

Credit Cards

Complimentary Credit Card Insurance

For payments made on
and after 1 October 2014

bankwest



making banking easier

Contact Numbers for Easy Reference

Enquiries and Claims

Helpful FAQs and claims forms can be found on the Zurich website - zurich.com.au. Click on the Credit & Debit card insurance icon and follow the links. Or *you* can phone Zurich on **1800 672 010**, however, please make sure *you* have this booklet on hand when *you* call.

International travel Insurance

You do not have to tell Bankwest or Zurich that *you* will be travelling. So long as *you* meet the eligibility criteria (page 28), *you* are automatically eligible for the International Travel Insurance.

While you're away

In the event of an emergency overseas, simply call Zurich Assist in Australia at any time on **+61 2 9995 2433**. Reverse charge calls to this number can be made from countries via Australia Direct®, Telstra's international reverse charge service.

While you're in Australia

In the event of an emergency, call Zurich Assist on **1800 672 010**.

Important

This booklet contains details of the Complimentary credit card insurance available with the following credit cards:

- *World MasterCard, Platinum MasterCard & Gold MasterCard*
- *Visa Gold card*
- *Breeze MasterCard* facility opened by Bankwest before 3 March 2012

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1 - Important Information about the Insurances

This booklet contains details of *your* Bankwest credit card complimentary insurances, which are effective for purchases where the final payment is made on or after 1 October 2014 and are only available to *cardholders of eligible credit card accounts*.

These insurances are provided automatically to *cardholders* under the Master Agreement entered into between Bankwest and Zurich Australian 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 insurances detailed in this booklet. In this booklet, Zurich may also be expressed as 'Zurich', 'we', 'us' or 'our'.

Bankwest means, a division of Commonwealth Bank of Australia ABN 48 123 123 124 AFSL/Australian credit licence 234945 and its successors and assigns.

Although the insurances are automatically provided to *cardholders*, *cardholders* are not obliged to take these insurances. However, if a person wishes make a claim on these insurances, they will be bound by the Definitions, Terms and Conditions, Exclusions and Claims Procedures of the insurances. 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 insurances and neither it nor any of its related corporations guarantee any of the benefits under these insurances. These insurances are provided at no additional cost to the *cardholder* and Bankwest does not receive any commission or remuneration in relation to these insurances. Neither Bankwest nor any of its related corporations are Authorised Representatives of Zurich or any of its related companies.

1.1 Other Insurance

The insurance cover described in this booklet is provided for *your* benefit under a Master Policy entered into between Zurich and Bankwest. Bankwest is the policy owner. As an eligible *cardholder*, *you* have the benefit of insurance cover as a third party beneficiary. If *you* choose to enter into another, insurance policy ("Other Policy") (for example, a comprehensive travel insurance policy for *your overseas journey*), and *you* are entitled to make a claim under that Other Policy in respect of the same loss as *your* claim under this Master Policy, then Zurich is not liable to provide indemnity under this Master Policy until the amount of any indemnity under that Other Policy is exhausted. In other words, any insurance cover under this Master Policy in respect of the same loss, shall only be excess insurance cover over and above the applicable Other Policy.

1.2 Sanctions

Notwithstanding any other terms under this agreement, we shall not provide coverage and we will not make any payments or provide any service or benefit to any insured or other party to the extent that such cover, payment, service, benefit and/or any business or activity of the insured or any other beneficiary would violate any applicable trade or economic sanctions law or regulation.

1.3 What insurance is available

The type of cover available depends upon the type of Bankwest credit card you have and is shown on the following table.

