

Credit Card Insurances

For purchases made on and after 1 October 2018

Product Disclosure Statement and
Information Booklet

Effective 1 October 2018

bankwest



Contents

Welcome	3
Things you need to understand.....	3-9
About the Group Policy	4
How to use this Booklet	5
Overseas Travel Insurance Overview	6
Contact details.....	back cover
How to make a claim	8
Helpful Tips.....	9
Benefits Tables	10-17
24 Hour Emergency Assistance	18
Important Information	19-42
Who issues and insures these products?.....	19
Duty of Disclosure.....	19
Policy conditions	20
Words with special meaning	30
General exclusions.....	37
Overseas Travel Insurance	44-62
Other Insurances	63-73
Interstate Flight Inconvenience	64
Transit Accident	67
Price Guarantee	69
Purchase Security	70
Extended Warranty.....	72
General Information.....	74-79
General Insurance Code of Practice	74
Financial Claims Scheme.....	74
We respect your privacy.....	74
Resolving complaints.....	77
Termination of the Group Policy.....	77
Cancelling your cover	79
Change of terms and conditions	79

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.

- > Cover is only provided during the **period of cover** – which differs for each type of cover.
- > Certain words have special meanings and are shown in bold. See Words with special meaning, pages 30-36.

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

- > The **cardholder**
- > The **cardholder's family**.

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.

Eligible credit cards	World Mastercard	Platinum Mastercard	Gold Mastercard	Breeze Mastercard	Visa GoldCard
1. Overseas Travel Insurance	✓	✓	✓	✗	✗

2. Other Insurances

For an overview please see:

- > Other Insurances information , pages 14-17.

Eligible credit cards	World Mastercard	Platinum Mastercard	Gold Mastercard	Breeze* Mastercard	Visa Gold Card
2. Other Insurances					
Interstate Flight Inconvenience	✓	✓	✓	✗	✗
Transit Accident	✓	✓	✓	✗	✗
Price Guarantee	✓	✓	✓	✓	✗
Purchase Security	✓	✓	✓	✓	✓
Extended Warranty	✓	✓	✓	✓	✓

*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 *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.

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

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 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.
- › 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**.

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.

Benefits Table		
Maximum consecutive duration per journey (from the departure date shown on cardholder's return overseas travel ticket)		
Summary of the benefits and limits		Excess applies
1	1.1 Overseas Emergency Medical and Hospital Expenses~ – pages 44-46	\$250
	1.2 Hospital Incidentals~ – pages 44-46	
	1.3 Assault Requiring Hospitalisation – pages 44-46	
	1.4 Emergency Dental Expenses~ – pages 44-46	
2	2.1 Cancellation Costs (including 2.2 Additional Expenses) – pages 46-49	\$250
3	Special Event – page 50	\$250
4	Rental Vehicle Insurance Excess – pages 50-51	\$250
5	Kidnap and Ransom – page 51	-
6	Hijack and Detention – page 52	-
7	Personal Liability – pages 52-53	-
8	Baggage and Personal Goods 8.1 Accidental damage, theft and permanent loss) – page 53-56	\$250
	Limit for any one item, set or pair of items including attached and unattached accessories	
	8.2 Baggage Delay Expenses – pages 56- 57	-
	8.3 Travel Documents, Travellers Cheques, Credit Cards and Cash – page 57	-

~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.

Gold Mastercard	Platinum Mastercard & World Mastercard		
Three months	Platinum Mastercard – six months World Mastercard – 12 months		
Limits are the combined maximum limit for a cardholder and their family per journey and not per person unless specified.			
\$Unlimited*	\$Unlimited*		
\$15,000* (\$100 per 24 hours)	\$15,000* (\$100 per 24 hours)		
\$500*	\$500*		
\$2,000* per person	\$2,000* per person		
\$Unlimited*	\$Unlimited*		
\$3,000	\$3,000		
\$2,250	\$3,000		
\$250,000	\$250,000		
\$20,000 (up to \$100 per person per 24 hours)	\$20,000 (up to \$100 per person per 24 hours)		
\$2,500,000	\$2,500,000		
Maximum limits (per journey all claims combined)			
cardholder only	cardholder with family	cardholder only	cardholder with family
\$10,000	\$15,000	\$20,000	\$30,000
up to \$5,500	up to \$5,500	up to \$5,500	up to \$5,500
\$600	\$1,200 (up to \$600 per person)	\$600	\$1,200 (up to \$600 per person)
\$600	\$1,100 (up to \$600 per person)	\$600	\$1,100 (up to \$600 per person)

Continued pages 12-13 ...

