Credit Card Insurances

For purchases made on and after 1 October 2018

Product Disclosure Statement and Information Booklet

Effective 1 October 2018
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Welcome

This is an important document. Please read it carefully before making a decision in relation to the credit card insurances explained in it.

It will help you decide whether the insurance meets your needs. You can even use it to compare with other options you may be considering.

Any recommendation or opinion in this booklet is of a general nature only. It doesn't take into account your objectives, financial situation or needs. You need to decide if the insurance is right for you.

This booklet contains important information about the insurer, Zurich Australian Insurance Limited (ZAIL), ABN 13 000 296 640, AFS Licence Number 232507 (referred to as “we”, “our” and “us” in relation to the insurance), its agent Cover-More Insurance Services Pty Ltd ABN 95 003 114 145, AFSL 241713 (Cover-More) as well as Bankwest and other relevant persons.

Bankwest is a division of Commonwealth Bank of Australia ABN 48 123 123 124 AFSL/Australian credit licence 234945 and its successors and assigns. Bankwest is not the insurer of the insurance referred to in this booklet. It and any of its related corporations do not guarantee, and are not liable to pay, any of the benefits under these covers.

Things you need to understand

› Overseas Travel Insurance and Other Insurances are available to cardholders, who meet the specified eligibility criteria for the covers, under a Group Policy entered into by Bankwest with us, not with you. See page 4 for details of this arrangement.

› Persons 80 years of age and over are not eligible for medical or health related cover under any part of Benefit 1: Overseas Emergency Medical and Hospital Expenses or Benefit 2: Cancellation Costs and Additional Expenses (including Additional expenses).

› If you apply to cover your existing medical condition, we approve cover and you pay us the required extra premium, this additional cover is a contract of insurance between us and you. See pages 25-28.

› Terms, conditions, limits and sub-limits apply – that’s why it is important you read this booklet carefully.

› Exclusions apply to restrict, limit and/or exclude cover. Read the General exclusions on pages 37-42 and the exclusions under each benefit section carefully to see what we don’t cover.
About the Group Policy

The Group Policy is a contract of insurance between us and Bankwest who is the insured entity under the policy.

Access to benefits under the Group Policy is provided to cardholders solely by operation of section 48 of the Insurance Contracts Act 1984.

Cardholders do not enter into any agreement with us and cannot vary or cancel the Group Policy, as they are not the contracting insured. If we or Bankwest cancel or vary the Group Policy, neither we or Bankwest need to obtain consent to do so.

We do not provide any notices to cardholders. We only send notices to Bankwest (to whom we have contractual obligations).

You are not obliged to accept any of the cover benefits, but if you wish to make a claim under the Group Policy then you have the same obligations to us as Bankwest in accordance with the Insurance Contracts Act. We have the same rights regarding cardholders as we have regarding Bankwest.

Neither we nor Bankwest hold anything in trust, for the benefit of, or on your behalf under the Group Policy.

Bankwest does not act on our behalf or on your behalf in relation to the insurance.

Any person who may be eligible should consider obtaining advice as to whether the benefits are appropriate or useful for their needs, from a person who is licensed to give such advice. No advice is provided by us, our representatives or Bankwest that this insurance is appropriate or useful for any person’s needs. Nothing prevents such persons from entering into other insurance arrangements.

How to use this Booklet

This booklet includes every detail of the credit card insurance available to cardholders, so you know exactly what’s covered, what’s not covered and what you need to do.

The cover available to you depends upon the type of Bankwest credit card you have.

1. Overseas Travel Insurance

For an overview please see:

› Overseas Travel Insurance information, pages 6-13.

<table>
<thead>
<tr>
<th>Eligible credit cards</th>
<th>World Mastercard</th>
<th>Platinum Mastercard</th>
<th>Gold Mastercard</th>
<th>Breeze Mastercard</th>
<th>Visa GoldCard</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Overseas Travel Insurance</td>
<td>✔</td>
<td>✔</td>
<td>✔</td>
<td>✘</td>
<td>✘</td>
</tr>
</tbody>
</table>

2. Other Insurances

For an overview please see:

› Other Insurances information, pages 14-17.

<table>
<thead>
<tr>
<th>Eligible credit cards</th>
<th>World Mastercard</th>
<th>Platinum Mastercard</th>
<th>Gold Mastercard</th>
<th>Breeze Mastercard</th>
<th>Visa GoldCard</th>
</tr>
</thead>
<tbody>
<tr>
<td>2. Other Insurances</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Interstate Flight Inconvenience</td>
<td>✔</td>
<td>✔</td>
<td>✔</td>
<td>✘</td>
<td>✘</td>
</tr>
<tr>
<td>Transit Accident</td>
<td>✔</td>
<td>✔</td>
<td>✔</td>
<td>✘</td>
<td>✘</td>
</tr>
<tr>
<td>Price Guarantee</td>
<td>✔</td>
<td>✔</td>
<td>✔</td>
<td>✔</td>
<td>✘</td>
</tr>
<tr>
<td>Purchase Security</td>
<td>✔</td>
<td>✔</td>
<td>✔</td>
<td>✔</td>
<td>✔</td>
</tr>
<tr>
<td>Extended Warranty</td>
<td>✔</td>
<td>✔</td>
<td>✔</td>
<td>✔</td>
<td>✔</td>
</tr>
</tbody>
</table>

*A current and valid non-Gold card and non-Platinum Bankwest Breeze Mastercard credit card opened by Bankwest before 3 March 2012
**Overseas Travel Insurance Overview**

**Am I eligible for credit card Overseas Travel Insurance?**

Do you have a Bankwest World Mastercard®, Bankwest Platinum Mastercard or Bankwest Gold Mastercard? Then, **you**, **your spouse** and **accompanied children** may be eligible for this **Overseas Travel Insurance** if **you** fit the criteria described below.

**Cardholders**

If **you** have a Bankwest World Mastercard, Bankwest Platinum Mastercard or Bankwest Gold Mastercard, **you’re** automatically covered when **you**:

a. travel to an **overseas** destination

b. hold a return **overseas** travel ticket before leaving **Australia**

c. spend at least $500 on prepaid travel costs (i.e. the **cardholder’s** travel costs **you** pay for before leaving **Australia**), which can include any of the following:

i. return **overseas** travel tickets

ii. airport/ departure taxes

iii. prepaid **overseas** accommodation/travel

iv. prepaid **overseas** itinerary items, and

d. pay by any of the following methods:

i. charging to **your eligible credit card account**

ii. redeeming **your Bankwest More Rewards** points (excluding points redeemed for Frequent Flyer programs), or

iii. redeeming travel agency flight vouchers **you** received when **you** converted **your Bankwest More Rewards** points.

**Spouse and/or accompanied child/children**

If **you** meet all of the above criteria, then **your spouse** and/or **accompanied child/children** are automatically eligible for this **Overseas Travel Insurance** as long as each of them:

a. is travelling to an **overseas** destination

b. holds a return **overseas** travel ticket before leaving **Australia**

c. travels with the **you** on the same itinerary for the entire **journey**, and

d. has at least $500 spent on prepaid travel costs (described on page 6), and

e. has these costs paid by one (or a combination) of the methods described on page 6.

**Persons 80 years of age and over**

Persons (**cardholder** or **spouse**) 80 years of age and over are not eligible for medical or health related cover under any part of Benefit 1: Overseas Emergency Medical and Hospital Expenses or Benefit 2: Cancellation Costs and Additional Expenses.

**Accompanied children under the age of two**

If **you** have an **accompanied child**, under the age of two years at the date the journey commences, they are eligible if they travel with **you**, the **cardholder** for the entire **journey**.

**How long can I be insured for?**

**Overseas Travel Insurance** covers **you** for a maximum of:

- three consecutive months for Bankwest Gold Mastercard **cardholders**
- six consecutive months for Bankwest Platinum Mastercard **cardholders**, or
- 12 consecutive months for Bankwest World Mastercard **cardholders**.

The **period of cover** can’t be extended.

**Who do I tell that I’m travelling?**

**You** don’t have to tell **us** or Bankwest that **you** will be travelling as **you’re** automatically eligible for this cover, provided **you’re** a **cardholder** and meet the definitions, terms and conditions, exclusions and claims procedures contained in this booklet.
How to make a claim

1. Overseas Travel Insurance

Visit claims.covermore.com.au/bw

Follow the prompts online to complete your claim and the checklist to gather the supporting documents you need to submit with it.

Submit the claim online

Upload your scanned supporting documents when submitting the claim online, or

If you can’t upload documents, still submit the claim online, but post the documents to us. We’ll give you a claim number to note on the original supporting documents. Post them to:

Bankwest Card Insurances
C/o Cover-More
Private Bag 913
North Sydney NSW 2059
Australia

We need original documents, so please hold on to your documents as we may request them. If you’re posting them, keep a copy.

2. Other Insurances

Visit claims.covermore.com.au/bw

Complete a claim form and email or post it to us. Follow the checklist to gather the supporting documents you need to submit with it.

Email your claim form and scanned supporting documents to claimsprocessing@covermore.com.au, or

If you can’t upload documents, post the documents to us. Post them to:

Bankwest Card Insurances
C/o Cover-More
Private Bag 913
North Sydney NSW 2059
Australia

We need original documents, so please hold on to your documents as we may request them. If you’re posting them, keep a copy.

You can also call Cover-More on 1300 468 340 (within Australia) or +61 2 8907 5061 (from overseas) for help.

Helpful Tips

Safety of your belongings

› Don’t check in your valuables – keep them with you as they’re not covered by us when checked-in with the transport provider

› valuables means articles made of, or containing, gold, precious metals or stones, semi-precious stones or silver; binoculars; furs; jewellery; precious metals; precious or semi-precious stones; photographic, audio, video, tablet computer, computer and electrical equipment of any kind (including but not limited to computer games, portable navigation equipment or media); mobile phones; smart phones; telescopes and watches.

› Don’t leave valuables in a motor vehicle at any time as they’re not covered.

› A maximum limit of $3,000 applies to all other items left, during daylight hours, in a locked motor vehicle as long as they’re in a concealed storage compartment. Also, don’t leave items in a motor vehicle overnight, as they’re not covered.

› Don’t leave your belongings unattended in a public place. They’re not covered by us.

› Remember to check for your items. We don’t cover items left behind in any accommodation after you’ve checked out, left behind in any aircraft, ship, train, tram, taxi or bus, or left behind, forgotten, misplaced or walked away from in a public place.

Cruising in Australian waters

Cover is included under Overseas Travel Insurance Benefit 1: Overseas Emergency Medical and Hospital Expenses if you’re travelling on a domestic cruise in Australian waters and are eligible for Overseas Travel Insurance.

Reciprocal Healthcare Agreement

The Australian Government and the governments of certain countries have an agreement where Australian residents are provided with subsidised essential medical treatment (which, in turn, minimises your claim with us). The agreement is known as a Reciprocal Healthcare Agreement (RHA). Please visit humanservices.gov.au/medicare or dfat.gov.au for details of RHAs with Australia.

Check that the amount you want to claim is higher than any excess applicable to your claim.
**Overseas Travel Insurance**

This benefits table shows a summary of the benefits and limits available. It's important to note that conditions, exclusions, limits and sub-limits apply.

<table>
<thead>
<tr>
<th>Benefits Table</th>
</tr>
</thead>
<tbody>
<tr>
<td>Maximum consecutive duration per journey (from the departure date shown on cardholder’s return overseas travel ticket)</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Summary of the benefits and limits</th>
<th>Excess applies</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.1 Overseas Emergency Medical and Hospital Expenses~ – pages 44-46</td>
<td>$250</td>
</tr>
<tr>
<td>1.2 Hospital Incidental~ – pages 44-46</td>
<td></td>
</tr>
<tr>
<td>1.3 Assault Requiring Hospitalisation – pages 44-46</td>
<td></td>
</tr>
<tr>
<td>1.4 Emergency Dental Expenses~ – pages 44-46</td>
<td></td>
</tr>
<tr>
<td>2.1 Cancellation Costs (including 2.2 Additional Expenses) – pages 46-49</td>
<td>$250</td>
</tr>
<tr>
<td>3. Special Event – page 50</td>
<td>$250</td>
</tr>
<tr>
<td>4. Rental Vehicle Insurance Excess – pages 50-51</td>
<td>$250</td>
</tr>
<tr>
<td>5. Kidnap and Ransom – page 51</td>
<td>–</td>
</tr>
<tr>
<td>6. Hijack and Detention – page 52</td>
<td>–</td>
</tr>
<tr>
<td>7. Personal Liability – pages 52-53</td>
<td>–</td>
</tr>
<tr>
<td>8. Baggage and Personal Goods</td>
<td>$250</td>
</tr>
<tr>
<td>8.1 Accidental damage, theft and permanent loss) – page 53-56</td>
<td></td>
</tr>
<tr>
<td>Limit for any one item, set or pair of items including attached and unattached accessories</td>
<td></td>
</tr>
<tr>
<td>8.2 Baggage Delay Expenses – pages 56-57</td>
<td>–</td>
</tr>
<tr>
<td>8.3 Travel Documents, Travellers Cheques, Credit Cards and Cash – page 57</td>
<td>–</td>
</tr>
</tbody>
</table>

~Medical and dental cover and assistance will not exceed 12 months from onset of the illness or injury.

*Persons 80 years of age and over are not eligible for medical or health related cover under these benefits.

<table>
<thead>
<tr>
<th>Gold Mastercard</th>
<th>Platinum Mastercard &amp; World Mastercard</th>
</tr>
</thead>
<tbody>
<tr>
<td>Three months</td>
<td>Platinum Mastercard – six months World Mastercard – 12 months</td>
</tr>
</tbody>
</table>

Limits are the combined maximum limit for a **cardholder** and their **family** per journey and not per person unless specified.