Cover	World MasterCard	Platinum MasterCard	Gold MasterCard	Breeze MasterCard Opened before 03/03/2012	Visa Gold Card
Purchase Cover Insurance	✓	✓	✓	✓	✓
Extended Warranty Insurance	✓	✓	✓	✓	✓
Guaranteed Pricing Scheme	✓	✓	✓	✓	✗
International Travel Insurance	✓	✓	✓	✗	✗
Transit Accident Insurance (for overseas travel)	✓	✓	✓	✗	✗
Interstate Flight Inconvenience Insurance	✓	✓	✓	✗	✗

The cards in the above table are defined as follows:

- *World MasterCard* means a current and valid Bankwest *World MasterCard* credit card Issued by Bankwest
- *Platinum MasterCard* means a current and valid Bankwest *Platinum MasterCard* credit card issued by Bankwest.
- *Gold MasterCard* means a current and valid Bankwest *Gold MasterCard* credit card issued by Bankwest.
- *Breeze MasterCard* means a current and valid non Gold and non Platinum Bankwest Breeze MasterCard credit card facility opened by Bankwest before 3 March 2012.
- *Visa Gold* card means a current and valid Bankwest Visa Gold credit card issued by Bankwest.

1.4 Termination of these insurances

Bankwest may terminate the benefits under any one or all of the insurances 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 the insurance. However, purchases finalised after expiry of this notification will not be eligible for cover.

1.5 Privacy

Zurich is bound by the Privacy Act 1988 (Cth) and we respect *your* privacy. Before providing us with any personal information or sensitive information, *you* should know the following things:

We will not require personal information until a claim is made or *you* make an application to cover a *pre-existing medical condition*. We collect, use, process and store personal information and, in some cases, sensitive information about *you* in order to comply with our legal obligations, to assess *your* application for a *pre-existing medical condition*, to administer the products or services provided to *you*, to enhance customer service and to manage a claim. We will, in relevant cases, disclose personal information to Bankwest, our service providers and business partners in order to allow monitoring of the claims service provided, prevention of fraud and to ensure eligibility for cover.

By providing us with *your* personal information, *you* consent to our use of this information which includes us disclosing *your* personal information including sensitive information such as health information, where relevant for the purposes, to affiliates of the Zurich Insurance Group Ltd, other insurers and reinsurers, our service providers, our business partners or as required by law within *Australia* or *overseas*.

If *you* do not agree to provide us with the information, we may not be able to assess *your* application for a *pre-existing medical condition*, we may not be able to assess *your* claim or *your* claim may be delayed.

Zurich may obtain information from government offices and third parties to assess a claim in the event of loss or damage.

In most cases, on request, we will give *you* access to personal information held about *you*. In some circumstances, we may charge a fee for giving this access, which will vary but will be based on the costs to locate the information and the form of access required.

For further information about Zurich's Privacy Policy, a list of service providers and business partners that we may disclose *your* personal information to, a list of countries in which recipients of *your* information are likely to be located, details of how *you* can access or correct the information we hold about *you* or make a complaint, please refer to the Privacy link on our homepage – **www.zurich.com.au**, contact us by telephone on 132 687 or email us at **Privacy.Officer@zurich.com.au**.

1.6 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.

1.7 Complaints

If *you* have a complaint about the insurances or about the service *you* have received from Zurich, 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 cannot agree on reasonable alternative timeframes with us, the 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 cannot agree on reasonable alternative timeframes with us, *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 (FOS). This is a free service provided by an independent body.

You must contact FOS within two years of receiving our final decision. *You* are not bound by the decision made by FOS but we are bound to act immediately on FOS's decision.

Brochures outlining the operations of FOS are available from us or the Insurance Council of Australia in *your* State or Territory.

FOS can be contacted as follows:

Financial Ombudsman Service

Phone: 1300 780 808 between 9am – 5pm AEST

Fax: (03) 9613 6399

Post: GPO Box 3, Melbourne, Victoria 3001

Website: www.fos.org.au

Email: info@fos.org.au

1.8 Definitions and interpretation

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

accident means any sudden and unexpected physical force, which causes an *injury*.

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.

Bankwest More Rewards means the rewards program operated by Bankwest under the Bankwest More Rewards terms and conditions.

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 has an Australian Medicare Card or holds a 457 Visa and whom Bankwest has issued an *eligible credit card*. 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" section of this document (page 46) 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 one of the following:

- *World MasterCard* means a current and valid Bankwest *World MasterCard* credit card Issued by Bankwest
- *Platinum MasterCard* means current and valid Bankwest *Platinum MasterCard* credit card issued by Bankwest.
- *Gold MasterCard* means current and valid Bankwest *Gold MasterCard* credit card issued by Bankwest.
- *Breeze MasterCard* means a current and valid non Gold card and non Platinum card Bankwest *Breeze MasterCard* credit card facility opened by Bankwest before 3 March 2012.
- *Visa Gold* card means current and valid Bankwest *Visa Gold* credit card issued by Bankwest.

eligible credit card account means a current and valid *eligible credit card* with a 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 28) 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*; and
- resulting independently of any other cause.