Overseas Travel Insurance (continued)

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

Gold Mastercard		Platinum Mastercard & World Mastercard	
Three months		Platinum Mastercard – six months World Mastercard – 12 months	
Maximum limits (per journey all claims combined)			
cardholder only	cardholder with family	cardholder only	cardholder with family
\$475	\$1,100	\$475	\$1,100
\$1,000 (\$50 per 24 hours)		\$1,000 (\$50 per 24 hours)	
\$13,000	\$25,000	\$15,000	\$30,000
\$5,000	\$10,000	\$5,000	\$10,000
\$5,750	\$15,000	\$5,750	\$15,000
\$12,000 (up to \$1,000 per week)	\$12,000 spouse (up to \$1,000 per week)	\$12,000 (up to \$1,000 per week)	\$12,000 spouse (up to \$1,000 per week)
\$20,000	\$20,000 spouse	\$25,000	\$25,000 spouse

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**.

Other Insurances		
Summary of the benefits and limits		Excess applies
All ages		
Interstate Flight Inconvenience – pages 64-67		
1.	Flight delay (4 hours or more) - meals and refreshments	-
	12 hour baggage delay	-
2.	Loss of, or damage to, personal goods	\$250
3.	Funeral expenses as a result of accidental death	-
4.	Cancellation of domestic travel arrangements	\$250
Transit Accident (International trips only) – pages 67-69		
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		-
Aggregate limit for one accident		

- › Interstate Flight Inconvenience Insurance: Cover if the **cardholder** charges the entire cost of their return **interstate flight** to their **eligible credit card account**.
- › Transit Accident Insurance: the entire payment for the trip was charged to the **cardholder's eligible credit card account**.

World Mastercard Platinum Mastercard Gold Mastercard	Breeze* Mastercard Visa Goldcard
Limits are the combined maximum limit for a cardholder and their family per claim and not per person unless specified.	
\$100 per person up to \$500 total	
\$100 per person up to \$250 total	
Up to \$1,000 per item Up to a maximum of \$3,000 total per trip	x
\$10,000 per person Up to a maximum of \$20,000 per trip total	
Gold Mastercard \$2,000 per trip total World Mastercard or Platinum Mastercard \$3,000 total per trip	
From \$250,000 up to \$500,000 per person depending on the extent of the injury	x
\$2,500,000	

*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)

Other Insurances	
Summary of the benefits and limits All ages	Excess applies
Price Guarantee – page 70	
Limit	–
Purchase Security – page 70	
	\$250
Jewellery, watches and fine arts	
Overall limit in a 12 month period	
Extended Warranty – pages 72-73	
Overall limit in a 12 month period	\$250

World Mastercard Platinum Mastercard Gold Mastercard	Breeze Mastercard	Visa Gold Card
Limits are the combined maximum limit for a cardholder and their family .		
		X
Up to \$1,000 if difference is >\$75		
Actual amount charged to card. Market value if purchased through points.		
\$3,000	\$3,000	\$3,000
\$125,000	\$125,000	\$125,000
Actual amount charged to card. Market value if purchased through points.		
\$30,000	\$30,000	\$30,000

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.

- › **You** must, at **your** own expense, supply any documents in support of **your** claim that **we** may request. This can include proof of **your** residential status and age, proof **you** are eligible for insurance cover (e.g. **your eligible credit card account** statement and credit card receipt to confirm **your** eligibility for the insurance), an original police report, a Property Irregularity Report (PIR), travel documents, receipts, valuations, a repair quote, a death certificate and/or medical certificate. If required **we** may ask **you** to translate into English any documents to enable **us** to assess **your** claim.
- › For claims relating to a mobile phone or device with phone capabilities **you** must supply **us** with the IMEI (International Mobile Equipment Identity). **You** must also block the IMEI number (by Australian telecommunication providers) of the stolen or lost mobile phone or device.
- › **You** must co-operate fully in the assessment or investigation of **your** claim.
- › Please take this booklet and any letter, confirming approval and payment to cover **existing medical conditions**, **you** have when **you** travel (or make sure **you** can access them electronically or online).
- › When making a claim, **you** have a responsibility to assist **us** and to act in an honest and truthful manner. If **you**, or anyone acting on **your** behalf, use fraudulent, false or exaggerated means to make a claim under this policy, **we** may not pay the claim in whole or in part. **We** may inform Bankwest of the situation and **you** may no longer be eligible for any (or all) of the covers in this booklet. **We** may also report **you** to the appropriate authorities and **you** may be prosecuted.
- › If **we** agreed to pay a claim under **your** policy **we** will base any claim payment on the Goods and Services Tax (GST) inclusive costs (up to the relevant limits of liability). If **you** are entitled to claim an input tax credit in respect of a cost for which a claim is made, or would be entitled to an input tax credit if **you** were to incur the relevant cost (i.e. in replacing a lost or stolen item), the amount **we** would otherwise pay will be reduced by the amount of that input tax credit.