<table>
<thead>
<tr>
<th></th>
<th>cardholder only</th>
<th>cardholder with family</th>
<th>cardholder only</th>
<th>cardholder with family</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.1</td>
<td>$10,000</td>
<td>$15,000</td>
<td>$20,000</td>
<td>$30,000</td>
</tr>
<tr>
<td>8.1</td>
<td>$1,200 (up to $600 per person)</td>
<td>$600</td>
<td>$600</td>
<td>$1,100 (up to $600 per person)</td>
</tr>
</tbody>
</table>
Overseas Travel Insurance (continued)

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**Benefits Table**

<table>
<thead>
<tr>
<th>Benefits</th>
<th>Excess applies</th>
</tr>
</thead>
<tbody>
<tr>
<td>Maximum consecutive duration per journey</td>
<td></td>
</tr>
<tr>
<td>(from the departure date shown on cardholder's return overseas travel ticket)</td>
<td></td>
</tr>
<tr>
<td><strong>Summary of the benefits and limits</strong></td>
<td></td>
</tr>
<tr>
<td>9 Travel Delay Expenses – page 58</td>
<td>–</td>
</tr>
<tr>
<td>10 Domestic Pets Boarding – page 58</td>
<td>–</td>
</tr>
<tr>
<td>11 Overseas Funeral or Cremation, or Body Repatriation – pages 59-59</td>
<td>–</td>
</tr>
<tr>
<td>12 Travel Services Provider Insolvency – pages 59-60</td>
<td>$250</td>
</tr>
<tr>
<td>13 Resumption of Journey – page 61</td>
<td>$250</td>
</tr>
<tr>
<td>14 Loss of Income – pages 61-62</td>
<td>–</td>
</tr>
<tr>
<td>15 Accidental Death – page 62</td>
<td>–</td>
</tr>
</tbody>
</table>

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### Summary of the benefits and limits

**Gold Mastercard** vs. **Platinum Mastercard & World Mastercard**

<table>
<thead>
<tr>
<th>Benefits</th>
<th>Excess applies</th>
</tr>
</thead>
<tbody>
<tr>
<td>Travel Delay Expenses – page 58</td>
<td>–</td>
</tr>
<tr>
<td>Domestic Pets Boarding – page 58</td>
<td>–</td>
</tr>
<tr>
<td>Overseas Funeral or Cremation, or Body Repatriation – pages 59-59</td>
<td>–</td>
</tr>
<tr>
<td>Travel Services Provider Insolvency – pages 59-60</td>
<td>$250</td>
</tr>
<tr>
<td>Resumption of Journey – page 61</td>
<td>$250</td>
</tr>
<tr>
<td>Loss of Income – pages 61-62</td>
<td>–</td>
</tr>
<tr>
<td>Accidental Death – page 62</td>
<td>–</td>
</tr>
</tbody>
</table>

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**Overseas Travel Insurance is only available to Bankwest World Mastercard, Bankwest Platinum Mastercard and Bankwest Gold Mastercard cardholders.**
Other Insurances

This benefits table shows a summary of the benefits and limits available. It's important to note that conditions, exclusions, limits and sub-limits apply.

These covers are provided for the specified type of cardholder at no additional cost for:

- Purchase Security Insurance and Extended Warranty Insurance: Cover if personal goods are charged to the cardholder's eligible credit card account.

### Interstate Flight Inconvenience

- **Flight delay (4 hours or more)** - meals and refreshments: $100 per person up to $500 total
- **12 hour baggage delay**: $100 per person up to $250 total

### Transit Accident (International trips only)

- **Injury benefits**
  - Cover for spouse and/or accompanied child only applies if travelling with the cardholder and their entire trip was also paid for using the cardholder's eligible credit card account.

### Summary of the benefits and limits

<table>
<thead>
<tr>
<th>Benefit</th>
<th>Limits</th>
</tr>
</thead>
<tbody>
<tr>
<td>All ages</td>
<td>Excess applies</td>
</tr>
<tr>
<td><strong>Interstate Flight Inconvenience</strong> - pages 64-67</td>
<td></td>
</tr>
<tr>
<td>1. Flight delay (4 hours or more) - meals and refreshments</td>
<td>-</td>
</tr>
<tr>
<td>2. Loss of, or damage to personal goods</td>
<td>$250</td>
</tr>
<tr>
<td>3. Funeral expenses as a result of accidental death</td>
<td>-</td>
</tr>
<tr>
<td>4. Cancellation of domestic travel arrangements</td>
<td>$250</td>
</tr>
<tr>
<td><strong>Transit Accident (International trips only)</strong> - pages 67-69</td>
<td></td>
</tr>
<tr>
<td>Injury benefits</td>
<td>-</td>
</tr>
</tbody>
</table>

*A current and valid non-Gold card and non-Platinum Bankwest Breeze Mastercard credit card opened by Bankwest before 3 March 2012.

Continued pages 16-17...
Other Insurances (continued)

<table>
<thead>
<tr>
<th>Other Insurances</th>
<th>Summary of the benefits and limits</th>
<th>Excess applies</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>All ages</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Price Guarantee – page 70</th>
<th>Limit</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Purchase Security – page 70</th>
<th>$250</th>
</tr>
</thead>
<tbody>
<tr>
<td>Jewellery, watches and fine arts</td>
<td></td>
</tr>
<tr>
<td>Overall limit in a 12 month period</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Extended Warranty – pages 72-73</th>
<th>$250</th>
</tr>
</thead>
<tbody>
<tr>
<td>Overall limit in a 12 month period</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>World Mastercard</th>
<th>Breeze Mastercard</th>
<th>Visa Gold Card</th>
</tr>
</thead>
<tbody>
<tr>
<td>Platinum</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Mastercard</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Gold Mastercard</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Breeze</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Visa</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Gold Card</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

| Limits are the combined maximum limit for a **cardholder** and their **family**. |
| Up to $1,000 if difference is >$75 |

<table>
<thead>
<tr>
<th>Price Guarantee</th>
<th>Limit</th>
</tr>
</thead>
<tbody>
<tr>
<td>$3,000</td>
<td>$3,000</td>
</tr>
<tr>
<td>$125,000</td>
<td>$125,000</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Purchase Security</th>
<th>Actual amount charged to card. Market value if purchased through points.</th>
</tr>
</thead>
<tbody>
<tr>
<td>$3,000</td>
<td>$3,000</td>
</tr>
<tr>
<td>$125,000</td>
<td>$125,000</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Extended Warranty</th>
<th>Actual amount charged to card. Market value if purchased through points.</th>
</tr>
</thead>
<tbody>
<tr>
<td>$30,000</td>
<td>$30,000</td>
</tr>
<tr>
<td>$30,000</td>
<td>$30,000</td>
</tr>
</tbody>
</table>
24 Hour Emergency Assistance

You can contact our emergency assistance team 24 hours a day, 365 days a year while you’re travelling overseas.
The team of doctors, nurses, case managers and travel agents will help you by:
› accessing a medical practitioner for emergency medical treatment
› passing on messages which need to be passed on to your family or employer in the case of an emergency
› providing written guarantees for payment of the usual and customary costs of emergency hospitalisation
› arranging your medical transfer or evacuation if you must be transported to the nearest hospital for emergency medical treatment or be brought back to Australia with appropriate medical supervision
› returning your accompanied children to Australia if they’re left without supervision following your hospitalisation or evacuation
› contacting the issuer of your passports, travel documents or credit cards if they’re lost and you need assistance, and
› changing travel plans if your travel consultant isn’t available to assist with rescheduling in an emergency.

Certain services are subject to your claim being approved.

When and what number should you call?
You must phone the emergency assistance team as soon as possible if you are admitted to hospital or if you think your medical or related expenses will exceed $500.

When you call, please have the following information:
› Documents to show you are eligible for these insurances. Please see “1. Documents to take with you (or have access to) when you are travelling overseas” on page 20
› A phone number to call you back on.

Please call Australia DIRECT and TOLL FREE from:
USA 1833 567 5339    UK 0808 234 1925
Canada 1833 567 5339    NZ 0800 735 915

Charges apply if you’re calling from a pay phone or mobile phone.

From all other countries or if you experience difficulties with the numbers above:
Call direct: +61 2 8907 5615
Fax: +61 2 9954 6250

Important Information

Who issues and insures these products?

Cover-More
These products are issued by Cover-More on behalf of the insurer. Cover-More administers the products (including customer service, medical assessments and claims management) and arranges the issue of the insurance to:
› Bankwest who then provides the cardholder with the Overseas Travel Insurance and Other Insurances, and
› you directly for existing medical condition cover. See pages 25-28.

Zurich Australian Insurance Limited
ZAIL is the insurer and is part of the Zurich Insurance Group, a leading multi-line insurer that serves its customers in global and local markets. Zurich provides a wide range of general insurance and life insurance products and services in more than 210 countries and territories. Zurich’s customers include individuals, small businesses, and mid-sized and large companies, including multinational corporations.
Zurich Australian Insurance Limited
PO Box 677, North Sydney NSW 2059

Duty of disclosure
Before you apply to cover your existing medical condition with us, you have a duty of disclosure under the Insurance Contracts Act 1984.
The duty applies until (as applicable) we first enter into the cover with you, or we agree to a variation, extension or reinstatement with you.

Answering our questions
In all cases, we ask you questions that are relevant to our decision to insure you, and on what terms. So, please tell us anything you know and that a reasonable person in the circumstances would include in their answer.

It’s important to understand you’re answering our questions in this way for yourself and anyone else that you want covered by the contract.

Variations, extensions and reinstatements
For variations, extensions and reinstatements you must tell us anything you know, or could reasonably be expected to know, which may affect our decision to insure you and on what terms.
What happens if you don’t tell us something?
If you don’t tell us anything you’re required to, we may cancel your contract or reduce the amount we will pay you if you make a claim, or both.
If your failure to tell us is fraudulent, we may refuse to pay a claim and treat the contract as if it never existed.

Policy conditions

1. Documents to take with you (or have access to) when you are travelling overseas

When you travel overseas, take the following with you (or make sure you can access them electronically or online):
› This booklet 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
› Receipts and documents to prove you are eligible for the Overseas Travel Insurance outlined in this booklet.

If you used your Bankwest More Rewards points to buy your return overseas travel ticket or paid for part or all of it by redeeming travel agency flight vouchers (obtained by converting Bankwest More Rewards points), take a copy of your Bankwest More Rewards Order Confirmation or Despatch Confirmation and/or travel agents receipt with you showing the transaction(s).

If you want to make a claim under Benefit 1: Overseas Emergency Medical and Hospital Expenses while overseas, Bankwest or its agents will first need to confirm to us or our agents that you are eligible for the cover. Without this information, your claim may be delayed and it may not be possible for us or our agents to give approval for 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 do so, you will be liable for any loss we have incurred on your behalf.

2. Excess – what you contribute to your claim

The excess is the first amount of a claim that we will not pay for. The excess applies per claim. It’s your contribution to your claim if it’s approved by us.

The excess amount and benefits that the excess applies to are shown in the benefits tables, pages 10-17.

Claim example: If you were under 80 years of age at the relevant time and made a claim for $2,500 under Benefit 1: Overseas Emergency Medical and Hospital Expenses, you already paid the expenses and we approve your claim, we would deduct the $250 excess from the claim before we paid you. If, via our emergency assistance team, we approved a claim directly with an overseas medical provider, we will ask you to pay the $250 excess directly to the provider at the time or request you to pay it to us before we can finalise your claim with the provider. In any event, the total claim we pay is $2,250.

In some circumstances, we may impose an extra or increased excess for claims arising from existing medical conditions. We will inform you in writing if this applies: These will be set out in your Certificate of Insurance or in a letter from our medical assessment team.

3. Claims

› You must report the theft, wilful damage or accidental loss of your property/personal goods/valuables to the police and (where applicable) the responsible transport provider within 24 hours. A written report must be made at that time and a copy of the report obtained.
› You must not make any offer, promise of payment, or admit any liability without our written consent.
› If you are admitted to hospital or you anticipate your medical expenses and additional expenses are likely to exceed $500 you must call the emergency assistance number as soon as physically possible.
› You must take all reasonable steps to prevent or minimise a claim. This includes taking adequate and reasonable precautions to protect your property/personal goods.
› You must advise us of any claim, or occurrence that may give rise to a claim, as soon as possible and within 60 days of returning home.
› For Price Guarantee claims, you must make a claim with us within 30 days of the purchase of the personal goods.
› If there is a delay in claim notification, or you do not provide sufficient detail for us to consider your claim, we can reduce any claim payable by the amount of prejudice we have suffered because of the delay.
If you are entitled to claim an input tax credit in respect of your premium, you must inform us of the amount of that input tax credit (as a percentage) at the time you first make a claim. If you fail to do so, you may have a liability for GST if we pay you an amount in respect of any of the covers provided.

4. Claims are payable in Australian dollars
All claims and amounts payable are paid in Australian dollars at the rate of exchange applicable at the time the expenses were incurred. We will pay you, unless you tell us to pay someone else, by direct credit to an Australian bank account you nominate. In the case of your death we will pay your estate.

5. If you can claim from anyone else, we will only make up the difference
In the case that policy condition 7. Other insurance (page 24) does not apply, if you can make a claim against someone in relation to a loss or expense in respect of any of the covers provided and they do not pay you the full amount of your claim, we will make up the difference. You must claim from them first.