Furthermore, *injury* as used in the Transit accident insurance section of this document (page 51) 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 any mainland Australian state or territory or from Tasmania, to any other 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 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 MasterCard* cardholders and 12 months for *World MasterCard* 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.

overseas means outside *Australia*. Also for the purposes of the International travel insurance section of this document (page 28):

- travel from Tasmania or from mainland *Australia* to Norfolk Island will be considered as *overseas* travel; and
- travel from Tasmania or from mainland *Australia* to Lord

Howe Island, Christmas Island or Cocos Island will be considered as *overseas*, however, medical and hospital expenses are not covered; and

- travel from Lord Howe Island, Christmas Island and 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 cover section of this booklet, this means the period commencing after you become eligible for the International travel insurance as outlined in this booklet, up until *you* no longer intend to obtain a *return overseas travel ticket* or the *journey* ends (whichever occurs first).
- For all other sections in the International travel insurance (page 28), 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, station wagon, four-wheel-drive (4WD) or hatchback (but does not include any other style of vehicle) rented from a licensed motor vehicle rental company for the sole use of carrying persons on public roads.

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 were in a position where they were taken without *you* or *your travel companion* knowing or being able to prevent them from being taken. This includes when *you* or *your travel companion* are asleep and *your* belongings are taken without any of you knowing.

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

1.9 Excess – what you contribute to a claim

Excesses may apply to certain sections of insurances included in this document. 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 insured (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 28)
You must pay the first A\$250 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 46)
You must pay the first A\$250 for each claim.

- Extended Warranty Insurance (page 47)
You must pay the first A\$250 for each claim.
- Interstate flight inconvenience insurance (page 49)
You must pay the first A\$250 for each claim made under benefits 2 & 4.

1.10 Repairing or replacing property/ personal goods

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

- repair the item;
- replace the item, less an amount which takes into consideration its age as shown below; or
- pay *you* the amount it would cost us to replace the item less an amount which takes into consideration its age as shown below;

However under no circumstances will we pay *you* more than it originally cost *you* to buy the item and 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.

When taking into consideration the age of an item we will deduct the following amounts from our replacement or replacement cost:

- For toiletries (including skin care, make-up, perfume and medications) we will deduct 3.00% for each month *you* have owned the item.
- For phones, electrical devices, communication devices, all computers, photographic equipment, tablets and electronics equipment we will deduct 1.75% for each month *you* have owned the item up to a maximum amount of 60%.
- For clothing, footwear, luggage and books we will deduct 1.75% for each month *you* have owned the item.
- For camping, sporting and leisure equipment (but not leisure clothing) and musical instruments we will deduct 1.00% for each month *you* have owned the item up to a maximum amount of 60%.

- For jewellery we will deduct 0.25% for each month *you* have owned the item to a maximum amount of 25%.
- For all other items we will deduct 1.25% for each month *you* have owned the item to a maximum amount of 60%.

For example: If *your* stolen bracelet has been owned for 8 years (96 months) and we can replace it for A\$1,000, we pay *you* (or replace) A\$760, as we will deduct \$240 (x 24% {i.e. 96 months x 0.25%/month}) from our replacement cost. This assumes that the stolen bracelet originally cost *you* at least A\$760.

1.11 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, taxis, 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.

1.12 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 wilful 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.

1.13 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 *your relative, your travel companion* or any other person that may give cause for *you* to claim (e.g. *you* would not be covered under the 'International travel insurance' section of this booklet if *you* cancelled *your* travel because of any event caused by a *pre-existing medical condition* of *your* uncle). Also *you* can not apply to cover the *pre-existing medical conditions* of *your relatives* (except for the *cardholder's spouse* and the *cardholder's dependent children*), *your travel companion* or any other person.