- › 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	
Acne	Eczema
Bunions	Gastric Reflux (GORD)
Carpal Tunnel Syndrome	Glaucoma
Cataracts	Gout
Cleft Palate	Hay Fever
Cochlear Implant	Hormone Replacement Therapy
Coeliac Disease	Hypothyroidism including Hashimoto's Disease
Congenital Adrenal Hyperplasia	Lipoma
Congenital Blindness	Macular Degeneration
Congenital Deafness	Meniere's Disease
Conjunctivitis	Rhinitis
Dengue Fever	Rosacea
Dry Eye Syndrome	Sinusitis
Dupuytren's Contracture	Tinnitus

Conditions	Criteria
Asthma	<p>Provided you:</p> <ul style="list-style-type: none"> › are under 60 years of age › have not smoked for at least the last 18 months › do not need prescribed oxygen outside of a hospital, and › have no other lung condition or disease.

Ear Grommets	Provided no current infection
Hiatus Hernia	Provided no surgery is planned
Pregnancy	<p>If it is a single, uncomplicated pregnancy – cover up to the 24th week i.e. up to 23 weeks, 6 days provided:</p> <ul style="list-style-type: none"> › the conception was not medically assisted e.g. using assisted fertility treatment including hormone therapies or in vitro fertilisation (IVF).

Conditions	Criteria
*Diabetes (type 1 or type 2) or glucose intolerance	<p>Provided:</p> <ul style="list-style-type: none"> › you are under 50 years of age › first diagnosed more than six months ago › no complications in last 12 months › no kidney, eye or neuropathy complications, and › no cardiovascular disease.
*Hypercholesterolaemia (High Cholesterol)	Provided no cardiovascular disease and/or no diabetes
*Hyperlipidaemia (High Blood Lipids)	Provided no cardiovascular disease and/or no diabetes
*Hypertension (High Blood Pressure)	Provided no cardiovascular disease and/or no diabetes

*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.

accompanied 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**

travel ticket, (six months for Platinum Mastercard **cardholders**, or 12 months for World Mastercard **cardholders**)

- › At midnight on the date when the **cardholder's** scheduled transport (as shown on their return **overseas** travel ticket) is due to arrive in **Australia**
- › When **you** return to **your home**, provided **you** travel directly there from the **Australian** air or sea terminal where **you** landed
- › When the **cardholder** cancels their return **overseas** travel ticket.

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.

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.

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. to participate in a clinical trial, or
 - e. 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

- d. **you** did not take appropriate action to avoid or minimise any potential claim under **your** policy (including delay of travel to the country or part of the country referred to in the relevant advice(s), warning(s) and/or mass media statement(s)). Circumstances, in this case include, but are not limited to, strike, riot, weather event, civil protest or contagious disease (including an **epidemic** or **pandemic**), or
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.

Overseas Travel Insurance

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

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:

	Gold Mastercard, Platinum Mastercard & World Mastercard
Overseas emergency medical and hospital expenses	\$Unlimited
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**

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:

Gold Mastercard, Platinum Mastercard & World Mastercard
\$Unlimited

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 **your** 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** treating **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

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

The maximum benefit limit for this section is:

Gold Mastercard, Platinum Mastercard & World Mastercard
\$Unlimited

We will not pay for:

- 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:

Gold Mastercard, Platinum Mastercard & World Mastercard
\$3,000

We will not pay for claims:

- caused by the financial collapse or **insolvency** of any travel agent, tour wholesaler, tour operator or booking agent, or
- 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:

Gold Mastercard	Platinum Mastercard & World Mastercard
\$2,250	\$3,000

We will not pay for:

- any damage or theft, arising from the operation of a **rental vehicle** in violation of the terms of the rental agreement
- you** using the **rental vehicle** without a licence valid for the purpose that **you** were using it
- any damage sustained to a **rental vehicle** while it is being driven on an unsealed surface, or
- 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:

Gold Mastercard, Platinum Mastercard & World Mastercard
\$250,000

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:

Gold Mastercard, Platinum Mastercard & World Mastercard
\$20,000 (up to \$100 per person per 24 hours)

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:

Gold Mastercard, Platinum Mastercard & World Mastercard
\$2,500,000

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:

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

Camping, sporting and leisure equipment (but not leisure clothing) and musical instruments	1%	60%
Jewellery (not watches)	0.25%	25%
Other items	1.25%	60%

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:

Gold Mastercard		Platinum Mastercard World Mastercard	
cardholder only	cardholder with family	cardholder only	cardholder with family
\$10,000	\$15,000	\$20,000	\$30,000

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:

Gold Mastercard, Platinum Mastercard & World Mastercard	
cardholder only	cardholder with family
\$600	\$1,200 (up to \$600 per person)

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:

Gold Mastercard, Platinum Mastercard & World Mastercard	
cardholder	cardholder with family
\$600	\$1,100 (up to \$600 per person)

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

- 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
- 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
- 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:

Gold Mastercard, Platinum Mastercard & World Mastercard	
cardholder only	cardholder with family
\$475	\$1,100

We will not pay for:

- claims caused by the **insolvency** of any travel agent, tour wholesaler, tour operator or booking agent, or
- 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:

Gold Mastercard, Platinum Mastercard & World Mastercard	
cardholder only	cardholder with family
\$1,000 (\$50 per 24 hours)	\$1,000 (\$50 per 24 hours)

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:

- 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
- 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:

Gold Mastercard		Platinum Mastercard World Mastercard	
cardholder only	cardholder with family	cardholder only	cardholder with family
\$13,000	\$25,000	\$15,000	\$30,000

We will not pay for:

- the cost of memorialisation, or
- 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**:

- 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, 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)
- you** have to cancel **your** journey (where **you** cannot rearrange it prior to leaving **home**) **we** will pay **you**:
 - the value of the unused portion of **your** prepaid travel or accommodation arrangements that are non-refundable and not recoverable in any other way
 - 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:

Gold Mastercard, Platinum Mastercard & World Mastercard	
cardholder only	cardholder with family
\$5,000	\$10,000

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:

Gold Mastercard, Platinum Mastercard & World Mastercard	
cardholder only	cardholder with family
\$5,750	\$15,000

We will not pay for:

1. claims if **you** were aware of any reason, before **your period of cover** commenced, that **your journey** may be cancelled, delayed or disrupted.

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:

Gold Mastercard, Platinum Mastercard & World Mastercard	
cardholder only	spouse
\$12,000	\$12,000

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:

Gold Mastercard		Platinum Mastercard World Mastercard	
cardholder only	spouse	cardholder only	spouse
\$20,000	\$20,000	\$25,000	\$25,000

Other Insurances

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, or
- › 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

a. 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).

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

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

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).

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**.

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

Injury	Benefit Amount
	Per person (whether a cardholder , spouse or accompanied child)
Loss of life	\$500,000
Loss of both hands or both feet	\$500,000
Loss of one hand and one foot	\$500,000
Loss of the entire sight of both eyes	\$500,000
Loss of the entire sight of one eye and one hand and one foot	\$500,000
Loss of one hand or one foot	\$500,000
Loss of the entire sight of one eye	\$250,000

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.

Price Guarantee

Price Guarantee cover is available to World Mastercard, Platinum Mastercard, Gold Mastercard and Bankwest Breeze Mastercard **cardholders**, when:

- › **personal goods** are purchased in a store (not online) in **Australia**, and
- › the entire cost is charged to **cardholder's eligible credit card account**.

Cover is subject to the following and the details contained in Important Information.

This cover refunds the **cardholder** the difference in price if, within 21 days of the purchase, they advise **us** that they have, subsequent to their purchase, received a printed catalogue showing the same **personal goods** for a lower price from a store within 25 kilometres of the store that the **personal goods** were purchased, and the price difference is greater than \$75.

To make a claim, **you** must report the cheaper article and submit **your** claim to **us** within 30 days of the purchase of the **personal goods**.

The cheaper **personal goods** must be: the same model number, the same model year and produced by the same manufacturer as the **personal goods** purchased by **you**.

What is the cover limit?

Provided the price difference is greater than \$75, **we** will refund the price difference up to a maximum amount of \$1,000 for any one item, set or pair items (including attached and unattached accessories).

What is not covered?

This section does not cover business items or **personal goods** purchased or advertised exclusively on the internet.

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

- replace the item, less an amount that takes into consideration its age
- pay **you** the amount it would cost **us** to replace the item less an amount, which takes into consideration its age, or
- 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

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

- 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:

Australian warranty period	Extended warranty period
7 days	7 days
14 days	14 days
1 month	1 month
6 months	6 months
1 to 5 years	1 year
Over 5 years	No cover

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

- the actual Australian dollar purchase price of the **personal goods** charged to the **eligible credit card account**, and
- 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