6. You must help us to make any recoveries
We have the right to recover, from any other party in your name, money payable under the policy or to choose to defend any action brought against you. You must provide reasonable assistance to us.
We will apply any money we recover from someone else under a right of subrogation in the following order:
1. To us, our costs (administration and legal) arising from the recovery
2. To us, an amount equal to the amount that we paid to you in respect of any of the covers provided
3. To you, your uninsured loss (less your excess)
4. To you, your excess.
Once we pay your total loss, we will keep all money left over.
If we have paid your total loss and you receive a payment from someone else for that loss or damage, you must pay us the amount of that payment up to the amount of the claim we paid you.
If we pay you for lost or damaged property and you later recover the property or it is replaced by a third party, you must pay us the amount of the claim we paid you.
7. Other insurance
If you are insured, or entitled to receive a benefit or make a claim, under any other insurance policy in respect of the same loss as your claim under our covers, then:
› you must give us full details of the other insurance policy,
› to the extent permitted by law, we will not be liable to provide indemnity until the indemnity amount under any other policy is exhausted, or
› we may seek, from the other insurer, contribution for any amounts we have paid.

8. Subrogation
We may, at our discretion, undertake in your name and on your behalf, control and settlement of proceedings for our own benefit to recover compensation or secure indemnity from any party in respect of any of the covers provided.
You must assist us and give us permission to do everything required to recover compensation or secure indemnity from other parties, to which we may become entitled or subrogated, upon us accepting your claim in respect of any of the covers provided. This is regardless of whether we have yet paid your claim, whether or not the amount we pay you is less than full compensation for your loss or whether your claim is paid under a non-indemnity or an indemnity clause.

9. Policy interpretation
All insurance covers will be interpreted in accordance with the law of New South Wales, Australia.

10. Emergency assistance
Where your claim is excluded or falls outside the coverage provided, the giving of emergency assistance will not in itself be an admission of liability.
Medical standards, sanitary conditions, reliability of telephone systems and facilities for urgent medical evacuations differ from country to country. Responsibility for any loss, medical complication or death resulting from any factor reasonably beyond our control cannot be accepted by our emergency assistance, Bankwest, Cover-More or us.

11. Sanctions
Notwithstanding any other terms, we shall not be deemed to provide cover or make any payments or provide any service or benefit to any person or other party to the extent that such cover, payment, service, benefit and/or any business or activity of the person would violate any applicable trade or economic sanctions law or regulation.

12. Maximum period of cover – extending your journey
You are only covered for incidents that occur in the period of cover.
If you find that your return to Australia has been delayed because of one or more of the following reasons, and you return home as soon as possible, your period of cover may be automatically extended for up to four weeks or until you return to your home (whichever is the earliest) at no extra cost:
› Your scheduled transport back to Australia is delayed for reasons beyond your control
› The delay is due to an event for which you can claim.
If, for any other reason, you travel for longer than the period of cover, you will not be covered after the end of that period of cover.

13. Existing medical conditions
Cover is not provided for existing medical conditions. However, if you are 79 years of age or less, at the relevant time, cover for existing medical conditions may be available for those automatically included, as described on pages 26-27, or where you have applied to cover your existing medical conditions, the application has been approved by us and you have paid us the required premium.
If you have an existing medical condition that is not covered, we will not pay any claims directly or indirectly arising from, or exacerbated by, that condition. This means that you will have to pay for any overseas medical emergency and any associated costs, which can be prohibitive in some countries.
You cannot apply to cover the existing medical conditions of any relative (other than the cardholder’s spouse if they are under 80 years of age at the relevant time and the cardholder’s accompanied children), a travel companion or any other person.
14. Existing medical conditions we automatically include

We automatically include cover for an existing medical condition shown in the tables following, provided:

- you are 79 years of age or less at the relevant time
- in the two years prior to the relevant time, you have not been hospitalised (including day surgery or emergency department attendance) for that condition
- prior to the relevant time, you have not had surgery involving any joints, the back, spine, brain or abdomen requiring at least an overnight stay in hospital for that condition, and
- your condition meets any criteria shown.

### Conditions

<table>
<thead>
<tr>
<th>Conditions</th>
<th>Criteria</th>
</tr>
</thead>
<tbody>
<tr>
<td>Acne</td>
<td>Eczema</td>
</tr>
<tr>
<td>Bunions</td>
<td>Gastric Reflux (GORD)</td>
</tr>
<tr>
<td>Carpal Tunnel Syndrome</td>
<td>Glaucoma</td>
</tr>
<tr>
<td>Cataracts</td>
<td>Gout</td>
</tr>
<tr>
<td>Cleft Palate</td>
<td>Hay Fever</td>
</tr>
<tr>
<td>Cochlear Implant</td>
<td>Hormone Replacement Therapy</td>
</tr>
<tr>
<td>Coeliac Disease</td>
<td>Hypothyroidism including Hashimoto's Disease</td>
</tr>
<tr>
<td>Congenital Adrenal Hyperplasia</td>
<td>Lipoma</td>
</tr>
<tr>
<td>Congenital Blindness</td>
<td>Macular Degeneration</td>
</tr>
<tr>
<td>Congenital Deafness</td>
<td>Meniere's Disease</td>
</tr>
<tr>
<td>Conjunctivitis</td>
<td>Rhinitis</td>
</tr>
<tr>
<td>Dengue Fever</td>
<td>Rosacea</td>
</tr>
<tr>
<td>Dry Eye Syndrome</td>
<td>Sinusitis</td>
</tr>
<tr>
<td>Dupuytrens Contracture</td>
<td>Tinnitus</td>
</tr>
</tbody>
</table>

### Conditions

<table>
<thead>
<tr>
<th>Conditions</th>
<th>Criteria</th>
</tr>
</thead>
<tbody>
<tr>
<td>Asthma</td>
<td>Provided you:</td>
</tr>
<tr>
<td></td>
<td>- are under 60 years of age</td>
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<tr>
<td></td>
<td>- have not smoked for at least the last 18 months</td>
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<tr>
<td></td>
<td>- do not need prescribed oxygen outside of a hospital, and</td>
</tr>
<tr>
<td></td>
<td>- have no other lung condition or disease.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Conditions</th>
<th>Criteria</th>
</tr>
</thead>
<tbody>
<tr>
<td>Ear Grommets</td>
<td>Provided no current infection</td>
</tr>
<tr>
<td>Hiatus Hernia</td>
<td>Provided no surgery is planned</td>
</tr>
<tr>
<td>Pregnancy</td>
<td>If it is a single, uncomplicated pregnancy – cover up to the 24th week i.e. up to 23 weeks, 6 days provided:</td>
</tr>
<tr>
<td></td>
<td>- the conception was not medically assisted e.g. using assisted fertility treatment including hormone therapies or in vitro fertilisation (IVF).</td>
</tr>
</tbody>
</table>

### Conditions

<table>
<thead>
<tr>
<th>Conditions</th>
<th>Criteria</th>
</tr>
</thead>
<tbody>
<tr>
<td>*Diabetes (type 1 or type 2) or glucose intolerance</td>
<td>Provided:</td>
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<tr>
<td></td>
<td>- you are under 50 years of age</td>
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<tr>
<td></td>
<td>- first diagnosed more than six months ago</td>
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<tr>
<td></td>
<td>- no complications in last 12 months</td>
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<tr>
<td></td>
<td>- no kidney, eye or neuropathy complications, and</td>
</tr>
<tr>
<td></td>
<td>- no cardiovascular disease.</td>
</tr>
<tr>
<td>*Hypercholesterolaemia (High Cholesterol)</td>
<td>Provided no cardiovascular disease and/or no diabetes</td>
</tr>
<tr>
<td>*Hyperlipidaemia (High Blood Lipids)</td>
<td>Provided no cardiovascular disease and/or no diabetes</td>
</tr>
<tr>
<td>*Hypertension (High Blood Pressure)</td>
<td>Provided no cardiovascular disease and/or no diabetes</td>
</tr>
</tbody>
</table>

*These conditions are risk factors for cardiovascular disease. If you have a history of cardiovascular disease, and it is an existing medical condition, cover for these conditions are also excluded.

If your existing medical condition is not automatically included

If your existing medical condition is not automatically included above we will not provide any cover for any claims directly or indirectly arising from, or exacerbated, by that condition.
How do I apply for cover for my existing medical condition?

If you have an existing medical condition that:
- is not automatically accepted (see policy condition 14. Existing medical conditions we automatically include), or
- does not meet the criteria for Existing medical conditions we automatically include

you can apply for cover by completing a health assessment. Visit bankwest.com.au to find out how to complete an assessment online. If your assessment is approved, to obtain the cover, you must pay a premium to us. You can pay the premium required for the cover online too. Please call Cover-More on 1300 468 340 if you need any help.

Cover for existing medical conditions must be obtained at the relevant time before you travel on this policy.
- You need sufficient knowledge about each existing medical condition to be able to complete a full declaration so we can assess the risk.
- For example, we need to know the name of the medical condition you take medication for, rather than the name of the medication. Check with your doctor first if unsure.
- Check all existing medical conditions have been disclosed to us at the relevant time or, at the latest, before you depart on your journey.
- We will provide you with your assessment outcome and number.
- If we can approve your health assessment, you must pay us an extra premium to add cover for your existing medical conditions to the policy.

Note the existing medical conditions we automatically include are still available to you even if you don’t pay the relevant fee for cover of any approved existing medical condition or we have not agreed to provide you with cover for any other existing medical condition.

15. Medical conditions that are undiagnosed or awaiting specialist opinion

We are unable to offer any cover for any medical conditions that you were aware of, or a reasonable person in your circumstances should have been aware of, or arising from signs or symptoms that you were aware of, or a reasonable person in your circumstances should have been aware of, before commencing any cover described in this booklet, and for which at that time:
- you had not yet sought a medical opinion regarding the cause
- you were currently under investigation to define a diagnosis, or
- you were awaiting specialist opinion.

You will still be eligible for the other benefits provided by the Overseas Travel Insurance, and you may apply for cover for other existing medical conditions. However, there will be no cover for claims directly or indirectly arising from, or exacerbated by, any of the above.

16. Medical, dental and hospital cover in Australia

We will not pay any benefit or provide cover if the provision of a payment, benefit or cover would result in us contravening the Health Insurance Act 1973 (Cth), the Private Health Insurance Act 2007 (Cth) or the National Health Act 1953 (Cth) or any applicable legislation (whether in Australia or not).

For the purposes of this cover:
- travel from Tasmania or mainland Australia to Norfolk Island, Christmas Island, Lord Howe Island or Cocos Island is considered overseas travel. It will be covered under Overseas Travel Insurance however, there is no cover for medical transfers/evacuations, or medical and hospital expenses, and
- travel from Norfolk Island, Christmas Island, Lord Howe Island or Cocos Island to Tasmania or mainland Australia is considered overseas travel and will be covered under Overseas Travel Insurance however, there is no cover for medical transfers/evacuations, or medical and hospital expenses.

17. Automatically included activities

- Flying Fox
- Horse Riding
- Jet Boating
- Jet Skiing
- Kayaking
- Snorkelling
- Riding a hired motorcycle or motorscooter up to and including 200cc*
- Underwater activities using artificial breathing equipment*
- Snow skiing/boarding on-piste

Your participation in any of the activities listed above is subject to the terms of cover. There is no cover for these activities if racing, or participating in a professional capacity. There is no personal liability cover for use or ownership of waterborne craft or mechanically-propelled vehicles.

*Conditions apply to these underwater activities and to riding a motorcycle/motorscooter. See exclusion 32 and 36 on page 41 and 42 respectively.
Words with special meaning

In this booklet words in bold have the meanings shown below. The use of the singular shall also include the use of the plural and vice versa.

you, your or yourself means any of the following if they are eligible for the cover:

› The cardholder
› The cardholder’s family.

we, our or us means Zurich Australian Insurance Limited ABN 13 000 296 640, AFS Licence Number 232507.

accident (in regard to Transit Accident) means any sudden and unexpected physical force, which occurs on a trip and causes an injury that is described in the Transit Accident cover’s Schedule of Benefits.

accompained child/children means at the time eligibility for cover is satisfied:

› all unmarried children, up to and including 18 years of age, who the cardholder has sole custody of and who live with the cardholder
› all unmarried children, up to and including 18 years of age, of whom the cardholder has shared custody
› all unmarried children, from 19 years of age up to and including 21 years of age, who are full-time students attending an accredited institution of higher learning in Australia and who the cardholder has/had sole or shared custody, and who are dependent upon the cardholder for their maintenance and financial support, or
› all unmarried persons who are physically or mentally incapable of self-support who the cardholder has custody of and who live with the cardholder.

However, accompanied child/children never means an infant born on the journey.

act of terrorism means an act including, but not limited to, the use of force or violence, 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, ethnic 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.

additional means the cost of accommodation or transport (and meals where mentioned) you actually use less the cost of the accommodation or transport (and meals where mentioned) you expected to use had the journey proceeded as planned.

Australia means the area enclosed by the territorial waters of the Commonwealth of Australia (including Norfolk Island) where Medicare benefits are payable. Australian has a corresponding meaning.

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

cardholder means a person residing in Australia to whom Bankwest has issued an eligible credit card. This includes additional cardholders. Persons residing in Australia, unless otherwise approved by us in writing as a cardholder, must have:

› an Australian Medicare card
› an Australian issued Temporary Work (skilled) Visa (subclass 457), or
› an Australian Visa that:
  › authorises them to live and work in Australia, and
  › requires them to maintain a minimum level of health insurance coverage as required by the Department of Home Affairs.