A *cardholder*, their *spouse* and their *dependent children* are not covered for any event that is caused by, or arises as a result of, their *pre-existing medical condition* unless they are going overseas and:

- subject to the requirements set out below *your pre-existing medical condition(s)* is automatically covered under the 'International travel insurance'; or
- prior to leaving *Australia* *you* apply and are approved for cover by us for *your pre-existing medical condition(s)* under the 'International travel insurance'.

You can apply to have *your own pre-existing medical condition(s)* covered by one of the following methods:

- Go to the Zurich website – **www.zurich.com.au**. Click on the "Credit and Debit Insurances" tab and follow the links.

- Phone Zurich Assist on **1800 672 010**. Our team 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. 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*.

Conditions we automatically cover without referral

The 'International travel insurance' automatically insures eligible *cardholder's*, *cardholder's spouses* and *cardholder's dependent children* for the following *pre-existing medical conditions* they have subject to the requirements set out below:

Condition	Requirements
Acne	If <i>you</i> have not required treatment by a medical practitioner in the last 3 months.
Allergies	If the condition has not required treatment by a medical practitioner in the last 9 months and <i>you</i> have no known respiratory conditions e.g. Asthma.
Asthma	If <i>you</i> are under the age of 60 and have had no exacerbation requiring treatment by a medical practitioner in the last 12 months.
Cataracts / Glaucoma	If <i>you</i> have no ongoing complications, are not on a waiting list for an operation and have not been operated on in the last 2 months.
Coeliac Disease	If the condition has not required treatment by a medical practitioner in the last 6 months.

Diabetes / Glucose Intolerance	If <i>you</i> were diagnosed over 12 months ago and have not had any complications in the last 12 months. <i>You</i> must also have a Blood Sugar Level reading between 4 and 12 or a HbA1C score of 9% or less. <i>You</i> must also not currently be undergoing treatment for kidney, eye or nerve complications.
Ear Grommets	With no current infection.
Epilepsy	If there are no underlying medical conditions (e.g. Previous head trauma, stroke) and <i>you</i> have not required treatment by a medical practitioner for a seizure in the last 2 years.
Gastric Reflux	If the condition does not relate to another underlying diagnosis (e.g. Hernia / Gastric Ulcer).
Gout	If the gout has remained stable for the last 9 months.
Hiatus Hernia	If no surgery is planned.
Hip / Knee Replacement	If performed more than 9 months ago and less than 10 years ago.
Hypertension (High Blood Pressure)	If <i>you</i> have no known heart conditions and <i>your</i> current blood pressure reading is lower than 165/95.

1.14 Enquiries

- Additional copies of this booklet can be obtained by phoning Bankwest on **13 17 19** 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 insurances outlined in this booklet *you* can phone us on **1800 672 010**, however, please make sure *you* have this booklet on hand when *you* phone us.

Please also note:

- The International travel insurance is for a maximum period of 3 consecutive months (6 consecutive months for *Platinum MasterCard cardholders* and 12 consecutive months for *World MasterCard cardholders*) 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 contained in this document.

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

In the event of an emergency overseas, simply call Zurich Assist in Australia at any time on **+61 2 9995 2433**. Reverse charge calls to this number can be made from countries via Australia Direct®, Telstra's international reverse charge service.

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.

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

When *you* travel *overseas* *you* should take the following with *you*:

- This document as it contains important phone numbers and details of the insurance provided;
- copies of *your return overseas travel ticket*;
- copies of *your eligible credit card account* statement and/or the necessary receipts and documents to prove that *you* are eligible for the International travel insurance as outlined in this document. If *you* used *your* Bankwest More Rewards points to obtain *your return*

overseas travel ticket or paid for part or all of *your return overseas travel ticket* by redeemable travel agency flight vouchers that were obtained from the conversion of Bankwest More Reward points, *you* will need to take with *you* a copy of *your* Bankwest More Rewards Order Confirmation or Despatch Confirmation and/or travel agents receipt showing the transaction(s).

Without this information, a claim may be delayed and/or it may not be possible for us or our agents to give approval for any *overseas* medical attention.

Where, at our discretion, we honour a claim on the basis that *you* will, at a later date, provide proof to substantiate the claim and *you* are later unable to substantiate this claim, *you* will be liable for any loss we have incurred on *your* behalf.

