need to see medical advice written by a qualified and registered member of the medical profession regarding any of the above events and be satisfied that the expenses involved are *reasonable* in amount and reasonably necessary;

- *your* normal residence in *Australia* is totally destroyed but not as an *act of terrorism*;
- *you* are quarantined;
- *you* are subpoenaed to attend court in *Australia*;
- *your* arranged travel is cancelled or delayed by the carrier because of unexpected natural disasters; or
- the *cardholder* or *spouse* is unexpectedly retrenched. This does not include voluntary retrenchment or redundancy.

This cancellation cover will cease 14 days after *you* leave *your Australian* home to travel directly to the airport from where you are catching *your interstate flight* or when *you* return to *your Australian* home if *you* return to *your Australian* home before the 14 days has expired.

7 – Transit Accident Insurance Policy

Transit accident insurance is a benefit available to Bankwest *cardholders*. This cover provides certain accidental death and *injury* cover for *cardholders* who, whilst outside *Australia*, sustain an *injury* while riding as a passenger in (not as a pilot, driver or crewmember), or boarding or alighting a plane, tourist bus, train or ferry as outlined in this policy. However, the cover provided does not include benefits as prescribed under the Insurance Contract Act 1984.

This cover is available on *trips* where, prior to the *trip*, the entire payment for the *trip* was charged to the *cardholder's eligible credit card account*. In certain circumstances the benefits also extend to the *cardholder's spouse*, provided the *spouse* is travelling with the *cardholder* and before the *trip* the payment for their *trip* was also charged to the *cardholder's eligible credit card account*.

The benefits listed under the Schedule of Benefits will be paid if whilst outside *Australia*, the *cardholder* and/or their *spouse* suffer a loss as a result of an *injury* suffered under the circumstances specified in points (1), (2), (3) or (4) as follows:

- (1) The *injury* is sustained on a *trip* while *you* are riding as a passenger or boarding or alighting the plane, tourist bus, train or ferry.
- (2) The *injury* is sustained while *you* are riding as a passenger in (not as a pilot, driver or crew member), a licensed taxi pursuant to any statute, regulation, by-law or the equivalent thereof for the transportation of passengers for hire, *provided* *you* are travelling directly to or from an airport, tourist bus depot, railway station or dock, immediately preceding or following the scheduled *trip*.
- (3) When, by reason of an *accident* specified in (1) or (2) above, *you* are unavoidably exposed to the elements and, as a result of such exposure, suffer an *injury* for which indemnity is otherwise payable hereunder, the loss shall be covered under the terms of this policy.
- (4) If *your* body has not been found within one year of the date of his/her disappearance arising out of an accident which would give rise to a loss as specified in (1), (2) or (3) above, it will be presumed that *you* died as a result of bodily *injury* caused by the *accident* at the time of his/her disappearance.

- (5) A benefit payable under this policy will be paid to the injured person or, in the event of *your* death the benefit will be paid to *your* legal representative.

Schedule of benefits

When an *accident* results in any of the following injuries within one year after the date of the *accident*, we will pay the amount shown opposite the said *injury*.

If a person sustains more than one *injury* resulting from one *accident*, only the Benefit Amount for the greater *injury* will be paid.

Summary of benefits for Platinum cardholders		
Injury	Cardholder	Spouse
Life	A\$200,000	A\$60,000
Both hands or both feet	A\$200,000	A\$60,000
One hand and one foot	A\$200,000	A\$60,000
The entire sight of both eyes	A\$200,000	A\$60,000
The entire sight of one eye and one hand or one foot	A\$100,000	A\$40,000
One hand or one foot	A\$100,000	A\$40,000
The entire sight of one eye	A\$100,000	A\$40,000

Summary of benefits for Gold cardholders		
Injury	Cardholder	Spouse
Life	A\$100,000	A\$30,000
Both hands or both feet	A\$100,000	A\$30,000
One hand and one foot	A\$100,000	A\$30,000
The entire sight of both eyes	A\$100,000	A\$30,000
The entire sight of one eye and one hand or one foot	A\$50,000	A\$20,000
One hand or one foot	A\$50,000	A\$20,000
The entire sight of one eye	A\$50,000	A\$20,000

Furthermore, *injury* with reference to hand or foot means complete severance through or above the wrist for the hand or through or above the ankle joint for the foot and, as used with reference to eye, means permanent, irrecoverable loss of the entire sight of the eye.

Limits on what we pay...

The most we will pay in claims, under this transit accident insurance policy, that result from the one incident (e.g. a bus crash) is A\$250,000 (A\$500,000 for Platinum cardholders) regardless of the number of *cardholders* and/or *spouses injured* in the incident.

This means that if as a result of one incident a number of *cardholders* and spouses were *injured*, we would pay each on a proportional basis (using the above schedule) up to a total of A\$250,000.

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