If a cardholder’s family is travelling together, only one person can claim the benefits payable to the cardholder. The others can only claim as a spouse or accompanied child.

carrier means an aircraft, vehicle, train, tram, vessel or other scheduled transport, operated under a licence, for the purpose of transporting passengers. However, it does not mean a taxi, limousine or similar service.

concealed storage compartment means a boot, trunk, glove box, enclosed centre console, or concealed cargo area of a motor vehicle.

disabling injury, sickness or disease means a disabling injury, sickness or disease, which first shows itself during the period of cover provided for your journey and required immediate treatment by a qualified medical practitioner.

domestic cruise means a voyage on a foreign-registered cruise ship from a port in Australia to another port or ports in Australia without any stopover at a port outside of Australia.

eligible credit card means, unless otherwise specified, one of the following:

› a current and valid Bankwest World Mastercard credit card issued by Bankwest
› a current and valid Bankwest Platinum Mastercard credit card issued by Bankwest
a current and valid Bankwest Gold Mastercard credit card issued by Bankwest

a current and valid non-Gold card and non-Platinum Bankwest Breeze Mastercard credit card opened by Bankwest before 3 March 2012

a current and valid Bankwest Visa Gold credit card issued by Bankwest

An **eligible credit card** that is currently cancelled or suspended is not current and valid.

**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. An **eligible credit card account** that is currently cancelled or suspended is not current and valid.

**epidemic** means a fast-spreading contagious disease or illness in an area as documented by a recognised public health authority.

**existing medical condition(s)** means a disease, illness, medical or dental condition or physical defect that, at the **relevant time**, meets any of the following:

a. Within the last two years:
   i. has required an emergency department visit, hospitalisation or day surgery procedure
   ii. new medication has been prescribed or there has been a change to your medication regime, or
   iii. required prescription pain relief medication.

b. Requires:
   i. prescription medication from a qualified **medical practitioner**
   ii. regular review or check-ups
   iii. ongoing medication for treatment or risk factor control, or
   iv. consultation with a specialist.

c. Has:
   i. been medically documented involving the brain, circulatory system, heart, kidneys, liver, respiratory system or cancer
   ii. required surgery involving the abdomen, back, brain, joints or spine that required at least an overnight stay in hospital, or
   iii. shown symptoms or signs, however a medical opinion or investigation has not been sought to confirm or provide a cause or diagnosis.

d. Is:
   i. chronic or ongoing (whether chronic or otherwise) and medically documented
   ii. under investigation

   iii. pending diagnosis or awaiting a specialist opinion, or
   iv. pending test results.

e. Is:
   i. pregnancy, or
   ii. connected with your current pregnancy or the conception was medically assisted e.g. using assisted fertility treatment including hormone therapies or IVF.

The above definition applies to you, your travel companion, a relative or any other person.

**family** means a cardholder and their spouse and/or accompanied children provided they are eligible for Overseas Travel Insurance (pages 44-62) and are travelling with the cardholder.

**Group Policy** means the insurance policy issued by us to Bankwest in relation to Overseas Travel Insurance and Other Insurances.

**home** means the place where you normally live in Australia.

**injury** or **injured** means bodily injury caused solely and directly by violent, accidental, visible and external means, which happens at a definite time and place during the **period of cover** provided for your journey (or on the trip in respect of Transit Accident) and does not result from any illness, sickness or disease.

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

**insolvency** or **insolvent** means bankruptcy, provisional liquidation, liquidation, insolvency, appointment of a receiver or administrator, entry into a scheme of arrangement, statutory protection, presentation of a petition for the compulsory winding up of, stopping the payment of debts or the happening of anything of a similar nature under the laws of any jurisdiction.

**journey** means the following:

The journey starts:

› on the departure date (from Australia) shown on the return overseas travel ticket, or

› when you leave your home or your place of business to travel directly to the Australian air or sea terminal that is the departure point for your journey.

The journey ends when the first of the following occurs:

› Three months after the date of departure shown on a Gold Mastercard **cardholder's** return overseas
b. Items not considered personal goods are:
  › valuables (except to the extent otherwise specified as being covered)
  › items purchased by instalment (e.g. mobile phones) prior to the final payment being made
  › furniture, furnishings or household appliances
  › items with an original purchase price over $10,000
  › items acquired for the purpose of re-supply/re-sale
  › items acquired to undergo transformation in a business
  › items purchased in a business name
  › business owned or business related items
  › computer software, or information stored on any electronic device or other media, including digital photos, downloaded files, electronic applications, programmed data or non-tangible items
  › bullion, cash, collections such as stamps, coins and cards, lottery tickets or other gambling-related items, negotiable instruments, securities, manuscripts or books of account, trading cards, tickets of any description, petrol coupons or travellers cheques
  › consumable or perishable items (including but not limited to drugs, food, fuel or oil), animals or plant material
  › airplanes, automobiles, boats, motorboats or any other motorised vehicles and their integral parts and installed accessories
  › second-hand items, including antiques
  › items of contraband, and
  › real estate and movable fixtures or fittings (including but not limited to dishwashers and fixed air conditioners) that form, or are intended to form, part of any home, office or real estate.

public place means any place the public has access to, including but not limited to airports, bus terminals, buses, cruise ships, planes, stations, taxis, trains, wharves and beaches, galleries, hotels, hotel foyers and grounds, museums, private car parks, public toilets, shops, streets, restaurants and general access areas.

relative means a person who is the cardholder’s spouse; parent, parent-in-law, stepparent, guardian; grandparent; child, foster child, grandchild; brother, brother-in-law, half-brother, stepbrother, sister, sister-in-law, half-sister, stepsister; daughter, daughter-in-law, stepdaughter, son, son-in-law, stepson; fiancé, fiancée; uncle, aunt; or niece, nephew.

medical practitioner means a doctor, psychiatrist, clinical psychologist or a dentist, who is not you, your travel companion or a relative, or an employee of you, your travel companion or a relative, registered with and accredited by the Australian Health Practitioner Regulation Agency (AHPRA). Or, if you are overseas, an equivalent regulatory body in the country in which they are currently practising and qualified to give the diagnosis being provided.

natural disaster means any event or force of nature that has catastrophic consequences, such as an avalanche, bushfire, cyclone, earthquake, flood, hurricane, tornado, tsunami and volcanic eruption, but not an epidemic or pandemic.

on-piste means areas that are groomed terrain, marked slopes, and open trails maintained, monitored and patrolled by the ski resort.

overseas means outside Australia and its territories.

pandemic means an epidemic that is expected to affect an unusually large number of people or involves an extensive geographic area.

period of cover means the time when you are covered. For Overseas Travel Insurance, Benefit 3, Cancellation Costs means the period commencing after you become eligible for Overseas 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 benefits in Overseas Travel Insurance (pages 44-62), the period of cover means the period of the journey.

personal goods
  a. personal goods

  means new personal property acquired for personal, domestic or household use taken with you on your journey for personal use.
relevant time means prior to commencing the journey, the time when you spend at least $500 on prepaid travel costs for travel to an overseas destination and you paid these costs using your eligible credit card and/or by redeeming Bankwest More Rewards points.

rental vehicle means a campervan/motorhome that does not exceed 4.5 tonnes, a sedan, coupe, hatchback, station wagon, SUV, four-wheel-drive or mini bus/people mover rented from a licensed motor vehicle rental company or agency.

spouse means the partner of the cardholder who is permanently living with the cardholder at the time the journey starts (or the trip in respect of Transit Accident) or the time the interstate travel starts.

terminal illness means a medical condition for which a terminal prognosis has been given by a qualified medical practitioner and is likely to result in death.

transport provider means a properly licensed coach operator, airline, shipping line or railway company.

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

travel services provider means a scheduled services airline, hotel, accommodation provider, car rental agency, coach, bus, shipping line or railway company, all of which are licensed.

trip means an international passage taken by the cardholder (and their family who are accompanying the cardholder who is also on the trip), as a paying passenger (not as a pilot, driver or crew member etc.). This can be in a licensed plane, tourist bus, train, ferry or other conveyance, authorised pursuant to any statute, regulation, by-law or the equivalent thereof, for the transportation of passengers for hire, provided that the cost of the passage was charged to the cardholder’s eligible credit card account before the passage commenced.

valuables means articles made of, or containing, gold, precious metals or stones, semi-precious stones or sliver; binoculars; furs; jewellery; precious metals; precious or semi-precious stones; photographic, audio, video, tablet computer, computer and electrical equipment of any kind (including but not limited to computer games, portable navigation equipment or media); mobile phones; smart phones; telescopes and watches.

General exclusions

With any insurance, some situations aren’t covered. These exclusions apply to all covers described in this booklet

Common exclusions

We will not pay for:

1. claims for costs or expenses incurred outside the period of cover
2. claims involving consequential loss of any kind including, but not limited to, loss of enjoyment, punitive damages, fines or penalties or any financial loss not specified as covered in the policy
3. claims directly or indirectly arising from your failure to take reasonable care or put yourself in a situation where a reasonable person could foresee that loss, theft or damage to property, or a death, illness or bodily injury might happen, except in an attempt to protect the safety of a person or to protect property
4. claims involving air travel other than as a passenger on a fully licensed passenger-carrying aircraft operated by an airline or an air charter company
5. claims directly or indirectly arising as a result of war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection or military or usurped power
6. claims directly or indirectly arising from radioactivity, ionising rays, or the use, existence or escape of any nuclear fuel, nuclear material or nuclear waste
7. claims directly or indirectly arising from biological and/or chemical materials, substances, compounds or the like used directly or indirectly for the purpose to harm or to destroy human life and/or create public fear
8. loss or damage caused by detention, confiscation or destruction by customs or other officials or authorities, or any person or organisation
9. claims directly or indirectly arising from any unlawful act committed by you
10. to the extent permitted by law, claims directly or indirectly arising from you not being honest and frank with all answers, the accuracy of information, statements and submissions made in connection with your insurance application or claim
11. claims directly or indirectly arising from, or prohibited under, any government intervention, prohibition, sanction, regulation or restriction or court order, or
12. claims directly or indirectly arising from circumstances you knew of, or a reasonable person in your circumstances would know or foresee, at the relevant time, that could lead to the journey being delayed or cancelled.

Medical and health
We will not pay for:
13. claims directly or indirectly arising from travel booked or undertaken by you:
   a. even though you knew, or a reasonable person in your circumstances would know, you were unfit to travel, whether or not you had sought medical advice
   b. against the advice of a medical practitioner
   c. to seek medical or dental advice, treatment or review
   d. after your terminal illness was diagnosed

14. claims directly or indirectly arising from, or exacerbated by, any existing medical condition you have.
   For persons 79 years of age or less, at the relevant time, this exclusion will be waived only to the extent that cover is provided if:
   a. your condition is automatically accepted by us. See Existing medical conditions we automatically include, pages 25-27, or
   b. you applied for, and we accepted, cover and you paid the extra premium for the existing medical conditions

15. claims directly or indirectly arising from, or exacerbated by, any existing medical condition your travel companion has

16. claims directly or indirectly arising from, or exacerbated by, any physiological or psychological signs or symptoms that you were aware of before commencing any cover described in this booklet, if you:
   a. had not yet sought a medical opinion regarding the cause
   b. were currently under investigation to obtain a diagnosis, or
   c. were awaiting specialist opinion

17. claims involving, or directly or indirectly arising from, the transmission of any sexually transmitted disease or virus

18. claims directly or indirectly arising from you having elective medical or dental treatment or surgery, a cosmetic procedure or body modification (e.g. tattoos and piercings) during the journey, such as any complication, even if your existing medical condition has been approved by us, or

19. any benefit, or provide cover, if the provision of a payment, benefit or cover would result in us contravening the Health Insurance Act, the Private Health Insurance Act or the National Health Act or any applicable legislation (whether in Australia or not) or where we do not have the necessary licenses or authority to provide such cover.

Pregnancy and childbirth
We will not pay for:
20. claims directly or indirectly arising from pregnancy of you or any other person if you were aware of the pregnancy at the relevant time and:
   a. where complications of this pregnancy had occurred prior to this time
   b. it was a multiple pregnancy e.g. twins or triplets, or
   c. where the conception was medically assisted e.g. using assisted fertility treatment including hormone therapies or IVF.
   This exclusion will be waived to the extent that cover is provided if you applied for, and we accepted, cover and you paid the extra premium for your pregnancy. The cover then provided is in respect of your pregnancy (only) for unexpected serious medical complications arising before the start of the 24th week of pregnancy.

21. claims directly or indirectly arising from:
   a. pregnancy of you or any other person after the start of the 24th week of pregnancy, or
   b. pregnancy of you or any other person where the problem arising is not an unexpected serious medical complication, or

22. claims directly or indirectly arising from childbirth or the health of a newborn child. This exclusion applies irrespective of the stage of pregnancy at which the child is born.

Your conduct
We will not pay for:
23. claims involving, or directly or indirectly arising from, your suicide, attempted suicide, self-inflicted injury or condition, self-harm, self-destruction, stress or travel exhaustion
24. claims involving, or directly or indirectly arising from, any conduct engaged in whilst under the influence or effect of alcohol or drugs, the effect of or chronic use of alcohol or drugs (except a drug prescribed to you by a medical practitioner and taken in accordance with their instruction) or involving a hospital or clinic where you are being treated for addiction to drugs or alcohol, or are using it as a nursing, convalescent or rehabilitation place

25. claims involving, or directly or indirectly arising from, any event that is intentionally caused by you or by a person acting with your consent, or

Legal and tax
We will not pay for:

26. any GST liability or any fine, charge or penalty you are liable for because of a failure to fully disclose to us your input tax credit entitlement for the premium

27. losses for which insurance or the payment is prohibited by law, or

28. any expenses recoverable by compensation under any workers compensation or transport accident laws, or by any government-sponsored fund, plan or medical benefit scheme, or any other similar type of legislation required to be effected by, or under, a law.