1.17 Insurance exclusions - What is not covered

With any insurance 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 insurance section in this document, the following exclusions apply to all the insurances in this document:

- 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; or
- we do not insure *your* personal items/property left *unattended* in a motor vehicle for any more than A\$2,500 in total; or
- 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 (if you need to use climbing equipment, ropes or guides), rock climbing (if *you* need to use climbing equipment, ropes or guides), white water rafting, white water 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 for which *you* obtain/are attempting to obtain financial gain, sponsorship or benefit from participating in or training for that 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 insure 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 benefit 3 of the 'International travel insurance' section contained in this document '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;
- 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 benefit 3 of the 'International travel insurance' section contained in this document '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 section contained in this document (page 47); or
- there is no theft insurance 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, taxis, 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.

1.18 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 insurance covers, *you* can obtain claim forms and information on how to make a claim at the Zurich website - **www.zurich.com.au**. Click on the Credit & Debit card insurances tab and follow the links. Or *you* can follow the procedures below.

Please also note that 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 19, 'Documents to take with *you*'.

1. Whilst you are overseas:

Phone Zurich Assist (refer to page 19, 'Emergency and medical service whilst *overseas*').

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

- Contact us on **1800 672 010** 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 insurance *you* are claiming under, this might include (but is not limited to) any of the following:
 - proof that *you* are eligible for the insurance, 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 section contained in this document (page 47);
- 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*.

1.19 You must assist Zurich with your claim

In certain circumstances, Zurich may have the right to recover money payable under the insurance. If this occurs, *you* must assist us and act in an honest and truthful way.

When making a claim *you* must tell us about any other insurance under which *you* are or might be able to claim.

If *you* can claim from another insurer and we pay *you* in respect of the same insured event, then *you* must refund to us the amount we paid if they also pay *you*. *You* cannot claim from us and from the other insurer to obtain an aggregate amount that exceeds *your* loss.

If *you* or anyone acting on *your* behalf makes a fraudulent claim under this insurance, then no payment will be made for that claim and we may take legal action against *you*.

Also, we will inform Bankwest of the situation and *you* may no longer be eligible for this insurance.

2 – International Travel Insurance

Eligibility for International Travel Insurance.

This International Travel Insurance is only available to *Bankwest World MasterCard, Platinum MasterCard* and *Gold MasterCard* cardholders.

A *cardholder* automatically becomes eligible for this International Travel Insurance when they meet all of the following eligibility criteria:

1. they purchase a *return overseas travel ticket* before leaving *Australia*; and
2. they spend at least A\$500 on their prepaid travel costs (i.e. the *cardholder's* travel costs that they pay for before leaving *Australia*, which includes the cost of their *return overseas travel ticket*; and/or airport/departure taxes; and/or their prepaid *overseas* accommodation/travel; and/or any other of their prepaid *overseas* itinerary items); and
3. they pay these costs by one (or a combination) of the following methods:
 - by charging to their *eligible credit card account*; and/or
 - by redeeming their Bankwest More Reward points (excluding any points redeemed for Frequent Flyer programs); and/or
 - by paying with redeemable travel agency flight vouchers that were obtained by converting their Bankwest More Reward points.

Who else is eligible?

If the *cardholder* is eligible for this insurance as outlined above, then the *cardholder's spouse* and/or *dependent child/children* also automatically become eligible for this International Travel Insurance when each of them individually meets all of the following eligibility criteria:

1. they have each obtained a *return overseas travel ticket* before leaving *Australia*; and

2. each of them are travelling with the *cardholder* on the same itinerary for the entire *journey*; and
3. at least A\$500 has been spent on each of their prepaid travel costs (i.e. their travel costs that they pay for before leaving *Australia*, which includes the cost of their *return overseas travel ticket*; and/or airport/departure taxes; and/or their prepaid *overseas* accommodation/travel; and/or any other of their prepaid *overseas* itinerary items); and
4. these costs have been paid by one (or a combination) of the of the methods described above in relation to the relevant *cardholder*.

Dependent children under the age of two

Dependent children, under the age of two years as at the date the *journey* commences, become eligible for this International Travel Insurance, once the *cardholder* becomes eligible for this International Travel Insurance, provided that the *dependent child* is travelling with the *cardholder* for the entire *journey*.

The insurance is available for a period of 3 consecutive months (6 consecutive months for *Platinum MasterCard cardholders* and 12 consecutive months for *World MasterCard cardholders*) and can not be extended. However, if *your* return to *Australia* is delayed because of events covered under this insurance, 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.

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

The table below shows the limits and provides an outline of the cover available for *cardholders* and their *spouses* and *dependent children*. Please read the entire section to make sure *you* understand the details of the insurance provided and to ensure it meets *your* requirements.

Summary of the insurance benefits and limits that apply	
Benefit	Limits
1. Medical and hospital expenses	Unlimited, except dental is limited to A\$2,000/person and bed care patient allowance (i.e. miscellaneous expenses such as phone calls & TV rental) of A\$100 per day is limited to A\$15,000 in total. Note: No cover for <i>pre-existing medical conditions</i> , unless prior approval given and the administrative fee paid.
2. Loss/damage to personal property	Limit of A\$20,000 for <i>World MasterCards & Platinum MasterCards</i> (A\$10,000 for <i>Gold MasterCards</i>) per person up to a maximum A\$30,000 for <i>World MasterCards & Platinum MasterCards</i> (A\$15,000 for <i>Gold MasterCards</i>) 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\$3,000 in total <ul style="list-style-type: none"> • clothing, footwear, travel bags, jewellery and toiletries - A\$5,500/item • portable electrical equipment and binoculars – A\$5,500/item • cameras and associated equipment/accessories – A\$5,500/camera • laptop computers and associated equipment/accessories - A\$5,500 • travel documents, traveller’s cheques, credit cards and cash but not coin collections – A\$600/person. Cash to a maximum of A\$1,100 for a <i>family</i> • emergency replacement of your clothes and toiletries – A\$600 per person to a maximum of A\$1,200 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\$1,000 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	Limit of A\$3,000 for <i>World MasterCard</i> s & <i>Platinum MasterCard</i> s (A\$2,250 for <i>Gold MasterCard</i> s).
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\$15,000 for <i>World MasterCard</i> s & <i>Platinum MasterCard</i> s (A\$13,000 for <i>Gold MasterCard</i> s) per person to a maximum A\$30,000 for <i>World MasterCard</i> s & <i>Platinum MasterCard</i> s (A\$25,000 for <i>Gold MasterCard</i> s) 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 section included in this document, we will pay A\$25,000 per <i>World MasterCard</i> s & <i>Platinum MasterCard</i> s cardholder and/or spouse (A\$20,000 per <i>Gold MasterCard</i> cardholder and/or spouse).
10. Legal Liability	Limit of A\$2,500,000.
11. Loss of Income	Up to 12 consecutive weeks insurance up to A\$1,000 per person per week to a maximum A\$12,000 in total
12. Domestic Pets Boarding	Up to A\$50/24 hour period to a maximum A\$1,000.
13. Assault requiring hospitalization	Limit of A\$500
14. Hijack and detention	Up to A\$100/person/24 hour period to a maximum A\$20,000 in total
15. Kidnap and Ransom	Up to A\$250,000

Part B – The insurance 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* Australian 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) 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. (In the event of an emergency overseas, simply call Zurich Assist in Australia at any time on **+61 2 9995 2433**. Reverse charge calls to this number can be made from countries via Australia Direct®, Telstra's international reverse charge service).

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 reimburse *you* for 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. (In the event of an emergency overseas, simply call Zurich Assist in Australia at any time on **+61 2 9995 2433**. Reverse charge calls to this number can be made from countries via Australia Direct®, Telstra's international reverse charge service.)

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 document; 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 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):

- clothing, footwear, travel bags, jewellery and toiletries;
- 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 insurance'.