World events
We will not pay for:

29. any event that is caused by, or arises directly or indirectly from, travel to countries or parts of a country for which:
   a. an advice or warning has been released by the Australian Department of Foreign Affairs and Trade or any other government or official body
   b. the advice or warning risk rating is ‘Reconsider your need to travel’ or ‘Do not travel’ (or words to that effect) or the advice or warnings recommend against all non-essential travel to or in that location or advise against specific transport arrangements or participation in specific events or activities
   c. the mass media has indicated the existence or potential existence, of circumstances (including circumstances referred to above) that may affect your travel, and

30. claims caused by, or claims arising from, an epidemic, pandemic or outbreak of a contagious disease or any derivative or mutation of such viruses, or the threat or perceived threat of any of these. Refer to who.int and smartraveller.gov.au for further information on epidemics and pandemics.

Activities, adventure and snow
We will not pay for:

31. claims involving you travelling (during the journey) in International Waters (meaning waters outside the jurisdiction territory of any country) in a private sailing vessel or a privately registered vessel

32. claims involving participation by you or your travel companion in hunting or using hunting equipment or projectiles (e.g. shooting and archery), racing (other than on foot), mountaineering (involving the use of climbing equipment, ropes or guides), outdoor rock climbing (involving the use of climbing equipment, ropes or guides), trekking that reaches an altitude of more than 4,000 metres above sea level, sports activities in a professional capacity, abseiling, bungy jumping, white water rafting, parachuting, skydiving, hang gliding, BASE jumping, wingsuiting, potholing, canyoning, caving, fire walking, motocross, freestyle BMX riding, running with the bulls, rodeo riding, polo playing, tobogganing, scuba diving or underwater activities that involve using artificial breathing equipment scuba diving unless you hold an Open Water Diving Certificate, or are diving with a qualified and registered diving instructor

33. claims involving participation by you or your travel companion in any activity that uses an air-supported device including parasailing and hot air ballooning

34. claims involving participation by you (during the journey) in off-piste snow skiing or snowboarding or heli-skiing/snowboarding, or

35. claims involving you not wearing the appropriate protective clothing and head protection for the sport or activity you are participating in.
Motorcycle/Motorscooter

We will not pay for:

36. claims involving you riding a motorcycle or motorscooter (during the journey) unless:
   › it involves a hired motorcycle with an engine capacity of 200cc or less
   › while in control of a motorcycle or motorscooter you hold a valid Australian motorcycle rider’s licence, and you hold a licence valid in the relevant country
   › while you are a passenger the driver holds a licence valid in the relevant country
   › you are wearing a helmet
   › you are not participating in a professional capacity
   › you are not racing, and
   › you are not participating in motocross.
Emergency Medical and Hospital Expenses. Cover applies for a maximum of 12 months from the date of suffering the injury.

The maximum benefit limit for this section is:

<table>
<thead>
<tr>
<th>Benefit</th>
<th>Limit</th>
</tr>
</thead>
<tbody>
<tr>
<td>Overseas emergency medical and hospital expenses</td>
<td>$Unlimited</td>
</tr>
</tbody>
</table>
| Hospital incidentals                         | $15,000        
  ($100 per 24 hours)                        |
| Assault requiring hospitalisation            | $500           |
| Emergency dental expenses                    | $2,000         
  per person                                  |

**We will not pay for:**

1. expenses incurred by a person aged 80 years or older at the relevant time
2. medical treatment, dental treatment or ambulance transportation, provided in Australia.
   This exclusion does not apply to medical treatment provided while on a ship (including cruise ship, passenger ship or passenger ferry) even if that ship is within Australian territorial waters. However, this additional benefit does not apply to any medical treatment provided on Australian inland waterways or whilst the ship is tied up in an Australian port
3. expenses arising from any disease that is transmitted when giving or taking a drug, unless the giving or taking of the drug is supervised by a medical practitioner and the disease is not excluded anywhere else in this cover
4. dental treatment caused by, or related to, the deterioration and/or decay of teeth or associated tissue; involving the use of precious metals; involving cosmetic dentistry; or preventative or routine dental treatment
5. damage to dentures, dental prostheses, bridges or crowns
6. continuation or follow-up treatment (including medication and ongoing immunisations) you were on prior to the start of the journey

**The benefits**

**Benefit 1: Overseas Emergency Medical and Hospital Expenses**

Benefit 1 is only available if you are under 80 years of age at the relevant time.

1.1 Overseas Emergency Medical and Hospital Expenses

If you suffer a disabling injury, sickness or disease we will pay the usual and customary costs of medical treatment and ambulance transportation and emergency dental treatment (required due to an injury) that is provided outside Australia by, or on the advice of, a medical practitioner.

Cover applies for a maximum of 12 months from the date of onset of suffering the disabling injury, sickness or disease.

However, if we determine, on medical advice, that you should return home for treatment and you do not agree to do so, we will restrict cover to no more than an amount that we reasonably consider to be equivalent to your medical expenses and/or related costs incurred overseas to the date we advise you to return to Australia, plus the amount it would cost us to return you to Australia. You will then be responsible for any further costs relating to, or arising out of, the event you have claimed for.

1.2 Hospital Incidentals

If you are hospitalised for more than 24 continuous hours while you are overseas and your claim is approved, we will also reimburse incidental expenses you pay for, such as TV rental, newspapers and/or hospital phone calls.

1.3 Assault Requiring Hospitalisation

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

1.4 Emergency dental expenses

We will pay up to $2,000 for the cost of emergency dental treatment incurred, which the treating dentist certifies in writing is for the relief of sudden and acute pain to healthy and natural teeth. This limit does not apply to dental costs arising from an injury that is covered under Overseas
7. medical treatment, dental treatment or ambulance transportation, which is provided in your country of residence

8. claims where you have received medical care under a Reciprocal Healthcare Agreement

9. expenses if, despite the advice given following your call to our 24 hour emergency assistance provider, you received private hospital or medical treatment where public funded services or care is available in Australia or under any Reciprocal Healthcare Agreement between the Australian Government and the government of any other country

10. expenses incurred after two weeks’ treatment by a dentist, chiropractor or physiotherapist, unless approved by us

11. any claim if you decline to promptly follow the medical advice we have obtained, and we will not be responsible for subsequent medical, hospital or evacuation expenses, or

12. any expenses for medical evacuation unless it has been first approved by our emergency assistance team.

Benefit 2: Cancellation Costs and Additional Expenses

If you are aged 80 years or older at the relevant time and your claim is caused by your death, injury, sickness or disease, you are not covered under this section for:

- costs or expenses you incur,
or
- your unused arrangements.

2.1 Cancellation Costs

If, due to circumstances outside your control and unforeseeable at the relevant time:

1. you have to rearrange your journey, we will pay the reasonable cost of doing so (We will not pay more for the cost of rearranging your journey than the non-refundable costs that would have been incurred had the journey been cancelled. The cover is limited to the same or similar standard of transport and accommodation as was originally booked), or

2. you have to cancel your journey (where you cannot rearrange it prior to leaving home) we will pay you:

   a. the value of the unused portion of your prepaid travel or accommodation arrangements that are non-refundable and not recoverable in any other way

   b. your travel agent’s cancellation fees and any commission or service fees retained by your travel agent up to the amount of commission or service fees that your travel agent would have earned had your journey not been cancelled, equal to the lesser of $1,000 or 15% of the value of the travel arranged by the travel agent. We will only pay these fees if, at the time the circumstances causing your claim happened, you had already paid at least the full deposit, and

   c. the value of frequent flyer or similar flight reward points, air miles, redeemable vouchers or similar schemes lost by you following cancellation of the services paid for with those points, if you cannot recover your loss in any other way. The amount we will pay is calculated as follows:

      i. For frequent flyer or similar flight reward points, loyalty card points, air miles:

         - The cost of an equivalent booking, based on the same advance booking period as your original booking. We will deduct any payment you made towards the booking and multiply it by the total number of points or air miles lost, divided by the total number of points or air miles used to make the booking

      ii. For vouchers, the face value of the voucher or current market value of an equivalent booking, whichever is the lesser.

The maximum benefit limit for this section is:

<table>
<thead>
<tr>
<th>Gold Mastercard, Platinum Mastercard &amp; World Mastercard</th>
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<tr>
<td>$Unlimited</td>
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</table>

We will not pay for:

1. your costs/fees, or your unused arrangements, if you are aged 80 years or older at the relevant time and your claim is caused by your death, injury, sickness or disease

We will not pay for claims caused by:

2. (or directly or indirectly arising from, or exacerbated by) the death, injury, sickness or disease of any person, including a relative or travel companion, who resides outside of Australia

3. (or directly or indirectly arising from, or exacerbated by) the death injury, sickness or disease of your relative (not travelling) arising from an existing medical condition

4. the disinclination of you or your travel companion to proceed with the journey or deciding to change travel plans, or the breakdown or dissolution of any personal or family relationship
5. any costs or expenses prior to you or your travel companion being certified by a qualified medical practitioner as unfit to travel
6. any contractual or business obligation or your financial situation. This exclusion does not apply to claims where you or your travel companion are involuntarily made redundant from permanent full-time employment in Australia and where you would not have been aware before, or at the relevant time, that the redundancy was to occur
7. cancellations, delays, rescheduling or diversions to your scheduled or connecting transport, unless it is due to a strike, riot, hijack, civil protest, weather, mechanical breakdown, natural disaster or a collision affecting your mode of transport
8. failure by you or another person to obtain the relevant visa, passport or travel documents
9. errors or omissions by you or another person in a booking arrangement
10. the standards and expectations of your prepaid travel arrangements being below or not meeting the standard expected
11. the failure of any travel agent, tour operator, accommodation provider, airline or other carrier, car rental agency or any other travel or tourism services provider to provide services or accommodation due to their insolvency or the insolvency of any other person, company or organisation they deal with
12. the failure of your travel agent, any tour operator, transport or accommodation supplier or provider, person or agency to pass on monies to operators or to deliver promised services
13. a request by you or your travel companion’s employer, unless you or your travel companion are a full-time employee of Australian Defence Force or of federal, state or territory emergency services (i.e. police, fire or ambulance) and your leave is revoked
14. a lack in the number of persons required to commence any tour, conference, accommodation or travel arrangements or due to the negligence of a wholesaler or operator. This exclusion does not apply to prepaid travel arrangements bought separately to reach the departure point for the tour or for other travel arrangements
15. you operating a rental vehicle in violation of the rental agreement
16. you or your travel companion having to sit exams in regard to studies either of you are undertaking unless the scheduling was unforeseen
17. the cancellation or postponement of a wedding, funeral, prepaid conference, prepaid sporting event or prepaid concert/cultural event, prepaid tour/cruise or prepaid accommodation. This exclusion does not apply if the event has been cancelled or postponed due to reasons unforeseen and outside your control and you had planned to attend the event before you left Australia, or
18. an act of terrorism (or arising directly or indirectly from it) or the threat, or perceived threat, of an act of terrorism.

2.2 Additional Expenses
Cover is subject to the written advice of the overseas medical practitioner and acceptance by our 24 hour emergency assistance team. Cover ceases when you are able to continue your journey, travel home, or on the completion of the period of cover, whichever is the earlier. We will reimburse your reasonable additional accommodation (room rate only) expenses and additional transport expenses, at the same accommodation standard or fare class as originally booked, if a disruption to your journey arises from any of the following reasons:
1. You or your travel companion cannot travel because of a disabling injury, sickness or disease on the journey and the treating medical practitioner certifies in writing that you or your travel companion are unfit to travel
2. You shorten your journey and return to Australia on the written advice of a qualified medical practitioner approved by us. You must take advantage of any pre-arranged return travel to Australia
3. You are required to return early to Australia because your travel companion or a relative of either of you dies unexpectedly or suffers a disabling injury, sickness or disease, which means hospitalisation is required, provided the claim was not directly or indirectly arising from or exacerbated by an existing medical condition
4. Your scheduled or connecting transport is cancelled, delayed, rescheduled or diverted because of a strike, riot, hijack, civil protest, weather, mechanical breakdown, natural disaster or a collision affecting your mode of transport
5. You unknowingly breach a quarantine regulation
6. You lose your passport, travel documents or transaction cards (except involving government confiscation or articles sent through the mail) or they are stolen
7. Your home is rendered uninhabitable by fire, explosion, earthquake or flood.

The maximum benefit limit for this section is:

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<tr>
<th>Gold Mastercard, Platinum Mastercard &amp; World Mastercard</th>
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<tbody>
<tr>
<td>$Unlimited</td>
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</table>

We will not pay for:

1. your expenses if you are aged 80 years or older at the relevant time and your claim is caused by your death, injury, sickness or disease.

Benefit 3: Special Event

If, due to an unforeseeable circumstance outside your control, your journey would otherwise be cancelled, delayed, shortened or diverted resulting in you being unable to arrive in time to attend a wedding, funeral, prepaid conference, sporting event or prepaid travel/tour arrangements, we will pay the reasonable additional travel expenses to arrive at your destination on time.

The maximum benefit limit for this section is:

<table>
<thead>
<tr>
<th>Gold Mastercard, Platinum Mastercard &amp; World Mastercard</th>
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<tbody>
<tr>
<td>$3,000</td>
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</table>

We will not pay for claims:

1. caused by the financial collapse or insolvency of any travel agent, tour wholesaler, tour operator or booking agent, or
2. caused by an act of terrorism (or arising directly or indirectly from it) or the threat, or perceived threat, of an act of terrorism.

Benefit 4: Rental Vehicle Insurance Excess

This cover applies if you:

- hire a rental vehicle
- are the nominated driver on the rental vehicle agreement, and
- have purchased motor vehicle insurance or a damage waiver from the rental company or agency you rented the rental vehicle from.

If the rental vehicle is damaged or stolen while in your control during your period of cover, we will pay the lower of the rental vehicle insurance excess or the liability fee you are required to pay under a damage waiver or the repair costs to the rental vehicle that you become liable to pay.