3. Unexpected cancellation of travel arrangements and other unexpected expenses

A *World MasterCard*, *Platinum MasterCard* or *Gold MasterCard* cardholder becomes entitled to this benefit when they meet all of the following criteria:

1. they intend to obtain a *return overseas travel ticket* before leaving *Australia*; and

2. they spend at least A\$500 on their prepaid travel costs (i.e. the *cardholder's* travel costs that they pay for before leaving *Australia*, which includes the cost of their *return overseas travel ticket*; and/or airport/departure taxes; and/or their prepaid *overseas* accommodation/travel; and/or any other of their prepaid *overseas* itinerary items); and
3. they pay these costs by one (or a combination) of the following methods:
 - by charging to their *eligible credit card account*; and/or
 - by redeeming their Bankwest More Reward points (excluding any points redeemed for Frequent Flyer programs); and/or
 - by paying with redeemable travel agency flight vouchers that were obtained by converting their Bankwest More Reward points.

If the *cardholder* is eligible for this benefit as outlined above, then the *cardholder's spouse* and/or *dependent child/children* also automatically becomes eligible for this International Travel Insurance when each of them individually meets all of the following eligibility criteria:

1. they intend to obtain a *return overseas travel ticket* before leaving *Australia*; and
2. each of them would be travelling with the *cardholder* on the same itinerary for the entire *journey*; and
3. at least A\$500 has been spent on each of their prepaid travel costs (i.e. their travel costs that they pay for before leaving *Australia*, which includes the cost of their *return overseas travel ticket*; and/or airport/departure taxes; and/or their prepaid *overseas* accommodation/travel; and/or any other of their prepaid *overseas* itinerary items); and
4. these costs have been paid by one (or a combination) of the methods described above in relation to the relevant *cardholder*.

Dependent children under the age of two

Dependent children, under the age of two years as at the

date the *journey* commences, become eligible for this International Travel Insurance, once the *cardholder* becomes eligible for this International Travel Insurance, provided that the *dependent child* is travelling with the *cardholder* for the entire *journey*.

Under this section Zurich insures *you* for the unexpected cancellation of travel arrangements and other unexpected expenses, provided the claim is not insured elsewhere in this International travel insurance. 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 voluntary redundancy;
- the financial insolvency or financial collapse of a licensed service provider provided the booking was made via a licensed travel agent;
- *you* missed *your* arranged transport because *your* preceding flight was cancelled or delayed.

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.

What we will pay if you continue to 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.

What we will pay if you don't 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

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

- the *rental vehicle* must be rented *overseas* from a licensed rental agency; and
- as part of the rental agreement *you* have taken *rental vehicle* insurance; 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 section contained in this document (page 51) 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 insure *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.

11. Loss of Income

We cover *cardholders* and their *spouses* for loss of income and will pay this benefit monthly in arrears (up to a maximum of 12 consecutive weeks) if:

- a *cardholder* or *spouse* is unable to resume their pre-journey work in *Australia* after a *journey* ends solely as a result of *injuries* sustained whilst *overseas* on a *journey*; and
- the claim is supported by a medical certificate given by an *Australian* qualified and registered medical practitioner; and
- the *cardholder* or *spouse* had work to return to in *Australia* (supported by written evidence).

We do not cover the income lost during the first month after a *cardholder* or *spouse* planned to resume their pre-journey work in *Australia*.

12. Domestic Pets Boarding

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 4 weeks. During this period we will pay any additional boarding fees for *your* domestic cats and dogs, provided *you* provide evidence of the additional fees *you* incurred.

13. Assault requiring hospitalisation

If whilst *overseas* *you* are *injured* whilst being assaulted and require hospitalisation because of the *injuries*, we will compensate *you*, provided the claim is supported by a medical certificate given by a qualified and registered medical practitioner and *you* provide us with a police report of the assault.

14. Hijack and detention

If whilst *overseas* the control of the plane, bus, train, ferry or taxi *you* are travelling in is seized by force or threat of force by unauthorised persons and *you* are detained for more than 12 continuous hours by these persons or persons connected with these persons using violence or the threat of violence, we will compensate *you* for each 24 hours *you* are held captive when *you* provide us with a police report of the event.

15. Kidnap and ransom

If whilst *you* are *overseas* on the *journey* *you* are illegally abducted and forcible held hostage for the purpose of demanding extortion/ransom monies, we will reimburse *you* for the extortion/ransom monies paid to *your* abductors which results in *your* release.

We will only pay if:

- *you* make every effort to:
 - minimise *your* loss;
 - not disclose the existence of this insurance;
 - immediately inform the appropriate law authorities and conform with their recommendations and instructions;
 - immediately advise us of the situation;

- keep identifying details of the money (e.g. serial numbers) or other property handed over to secure *your* release; and
- *you* provide us with a police report of the event
- *you* have not previously:
 - been illegally abducted and/or forcibly held hostage for the purpose of demanding extortion/ransom monies;
 - had an extortion demand made against *you* or any member of *your* family living either in *Australia* or *overseas*.

We will not pay if:

- the kidnapping occurs in the countries or territorial waters of Mexico, the Philippines, Somalia or in any country (or their territorial waters) located in Central America or South America.

3 – Purchase Security Insurance

Purchase security insurance is a benefit available to all *cardholders*. This insurance 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 no 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\$3,000 per claim in respect of jewellery, watches and fine arts; or
- A\$125,000 in any 12 month period in respect of any one *eligible credit card account*.

4 – Extended Warranty Insurance

Extended Warranty Insurance is a benefit available to all *cardholders*. The insurance 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 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 5 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 – 5 Years	1 Year
over 5 Years	no insurance

This extended warranty only insures 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 \$30,000 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 Insurance

Price guarantee is a benefit available to *World MasterCard*, *Platinum MasterCard*, *Gold MasterCard* and *Bankwest Breeze MasterCard* 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 physical store (but not an on-line store) within 25 kilometres of the physical store (but not an on-line 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\$1,000.

6 – Interstate Flight Inconvenience Insurance

Interstate flight inconvenience insurance is only available to *World MasterCard, Platinum MasterCard* and *Gold MasterCard* 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*.

If the *cardholder* is eligible for this insurance the insurance 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 Interstate flight inconvenience insurance 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 insurance 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 insurance, 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\$100 per person to their *eligible credit card account* for meals and refreshments up to a total of A\$500.
- **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\$100 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\$1,000 for each item to a maximum of A\$3,000 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\$10,000 per person to a maximum A\$20,000.

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* up to A\$2,000 (A\$3,000 for *World MasterCard, Platinum MasterCard* cardholders) for cancelled travel arrangements and associated expenses after the payment of the entire cost of *your* return *interstate flight* fares, 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 voluntary 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

Transit accident insurance is a benefit available to *World MasterCard, Platinum MasterCard* and *Gold MasterCard* cardholders only. 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 (being when *you* physically get on or off) a plane, tourist bus, train or ferry as outlined in this Transit accident insurance. However, the insurance 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 insurance 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 (being when *you* physically get on or off) 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 Transit accident insurance.
- (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 Transit accident insurance 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.

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 following table sets out the amounts we will pay under this Transit accident insurance per person (whether a *cardholder*, *spouse* or *dependent child*).

Injury	Benefit
Loss of life	A\$500,000
Loss of both hands or both feet	A\$500,000
Loss of one hand and one foot	A\$500,000
Loss of the entire sight of both eyes	A\$500,000
Loss of the entire sight of one eye and one hand or one foot	A\$500,000
Loss of one hand or one foot	A\$500,000
Loss of the entire sight of one eye	A\$250,000

The most we will pay under this section for one *accident* (e.g. a bus crash) is A\$2,500,000 regardless of the number of persons *injured* in the *accident*.

This means that if as a result of one *accident* a number of *cardholders* and/or their *spouses* were *injured*, we will pay each on a proportional basis (using the amounts in the table above) up to a total of A\$2,500,000.

For example, if four *cardholders*, and two *spouses* lost their lives in the same bus crash, we would pay to each of their legal personal representatives the benefits calculated as follows:

Four *cardholders* - A\$2,000,000

Two *spouses* - A\$1,000,000

Total aggregate exposure: A\$3,000,000

We take the total benefits (A\$2,500,000) and divide it by aggregate exposure (A\$3,000,000) to determine the percentage (83.3333%) to proportionally reduce the amount paid.

In this case, the total benefits paid would work out to be:

Each person -A\$416,666.66

Total benefit amount paid: A\$2, 500,000.

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