This benefit does not cover items such as, but not limited to, tyres and/or windscreens if they are not covered by the motor vehicle insurance or damage waiver purchased from the rental company or agency.

You must provide us with a copy of your rental vehicle agreement, an incident report that was completed, the repair account, an itemised list of the value of the damage and written notice from the rental company or agency advising that you are liable to pay the excess or liability fee.

If you treating medical practitioner certifies in writing that you are unfit to return your rental vehicle to the nearest depot during your journey, then we will pay up to $500 for the cost of returning your rental vehicle.

The maximum benefit limit for this section is:

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<tr>
<th>Gold Mastercard</th>
<th>Platinum Mastercard &amp; World Mastercard</th>
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<tbody>
<tr>
<td>$2,250</td>
<td>$3,000</td>
</tr>
</tbody>
</table>

We will not pay for:

1. any damage or theft, arising from the operation of a rental vehicle in violation of the terms of the rental agreement
2. you using the rental vehicle without a licence valid for the purpose that you were using it
3. any damage sustained to a rental vehicle while it is being driven on an unsealed surface, or
4. administration costs or loss of use penalties.

Benefit 5: Kidnap and Ransom

We will reimburse you for extortion/ransom monies paid to your abductors, which results in your release, if you are illegally abducted overseas on the journey and forcibly held hostage for the purpose of demanding extortion/ransom monies.

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
  - provide us with a police report of the event.
The maximum benefit limit for this section is:

<table>
<thead>
<tr>
<th>Gold Mastercard, Platinum Mastercard &amp; World Mastercard</th>
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<tbody>
<tr>
<td>$250,000</td>
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</table>

We will not pay for:

1. any claim if you have previously:
   i. been illegally abducted and/or forcibly held hostage for the purpose of demanding extortion/ransom monies, or
   ii. had an extortion demand made against you or any member of your family living either in Australia or overseas, or
2. kidnapping that occurs in the countries or territorial waters of Mexico, the Philippines, Somalia or in any country (or its territorial waters) located in Central America or South America.

**Benefit 6: Hijack and Detention**

If the plane, bus, train, ferry or taxi you are travelling in during the journey is seized by force or threat of force by unauthorised persons and you are detained overseas for more than 12 continuous hours by those persons or persons connected with them using violence or the threat of violence, we will compensate you for each continuous 24 hours you are forcibly detained.

The maximum benefit limit for this section is:

<table>
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<tr>
<th>Gold Mastercard, Platinum Mastercard &amp; World Mastercard</th>
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<tbody>
<tr>
<td>$20,000 (up to $100 per person per 24 hours)</td>
</tr>
</tbody>
</table>

**Benefit 7: Personal Liability**

We will provide cover if, as a result of an accident (an unexpected event caused by something external and visible or a series of accidents arising out of the one event) that happens during your journey, you become legally liable to pay compensation in respect to damage caused to someone else’s property or the injury or death of someone else. Cover is for:

1. the compensation (including legal costs) awarded against you, and
2. any reasonable legal costs incurred by you for settling or defending a claim made against you, providing you have our approval, in writing, before incurring these costs.

You must tell us, as soon as you or your personal representatives are aware, or a reasonable person in your circumstances should have been aware, of a possible prosecution, inquest, fatal injury, accident or incident that might lead to a claim against you.

You must not pay, or promise to pay, settle with, admit or deny liability to anyone who makes a claim against you without our written consent.

The maximum benefit limit for this section is:

<table>
<thead>
<tr>
<th>Gold Mastercard, Platinum Mastercard &amp; World Mastercard</th>
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</thead>
<tbody>
<tr>
<td>$2,500,000</td>
</tr>
</tbody>
</table>

We will not pay for liability arising:

1. where you become liable to pay somebody who is a member of your family or travelling party, your travel companion or employed by you or deemed to be employed by you
2. from loss of, or damage to, property belonging to, or in the care, custody or control of you, your travel companion, a relative or an employee of any of you
3. from the conduct by you of any profession, trade or business
4. out of the use, or ownership by you, of any aircraft, drone, firearm, weapon, waterborne craft or mechanically-propelled vehicle
5. out of occupation or ownership of any land, buildings or immobile property (unless the building is a residence and you occupy it as a tenant or lessee, or in some other temporary way)
6. out of any wilful or malicious act
7. out of the transmission of an illness, sickness or disease
8. from punitive, exemplary or aggravated damages or any fine or penalty
9. out of your liability under a contract or agreement, unless you would be liable if that contract or agreement did not exist
10. out of assault and/or battery committed by you or at your direction, or
11. out of any act intended to cause bodily injury, property damage or liability done by you or any person acting with your knowledge, connivance or consent.

**Benefit 8: Baggage and Personal Goods**

8.1 Accidental damage, theft and permanent loss

If, during your journey, your personal goods are stolen, accidentally damaged or are permanently lost, after deducting reasonable depreciation (where applicable and as determined by us) we will replace, provide a
replacement voucher, repair or pay you the monetary value of the luggage or personal effects. It is our choice which of these we do.

This policy is an indemnity policy. This means we settle an approved claim based on the value of an item at the time of the loss and not on a ‘new for old’ or replacement cost basis.

**Single item sub-limit**

Our payment will not exceed the original purchase price of an item with a limit for any one item, set or pair of items including attached and unattached accessories of $5,500 per item for personal goods.

Here are some examples of items considered as one item for the purpose of this insurance (an item limit will apply):

- Camera, lenses, tripods and camera accessories (attached or not)
- Smart phone and cover/case
- Matched or unmatched set of golf clubs, golf bag and buggy
- Necklace and pendant
- Charm bracelet and charms.

Reasonable depreciation takes into account the amount paid originally for the item, its age, wear and tear, and advances in technology.

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 the replacement cost:

<table>
<thead>
<tr>
<th>Items</th>
<th>Deduction for each month you owned the item</th>
<th>Maximum deduction</th>
</tr>
</thead>
<tbody>
<tr>
<td>Toiletries (including skin care, makeup, perfume and medications)</td>
<td>3%</td>
<td>80%</td>
</tr>
<tr>
<td>Phones, electrical devices, communication devices, all computers, photographic equipment, tablets and electronics equipment</td>
<td>1.75%</td>
<td>60%</td>
</tr>
<tr>
<td>Clothing, footwear, luggage and books</td>
<td>1.75%</td>
<td>80%</td>
</tr>
</tbody>
</table>

Camping, sporting and leisure equipment (but not leisure clothing) and musical instruments

<table>
<thead>
<tr>
<th></th>
<th>1%</th>
<th>60%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Jewellery (not watches)</td>
<td>0.25%</td>
<td>25%</td>
</tr>
<tr>
<td>Other items</td>
<td>1.25%</td>
<td>60%</td>
</tr>
</tbody>
</table>

For example: If your stolen jeans have been owned for one year and we can replace them for $150, we pay you (or replace, or provide you with a voucher or gift card for the amount of) $118.50, as we will deduct $31.50 ($150 x 21% i.e. 12 months x 1.75%/month)) from our replacement cost. This assumes that the stolen jeans cost you at least $118.50.

**Sub-limit**

**Personal goods** left in a motor vehicle are only covered during daylight hours and must have been left in a concealed storage compartment of a locked motor vehicle, and forced entry must have been made. The most we will pay is $3,000 in total for all items.

The maximum benefit limit for this section (8.1–8.3) is:

<table>
<thead>
<tr>
<th>Gold Mastercard</th>
<th>Platinum Mastercard</th>
</tr>
</thead>
<tbody>
<tr>
<td>cardholder only</td>
<td>cardholder with family</td>
</tr>
<tr>
<td>$10,000</td>
<td>$15,000</td>
</tr>
</tbody>
</table>

We will not pay for:

1. **personal goods** left:
   a. behind in any hotel or motel room after you have checked out
   b. unattended in a public place
   c. behind in any aircraft, ship, train, tram, taxi or bus
   d. behind, forgotten, misplaced or walked away from in a public place
   e. unattended in any motor vehicle during daylight hours, unless they were stored in a concealed storage compartment of a locked motor vehicle and forced entry was gained. The most we will pay is $3,000 in total for all items.
   f. unattended in any motor vehicle overnight even if they were in a concealed storage compartment
   g. under the supervision of somebody who is not you or your travel companion, or
   h. with a person who steals or deliberately damages them

2. *loss or theft, that is not reported within 24 hours to the:*
   a. police, and
b. responsible transport provider (where your items are lost or stolen while travelling with a transport provider).

All cases of loss or theft must be confirmed in writing by the police (and transport provider where applicable) at the time of making the report and a written report obtained.

3. damage, loss or theft of valuables placed in the care of a transport provider, including any loss from the point of check in until collection by you from the baggage carousel or collection area at the end of your flight, journey or voyage.

4. valuables left unattended in a motor vehicle at any time, even if stored in a concealed storage compartment.

5. a mobile phone or device with phone capabilities if you are unable to supply the IMEI (International Mobile Equipment Identity).

6. cash, bank notes, currency notes, cheques, petrol coupons or negotiable instruments.

7. watercraft of any type (other than surfboards).

8. sporting equipment whilst in use.

9. items that are being sent to you, unaccompanied by you or under a freight contract.

10. an electrical or mechanical fault or breakdown.

11. loss of, or damage to, brittle or fragile items (except photographic or video equipment), unless the loss or damage is caused by thieves, burglars, fire, or a collision involving the means of transport in which you are travelling.

12. damage caused by atmospheric or climatic conditions; wear and tear; vermin; or any process of cleaning or alteration.

13. consequential damage caused while an item is being serviced, repaired or restored, unless we have authorised the work.

14. loss of, or damage to, items that are commercial samples, works of art and antiques, or items you take to sell while overseas.

15. deterioration, normal wear and tear, or damage arising from inherent defects in the personal goods, or

16. any defective item or any defect in an item.

8.2 Baggage Delay Expenses

We will reimburse you up to a maximum amount of $600, per person, if any of your personal goods are delayed, misdirected or misplaced by the carrier for more than 12 hours during your journey, and in our opinion it was necessary for you to purchase essential items of clothing or other personal items.

You must provide written proof from the carrier, who was responsible for your personal goods, that they were delayed, misdirected or misplaced. We will deduct any amount we pay you under this benefit from any subsequent claim for lost personal goods (Benefit 8.1).

The maximum benefit limit for this section is:

<table>
<thead>
<tr>
<th>Gold Mastercard, Platinum Mastercard &amp; World Mastercard</th>
</tr>
</thead>
<tbody>
<tr>
<td>cardholder only</td>
</tr>
<tr>
<td>$600</td>
</tr>
</tbody>
</table>

We will not pay for:

1. expenses you incur if you are entitled to compensation from the carrier you were travelling on for the relevant amount claimed. However, if you are not reimbursed the full amount, we will pay the difference between the amount of your expenses and what you were reimbursed, up to the limit of your cover.

8.3 Travel Documents, Credit Cards, Travellers Cheques and Cash

a. We will pay you for the cost of replacing travel documents and credit cards lost or stolen on the journey. We will also pay for your legal liability arising from their illegal use. You must, however, comply with all the conditions of the issue of the document prior to, and after, the loss or theft.

b. We will reimburse you for cash, bank notes, currency notes, petrol coupons, postal or money orders stolen from your person during your journey.

The maximum benefit limit for this section is:

<table>
<thead>
<tr>
<th>Gold Mastercard, Platinum Mastercard &amp; World Mastercard</th>
</tr>
</thead>
<tbody>
<tr>
<td>cardholder</td>
</tr>
<tr>
<td>$600</td>
</tr>
</tbody>
</table>

We will not pay for:

1. loss or theft, which is not reported within 24 hours to the police, and to the issuing bank or company in accordance with the conditions of issue. All cases of loss or theft must be confirmed in writing by the police and issuing bank or company at the time of making the report and a written report obtained.
2. any amounts covered by any guarantee given by the bank or issuing company to you as the holder of the transaction cards or travellers cheques
3. 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
4. cash, bank notes, currency notes, postal or money orders not on your person at the time they were stolen.

Benefit 9: Travel Delay Expenses
If the departure of any scheduled transport in which you have arranged to travel is delayed for at least six hours due to any unforeseen cause outside your control, we will reimburse up to $475 for a cardholder only, or $1,100 for a cardholder with their family, for 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.

The maximum benefit limit for this section is:

<table>
<thead>
<tr>
<th>Gold Mastercard, Platinum Mastercard &amp; World Mastercard</th>
</tr>
</thead>
<tbody>
<tr>
<td>cardholder only</td>
</tr>
<tr>
<td>$475</td>
</tr>
</tbody>
</table>

We will not pay for:
1. claims caused by the insolvency of any travel agent, tour wholesaler, tour operator or booking agent, or
2. claims caused by an act of terrorism (or arising directly or indirectly from it) or the threat, or perceived threat, of an act of terrorism.

Benefit 10: 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 cover will automatically be extended for a period of four 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.

The maximum benefit limit for this section is:

<table>
<thead>
<tr>
<th>Gold Mastercard, Platinum Mastercard &amp; World Mastercard</th>
</tr>
</thead>
<tbody>
<tr>
<td>cardholder only</td>
</tr>
<tr>
<td>$1,000 ($50 per 24 hours)</td>
</tr>
</tbody>
</table>

Benefit 11: Overseas Funeral or Cremation, or Body Repatriation
If you die as a result of a disabling injury, sickness or disease during your journey, we will pay:
1. the reasonable costs incurred overseas, charged by a funeral director for arranging your funeral service and a cemetery for your burial, or a crematorium for your cremation incurred overseas, and
2. the cost of bringing your remains to Australia, including from the inbound port or airport to your home or nominated funeral home.

The maximum benefit limit for this section is:

<table>
<thead>
<tr>
<th>Gold Mastercard</th>
<th>Platinum Mastercard</th>
<th>World Mastercard</th>
</tr>
</thead>
<tbody>
<tr>
<td>cardholder only</td>
<td>cardholder with family</td>
<td>cardholder only</td>
</tr>
<tr>
<td>$13,000</td>
<td>$25,000</td>
<td>$15,000</td>
</tr>
</tbody>
</table>

We will not pay for:
1. the cost of memorialisation, or
2. funeral expenses incurred overseas or bringing your remains back to Australia, unless it has been first approved by our emergency assistance team.

Benefit 12: Travel Services Provider Insolvency
If, due to the insolvency of a travel services provider:
1. you have to rearrange your journey, we will pay the reasonable cost of doing so (We will not pay more for the cost of arranging your journey than the non-refundable costs, which would have been incurred had the journey been cancelled. The cover is limited to the same or similar standard of transport and accommodation as was originally booked)
2. you have to cancel your journey (where you cannot rearrange it prior to leaving home) we will pay you:
   a. the value of the unused portion of your prepaid travel or accommodation arrangements that are non-refundable and not recoverable in any other way
   b. your travel agent’s cancellation fees and any commission or service fees retained by your travel agent up to the amount of commission or service fees that your travel agent would have earned had your journey not been cancelled, equal to the lesser of $1,000 or 15% of the value of the travel arranged by the travel agent. We will only pay these fees if, at the time the circumstances causing your claim happened, you had already paid at least the full deposit, and
c. the value of frequent flyer or similar flight reward points, air miles, redeemable vouchers or similar schemes lost by you following cancellation of the services paid for with those points if you cannot recover your loss in any other way. The amount we will pay is calculated as follows:
  i. For frequent flyer or similar flight reward points, loyalty card points, air miles:
    - The cost of an equivalent booking, based on the same advance booking period as your original booking. We will deduct any payment you made towards the booking and multiply it by the total number of points or air miles lost, divided by the total number of points or air miles used to make the booking
  ii. For vouchers, the face value of the voucher or current market value of an equivalent booking, whichever is the lesser, or

3. you have to incur additional expenses in returning home, we will pay your reasonable additional accommodation (room rate only) and additional transport expenses, at the same fare class and accommodation standard as originally booked.

You must recover the maximum amount available from any statutory fund, compensation scheme or any other source. For example, if you paid for your airline ticket with a credit card and the transaction meets the card issuer's terms and conditions regarding non-provision of services, you need to claim the cost of the airline ticket through the credit card issuer first.

The maximum benefit limit for this section is:

<table>
<thead>
<tr>
<th>Gold Mastercard, Platinum Mastercard &amp; World Mastercard</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>cardholder only</strong></td>
</tr>
<tr>
<td>$5,000</td>
</tr>
</tbody>
</table>

We will not pay for claims caused by:
1. the insolvency of a travel services provider if the booking was not made before the start of your journey while you are still in Australia
2. the insolvency of any travel agent, tour wholesaler, tour operator or booking agent
3. insolvency of a travel services provider if, at the time relevant time, the travel services provider was insolvent or a reasonable person would have reason to expect the travel services provider might become insolvent, or
4. accommodation expenses incurred after the date you originally planned to return to Australia.

**Benefit 13: Resumption of Journey**
We will pay the economy class transport costs you incur to return overseas if you are required to return home because, during your journey, your relative died unexpectedly, provided:
1. it is possible for your journey to be resumed
2. you resume your journey within 30 days of your return to Australia
3. there are at least 14 days or 25% of the time of your journey remaining ( whichever is the greater)
4. the death occurred after your travel was booked, and
5. your claim is not excluded elsewhere in this booklet.

**Sub-condition**
6. If you are required to return home during your journey, because your relative died unexpectedly as the result of an existing medical condition (not a terminal illness), and the points above are met, we will pay for the economy class transport costs you incur to return overseas provided:
   a. you were unaware of the likelihood of such hospitalisation or death.

The maximum benefit limit for this section is:

**Benefit 14: Loss of Income**
If, during your journey, you suffer an injury requiring medical treatment overseas and:

a. you become disabled within 30 days because of the injury
b. the disablement continues for more than 30 consecutive days from the date of your return to Australia, and

c. you lose all your income because you are unable to return to your usual place of employment in Australia as a result,

we will pay you up to $1,000 per week for your weekly net of income tax wage for a maximum period of three months, starting from the 31st day after your return to Australia.
You must be under the regular care of, and acting in accordance with the instructions or advice of, a qualified medical practitioner who certifies in writing that the disablement prevents you from gainful employment. The maximum benefit limit for this section is:

<table>
<thead>
<tr>
<th>Gold Mastercard, Platinum Mastercard &amp; World Mastercard</th>
</tr>
</thead>
<tbody>
<tr>
<td>cardholder only</td>
</tr>
<tr>
<td>$12,000</td>
</tr>
</tbody>
</table>

**Benefit 15: Accidental Death**

If, during the journey, you suffer an injury resulting in your death we will pay your estate the amount shown in the table below provided your death occurs within one year of the injury.

This benefit is also available if, during your journey, something you are travelling on or in disappears, sinks or crashes and you are presumed dead and your body is not found within 12 months, and the Transit Accident in the Other Insurances section does not provide ‘loss of life’ benefits for your death.

The maximum benefit limit for this section is:

<table>
<thead>
<tr>
<th>Gold Mastercard</th>
<th>Platinum Mastercard</th>
</tr>
</thead>
<tbody>
<tr>
<td>cardholder only</td>
<td>spouse</td>
</tr>
<tr>
<td>$20,000</td>
<td>$20,000</td>
</tr>
<tr>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>cardholder only</td>
</tr>
<tr>
<td>$25,000</td>
<td>$25,000</td>
</tr>
</tbody>
</table>

**Included at no extra cost upon spend.**

A range of protections are included, such as insurance for Purchase Security, Extended Warranty, Price Guarantee, Interstate Flight Inconvenience and Transit Accident.

Insurance will apply for purchases made using your eligible credit card. E.g. For Extended Warranty the entire cost of the personal goods item must be charged to the eligible credit card account.

These insurance covers are subject to the conditions, exclusions, limits, sub-limits and terms following and must be read in conjunction with Important Information. You must also check General exclusions, pages 37-42, for other reasons why we will not pay.
**Interstate Flight Inconvenience**

*Interstate Flight Inconvenience* is a cover available to World Mastercard, Platinum Mastercard and Gold Mastercard cardholders, subject to the following terms and conditions and the details in Important Information.

It covers the cardholder during interstate travel, provided the cardholder charges the entire cost of their return interstate flight to their eligible credit card account.

If the cardholder is eligible for this insurance, it extends to the cardholder’s family, provided they are travelling with the cardholder and the entire cost of their return interstate flights were also charged to the cardholder’s eligible credit card account.

For Benefit 4: Cancellation of domestic travel arrangements under this section, this cover starts once the entire cost of your return interstate flight has been charged to the cardholder’s eligible credit card account and ceases when you commence your interstate flight.

For all other benefits under *Interstate Flight Inconvenience*, cover starts on the earlier of:

- the departure date shown on your return interstate flight ticket,
- the time you leave your home if you travel directly from that home to the airport shown on your return interstate flight ticket.

Cover ceases when the first of the following occurs:

- 14 days after the departure date shown on the cardholder’s return interstate flight ticket
- When you cancel your interstate flight ticket
- When you return to your home if you travel directly to that home from the airport shown on your return interstate flight ticket

**1. Delays**

*Flight delay*

If the intended interstate flight is delayed by four hours or more, and no alternative transport is made available, you are entitled to charge up to $100 for each of you to the cardholder’s eligible credit card account for meals and refreshments, up to a total of $500.

**We will not pay for:**

1. claims caused by an act of terrorism (or arising directly or indirectly from it) or the threat, or perceived threat, of an act of terrorism.

*b. 12 hour luggage delay*

If, following the interstate flight, your luggage containing clothes and toiletries is delayed in getting to you for over 12 hours, you are entitled to charge up to $100 for each of you to the cardholder’s eligible credit card account for essential clothing and toiletries, up to a total of $250.

**2. Loss of, or damage to, personal goods**

We insure you during your interstate travel, while this cover is in force, for the theft and accidental loss of, or damage to, clothing and your personal goods (but not laptop computers or business items) that you have with you. **We** will pay up to a maximum amount of $1,000 for each item to a maximum of $3,000 in total.

**We do not cover your business items or personal goods under this benefit in any of the circumstances specified in Overseas Travel Insurance, Benefit 8: Baggage and Personal Goods under ‘We will not pay for’.

**Repairing or replacing your belongings**

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

1. repair the item
2. replace the item, less an amount which takes into consideration its age
3. pay you the amount it would cost us to replace the item less an amount, which takes into consideration its age, or
4. provide you with a voucher or gift card for the amount it would cost us to replace the item, less an amount that takes into consideration its age.

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. **Our** payment will not be more than the amount you paid for the item and depreciation will be deducted in accordance with the table following (where applicable).
This applies if travel arrangements you have paid for are cancelled for any of the following reasons, provided the entire cost of your return interstate flight has already been charged to the cardholder's eligible credit card account:

1. You, your travel companion or a relative unexpectedly:
   a. die(s)
   b. is seriously injured, or
   c. become(s) seriously ill.
   We will need to see a medical advice written by a medical practitioner regarding any of the above events, and be satisfied that the expenses involved are reasonable

2. Your home is rendered uninhabitable by fire, explosion, earthquake or flood

3. You are quarantined

4. You are subpoenaed to attend court in Australia

5. Your arranged travel is cancelled or delayed by the carrier because of an unexpected natural disaster, or the mechanical breakdown of the aircraft

6. You are involuntarily made redundant from permanent full-time employment in Australia where you would not have been aware before the interstate flight was purchased that the redundancy was to occur.

Transit Accident

Transit Accident is a cover available to World Mastercard, Platinum Mastercard and Gold Mastercard cardholders travelling internationally, subject to the following terms and conditions and the details contained in Important Information.

It provides certain accidental death and injury cover for cardholders who sustain an injury or die as a result of an accident on a trip while riding as a paying passenger in (not as a pilot, driver or crew member), or boarding or alighting (when you physically get on or off) a licensed plane, tourist bus, train, ferry or other conveyance as outlined in this cover.

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

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

<table>
<thead>
<tr>
<th>Items</th>
<th>Deduction for each month you owned the item</th>
<th>Maximum deduction</th>
</tr>
</thead>
<tbody>
<tr>
<td>Toiletries (including skin care, makeup, perfume and medications)</td>
<td>3%</td>
<td>80%</td>
</tr>
<tr>
<td>Phones, electrical devices, communication devices, all computers, photographic equipment, tablets and electronics equipment</td>
<td>1.75%</td>
<td>60%</td>
</tr>
<tr>
<td>Clothing, footwear, luggage and books</td>
<td>1.75%</td>
<td>80%</td>
</tr>
<tr>
<td>Camping, sporting and leisure equipment (but not leisure clothing) and musical instruments</td>
<td>1%</td>
<td>60%</td>
</tr>
<tr>
<td>Jewellery (not watches)</td>
<td>0.25%</td>
<td>25%</td>
</tr>
<tr>
<td>Other items</td>
<td>1.25%</td>
<td>60%</td>
</tr>
</tbody>
</table>

For example: If your stolen bracelet has been owned for eight years (96 months) and we can replace it for $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 $760.

3. Funeral expenses as a result of accidental death

If, while on interstate travel and while this cover is in force, you die as a result of injury caused accidentally, directly and solely by a sudden physical force (but not illness or disease), we will pay:

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

The maximum amount we will pay for this benefit is up to $10,000 for each of you, to a maximum of $20,000.

4. Cancellation of domestic travel arrangements

Under this benefit, we cover you for your cancelled non-refundable travel arrangements (but not taxes, airport or travel agent charges), and additional travel and accommodation expenses associated with the cancellation, up to $2,000 for Gold Mastercard cardholders ($3,000 for World Mastercard and Platinum Mastercard cardholders).
The Schedule of Benefits page 66 will be paid if, while outside Australia, the cardholder and/or their spouse and/or dependent children, subject to meeting eligibility and extended cover above, suffer a loss as a result of an injury incurred in an accident under the following circumstances:

1. The injury is sustained on a trip while you are riding as a paying passenger in (not as a pilot, driver or crew member) or boarding or alighting (when you physically get on or off) the 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.

2. The injury is sustained while you are riding as a paying passenger in (not as a pilot, driver or crew member) another conveyance (for example a licensed taxi, bus or hire vehicle) authorised pursuant to any statute, regulation, by-law or the equivalent thereof for the transportation of passengers for hire. This is provided you are travelling directly to or from an airport, bus depot, railway station or dock, immediately preceding or following the scheduled trip.

When, due to an accident specified in points 1 or 2 above, you are unavoidably exposed to the elements and, because of such exposure, suffer an injury for which indemnity is otherwise payable hereunder, the loss shall be covered under the terms of this cover.

3. If your body has not been found within one year of the date of your disappearance arising out of an accident, which would give rise to a loss as specified in points 1 or 2 above, it will be presumed that you died as a result of injury caused by the accident at the time of your disappearance.

A benefit payable under this cover will be paid to the cardholder or spouse. In the event of your death, the benefit will be paid to your legal representative. In the event of an injury or death of an accompanied child, we will pay the cardholder.

When an accident results in any of the injuries, shown in the Schedule of Benefits on the next page, within one year after the date of the accident, we will pay the benefit amount shown according to the injury.

If you sustain more than one injury resulting from one accident, the Benefit Amount for the greater injury will be paid.

### Schedule of Benefits

<table>
<thead>
<tr>
<th>Injury</th>
<th>Benefit Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Loss of life</td>
<td>$500,000</td>
</tr>
<tr>
<td>Loss of both hands or both feet</td>
<td>$500,000</td>
</tr>
<tr>
<td>Loss of one hand and one foot</td>
<td>$500,000</td>
</tr>
<tr>
<td>Loss of the entire sight of both eyes</td>
<td>$500,000</td>
</tr>
<tr>
<td>Loss of the entire sight of one eye and one hand and one foot</td>
<td>$500,000</td>
</tr>
<tr>
<td>Loss of one hand or one foot</td>
<td>$500,000</td>
</tr>
<tr>
<td>Loss of the entire sight of one eye</td>
<td>$250,000</td>
</tr>
</tbody>
</table>

Please note:

- ‘Loss of’, with reference to a hand or foot, means the complete severance through or above the wrist for the hand or the complete severance through or above the ankle joint for the foot.
- ‘Loss of’ with reference to an eye, means permanent and irrecoverable loss of the entire sight of the eye.

### Limits on what we pay

The most we will pay for all claims that result from the one incident (e.g. a bus crash) is a maximum amount of $2,500,000. This is regardless of the number of persons (whether related or not) eligible for cover who are involved in the incident.

This means that if, as a result of one accident, a number of cardholders, spouses and/or accompanied children (whether related or not) suffer an injury, we would pay each on a proportional basis (using the Schedule of Benefits above) up to a total of $2,500,000. For example, if six cardholders lost their lives in the same bus crash, we would pay $416,667 to each of their legal representatives.
Purchase Security

_Purchase Security_ is a cover available to all Bankwest cardholders, subject to the following terms and conditions and the details contained in Important Information of this booklet.

It provides 90 consecutive days of cover (from the date of purchase) in the event of loss, theft or damage of a wide range of new **personal goods** purchased anywhere in the world, when those items are charged to the **cardholder's eligible credit card account**. Cover limits and policy exclusions apply.

We do not cover your **personal goods** under this benefit in any of the circumstances specified in _Overseas Travel Insurance_, Benefit 8: Baggage and Personal Goods under 'We will not pay for'.

Terms and conditions

1. This cover provides automatic insurance protection for new **personal goods** purchased using an **eligible credit card** unless the **personal goods** and/or claims are excluded by the policy's terms and conditions, or the **cardholder** fails to comply with this booklet's policy conditions. **Personal goods** purchased by instalment payments (e.g. mobile phone contracts) are not covered until the final payment is made.

2. Cover extends to permanent Australian residents who receive the new **personal goods** as a gift from a **cardholder** who purchased them in accordance with point 1 above. For the purpose of this cover, these persons are also referred to as **cardholder** or **cardholders**.

3. The **personal goods** are insured anywhere in the world for 90 consecutive days from the date of purchase in the event of loss, theft or damage. There is no cover until you take possession of the **personal goods**.

What are the cover limits?

**We** will pay the lesser of:

- the actual amount charged to the **cardholder’s eligible credit card account**, or
- $3,000 per claim in respect of jewellery, watches and fine arts,

up to a maximum of $125,000 in any 12 month period in respect of any one **eligible credit card account**.

**Repairing or replacing your belongings**

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

1. repair the item
2. replace the item, less an amount that takes into consideration its age
3. pay you the amount it would cost us to replace the item less an amount, which takes into consideration its age, or
4. provide you with a voucher or gift card for the amount it would cost us to replace the item, less an amount that takes into consideration its age.

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. Our payment will not be more than the amount you paid for the item.

**Extended Warranty**

*Extended Warranty* is a cover available to all cardholders, subject to the following terms and conditions and the details contained in Important Information of this booklet.

The cover extends the manufacturer's expressed written Australian warranty on personal goods (the warranty applicable and able to be fulfilled within Australia, that has been properly registered with the manufacturer). This is only for purchases charged to the cardholder's eligible credit card account.

The personal goods may come with guarantees from the seller and/or the manufacturer that cannot be excluded under the Australian Consumer Law or other relevant law, which may entitle you to a replacement or refund for a major failure and compensation for any other reasonably foreseeable loss or damage. You may also be entitled to have the goods repaired or replaced, if the goods fail to be of acceptable quality and the failure does not amount to a major failure.

This *Extended Warranty* operates alongside, and in addition to, and does not change or take away any rights you may have under, the Australian Consumer Law in relation to your personal goods. So, you can choose to make a claim under this cover even if you have rights under the law.

**Terms and conditions**

1. Only items with a manufacturer's unique identification serial number on them are covered under this insurance.
2. The cover provided by this *Extended Warranty* in respect personal goods purchased comes into effect at the end of the Australian warranty period that applies to those personal goods and covers the cost to repair or replace the personal goods.

3. This *Extended Warranty* period will be for a duration equivalent to the Australian warranty period, up to a maximum of one full year, and does not apply if the Australian warranty exceeds five years.

The table below sets out examples of how extended warranty periods apply:

<table>
<thead>
<tr>
<th>Australian warranty period</th>
<th>Extended warranty period</th>
</tr>
</thead>
<tbody>
<tr>
<td>7 days</td>
<td>7 days</td>
</tr>
<tr>
<td>14 days</td>
<td>14 days</td>
</tr>
<tr>
<td>1 month</td>
<td>1 month</td>
</tr>
<tr>
<td>6 months</td>
<td>6 months</td>
</tr>
<tr>
<td>1 to 5 years</td>
<td>1 year</td>
</tr>
<tr>
<td>Over 5 years</td>
<td>No cover</td>
</tr>
</tbody>
</table>

4. Only covered breakdowns are eligible for *Extended Warranty*. A covered breakdown means 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.

5. You must take all reasonable care to protect and maintain the personal goods insured under this cover.

6. If a claim is to be paid under this cover, you must obtain approval from us prior to proceeding with any repairs or replacement of the personal goods, which have broken down, or are defective. You must also retain the personal goods or parts for our inspection.

**What are the cover limits?**

*We* will not pay more than:

1. the actual Australian dollar purchase price of the personal goods charged to the eligible credit card account, and
2. up to a maximum in any 12 month period of $30,000 per eligible credit card account.
General Information

General Insurance Code of Practice

We are signatories to the General Insurance Code of Practice (Code), which was developed by the Insurance Council of Australia to further raise standards of practice and service across the insurance industry. To obtain more information on the Code and the rights you may have under it please contact us or visit codeofpractice.com.au.

Financial Claims Scheme

If the insurer becomes insolvent, you may be entitled to payment under the Financial Claims Scheme (FCS). Access to the FCS is subject to eligibility criteria. Please visit fcs.gov.au for information.

We respect your privacy

In this Privacy Notice the use of “we”, “our” or “us” means both Cover-More and the insurer, unless specified otherwise.

Why your personal information is collected

We collect your personal information (including sensitive information) to help us in:

› identifying you and conducting necessary checks
› determining what services or products we can provide to you and/or others
› issuing, managing and administering services and products provided to you and/or others including claims investigation, handling and payment, and
› improving services and products, e.g. training and developing representatives, product and service research, data analysis and business strategy development.

Cover-More also collects your personal information to provide you with special offers of other services and products that may be of interest to you.

How your personal information is collected

We may collect your personal information through websites, from data you or your travel consultant input directly, or through cookies and other web analytic tools, also via email, fax, telephone or in writing.

We collect personal information directly from you unless:

› you have consented to collection from someone else
› it is unreasonable or impracticable for us to do so, or
› the law permits us to collect from someone else.

We also collect additional personal information from other third parties to provide you with our services and products. If you provide personal information to us about another person you must only do so with their consent and agree to make them aware of this Privacy Notice.

Who we disclose your personal information to

We may disclose your personal information to other parties and service providers for the reasons explained above. The other parties and service providers include:

› insurers and reinsurers
› medical providers, travel providers and your travel consultant
› our lawyers and other professional advisers
› our related companies and other representatives or contractors who we have hired to provide services or to monitor the services provided by us or our agents, our products or operations, and/or
› other parties we may be able to claim or recover against or other parties where permitted or required by law.

Additional parties and service providers are detailed in the Cover-More Privacy Policy and the insurer’s Privacy Statement. The contractual arrangements that we have in place with these parties and service providers generally include an obligation for them to comply with Australian privacy laws.

We may need to disclose personal information about you to other parties and service providers, some of whom may be located overseas. Who they are may change from time to time. Generally these recipients will be located in the overseas countries you travelled to over the duration of your policy and your claim. These recipients would usually be service providers, such as medical providers, providers of travel-related services, investigators, assessors and facilitators or our related entities that carry out services on our behalf in relation to your policy and your claim. Further details of these types of recipients are set out in the Cover-More Privacy Policy and the insurer’s Privacy Statement.

We may not always be able to take reasonable steps to ensure that these recipients comply with the Privacy Act 1988. Some of the countries where these recipients are based may not offer the same protection or obligations that are offered by the Act in Australia. By acquiring the services and products from us, you agree that you may not be able to seek redress under the Act, or from us and/or from the recipients in overseas countries, or to the extent permitted by law.
You and any other traveller included on the policy consent to these uses and disclosures unless you tell Cover-More, using the contact details over the page.

Your choices
If you choose not to provide your personal information and/or choose not to consent and/or withdraw your consent to the use and disclosure of your personal information, set out in this Privacy Notice, at any stage, we may not be able to provide our services or products or manage and administer services and products to you and/or others.

If you wish to withdraw your consent, including for things such as receiving information on products and offers, please contact Cover-More using the following methods.

More information
For more information about how your personal information is collected, used or disclosed, how to access or seek correction to your personal information or how to make a complaint and how such a complaint will be handled, please contact us or refer to the relevant website.

Cover-More Privacy Officer
Cover-More Insurance Services Pty Ltd
Mail: Private Bag 913, North Sydney NSW 2059 Australia
Email: privacy.officer@covermore.com.au
Call: 1300 72 88 22
Website: covermore.com.au/covermore_privacy_policy

ZAIL Privacy Officer
Zurich Australian Insurance Limited
Mail: PO Box 677, North Sydney NSW 2059
Email: privacy.officer@zurich.com.au
Call: 132 687
Website: zurich.com.au/important-information/privacy

Resolving complaints
We and Cover-More are committed to resolving any complaint or dispute fairly.

If you think we have let you down in any way, or our service is not what you expect (even if through one of our representatives), please let us know. We will put you in contact with someone who can help to resolve the complaint. You can talk over the phone, email or write:

› Call Cover-More on 1300 468 340
› Write to the Customer Relations Manager
  Post: Private Bag 913, North Sydney NSW 2059
  Email: customerrelations@covermore.com.au

We will attempt to resolve the matter in accordance with our Internal Dispute Resolution process. To obtain a copy of our procedures, please contact us.

A dispute can be referred to the Australian Financial Complaints Authority (AFCA), subject to the AFCA Rules.

Its services are independent and free to you and we are bound by determinations made by it in accordance with its terms of reference.

Australian Financial Complaints Authority
Call: 1800 931 678
Address: GPO Box 3, Melbourne VIC 3001
Email: info@afc.org.au
Website: afc.org.au
Termination of the Group Policy

Bankwest may terminate the Group Policy at any time. If this happens Bankwest will give the cardholder notice of the termination in writing.

Bankwest may vary the Group Policy at any time. If this happens Bankwest will advise the cardholder of the variation by writing to cardholder or on the website bankwest.com.au.

Purchases made in accordance with the existing Other Insurances before the Group Policy is varied or terminated will still be eligible for that cover. Any purchases made after the variation or termination of the Group Policy will not be eligible for the existing cover.

Cancelling your cover

The cover provided for your existing medical conditions (where you have applied for, been approved by us and paid the required extra premium to us) can be cancelled by the cardholder at any time.

For your existing medical condition cover cancelled within a cooling-off period of 14 days after you are issued your approval letter, you will be given a full refund of the premium you paid, provided you have not started your journey or you do not want to make a claim or exercise any other right under your cover.

After this period you can still cancel your existing medical condition cover. We will refund to you a proportion of the premium for the unexpired period of cover (less any non-refundable government charges and taxes that we have paid and are not recoverable). You are not entitled to a refund if you have started your journey, you want to make a claim, or exercise any other right under your cover.

To cancel your cover please contact Cover-More by phone 1300 468 340 or email bankwest@covermore.com.au.

Change of terms and conditions

From time to time, and where permitted by law, we may change parts of the PDS and Information Booklet. We will issue you/the cardholder with a new PDS, Information Booklet or a Supplementary PDS or Information Booklet or other compliant document to update the relevant details, except in limited cases. Any updates, which are not materially adverse to you/the cardholder from the view of a reasonable person deciding whether to acquire this insurance, can be found on bankwest.com.au. You/the cardholder can obtain a paper copy of any updated information, without charge, by calling Cover-More on 1300 468 340.
Contact details

Overseas Travel Insurance

24 hour emergency assistance

Please call Australia DIRECT and TOLL FREE from:

**USA** 1833 567 5339   **UK** 0808 234 1925

**Canada** 1833 567 5339   **NZ** 0800 735 915

Charges apply if calling from a pay phone or mobile phone. From all other countries or if you experience difficulties with the numbers above:

**Call direct:** +61 2 8907 5615

**Fax:** +61 2 9954 6250

General enquiries (non-emergency)

To ask about claims or other details about the insurances included with your credit card, please call or email:

**1300 468 340** (within Australia)

**+61 2 8907 5061** (from overseas)

bankwest@covermore.com.au

How to make a claim – See page 8

Banking

Call Bankwest on **13 17 19**

Visit bankwest.com.au

Bankwest, a division of Commonwealth Bank of Australia
ABN 48 123 123 124 AFSL/Australian Credit Licence 234945.

BWA-8436 080818

Date prepared: 1 August 2018