

Credit Cards

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# Complimentary Credit Card Insurance

For payments made on  
and after 1 July 2016



making banking easier

## Contact Numbers for Easy Reference

### Enquiries and Claims

**You** can phone **Allianz Global Assistance** on 1800 785 918 for general enquiries and claim forms, however, please make sure **you** have this booklet on hand when **you** call. Claim forms and information on how to make a claim can also be found at **[www.allianzassistance.com.au/claims](http://www.allianzassistance.com.au/claims)**

### International travel Insurance

**You** do not have to tell Bankwest or **Allianz Global Assistance** that **you** will be travelling. So long as **you** meet the eligibility criteria (pages 33 & 34), **you** are automatically eligible for the "International Travel Insurance".

#### While you're away

In the event of an emergency **overseas**, simply call **Allianz Global Assistance** in **Australia** at any time on reverse charge +61 7 3305 7499.

#### While you're in Australia

In the event of an emergency, call **Allianz Global Assistance** on 1800 010 075.

### Important

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

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

# Contents

1	Important Information about the Insurances	1	2	International Travel Insurance (World, Platinum and Gold MasterCards only)	33
1.1	Other Insurance	2	3	Purchase Security Insurance (all <b>cardholders</b> )	54
1.2	Sanctions	2	4	Extended Warranty Insurance (all <b>cardholders</b> )	55
1.3	What insurance is available	3	5	Price Guarantee Insurance (all <b>cardholders</b> other than Visa Gold)	56
1.4	Termination of these insurances	3	6	Interstate Flight Inconvenience Insurance (World, Platinum and Gold MasterCards only)	57
1.5	Privacy	4	7	Transit Accident Insurance (World, Platinum and Gold MasterCards only)	60
1.6	General Insurance Code of Practice	6			
1.7	Complaints	6			
1.8	Definitions and interpretation	7			
1.9	Excess – what <b>you</b> contribute to a claim	15			
1.10	Repairing or replacing property/ <b>personal goods</b>	15			
1.11	Safety of <b>your</b> belongings/ <b>personal goods</b>	16			
1.12	Reporting lost, stolen or wilfully damaged items/ <b>personal goods</b>	17			
1.13	<b>Pre-existing medical conditions</b>	18			
1.14	Enquiries	21			
1.15	Emergency and medical services whilst <b>overseas</b> (“International Travel Insurance”)	22			
1.16	Documents to take with <b>you</b> when <b>you</b> are travelling <b>overseas</b> (“International Travel Insurance”)	23			
1.17	Insurance exclusions – what is not covered	23			
1.18	Claims procedures	29			
1.19	<b>You</b> must assist <b>Allianz Global Assistance</b> with <b>your</b> claim	32			

# 1 - Important Information about the Insurances

This booklet contains details of **your** Bankwest credit card complimentary insurances, which are effective for purchases where the final payment is made on or after 1 July 2016 and are only available to **cardholders** of **eligible credit card accounts**.

**You** should be aware that the issuer of these insurances is AWP Australia Pty Ltd, ABN 52 097 227 177, AFS Licence No. 245631 of 74 High Street, Toowong, QLD 4066 (**Allianz Global Assistance**), under a binder from the **Insurer** (Allianz Australia Insurance Limited ABN 15 000 122 850, AFSL 234708, of 2 Market Street, Sydney, NSW 2000) (**Insurer**). In this booklet, **Allianz Global Assistance** is referred to as '**Allianz Global Assistance**' and, where it is acting under the binder, 'we', 'us' or 'our'.

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

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

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

## 1.1 Other Insurance

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

## 1.2 Sanctions

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

### 1.3 What insurance is available

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

Cover	World Mastercard	Platinum Mastercard	Gold Mastercard	Breeze Mastercard	Visa Gold Card
Purchase Cover Insurance	✓	✓	✓	✓	✓
Extended Warranty Insurance	✓	✓	✓	✓	✓
Price Guarantee Insurance	✓	✓	✓	✓	✗
International Travel Insurance	✓	✓	✓	✗	✗
Transit Accident Insurance (for overseas travel)	✓	✓	✓	✗	✗
Interstate Flight Inconvenience Insurance	✓	✓	✓	✗	✗

The cards in the above table are defined as follows:

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

### 1.4 Termination of these insurances

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

### 1.5 Privacy

To arrange and manage the insurance covers provided, we (in this Privacy Notice “we”, “our” and “us” includes AWP Australia Pty Ltd trading as **Allianz Global Assistance** and its duly authorised representatives) collect personal information including sensitive information from **you** and those authorised by **you** such as **your** family members, travelling companions, **your** doctors, hospitals, as well as from others we consider necessary, including our agents.

Any personal information provided to us is used by us to evaluate and arrange **your** insurance. We also use it to administer and provide the insurance services and manage **your** and our rights and obligations in relation to those insurance services, including managing, processing and investigating claims. We may also collect, use and disclose it for product development, marketing, conducting customer research and analytics in relation to all of our products and services, IT systems maintenance and development, recovery against third parties and for other purposes with **your** consent or where authorised by law.

This personal information may be disclosed to third parties involved in the above process, such as travel agents and consultants, travel insurance providers and intermediaries, authorised representatives, reinsurers, claims handlers and investigators, cost containment providers, medical and health service providers, **overseas** data storage and data handling providers, legal and other professional advisers, **your** agents and our related and group companies including **Allianz**. Some of these third parties may be located in other countries such as Thailand, France and India. **You** agree that while those parties will often be subject to confidentiality or privacy obligations, they may not always follow the particular requirements of **Australian** privacy laws.

Unless **you** opt out, we may contact **you** on an ongoing basis by telephone, mail, electronic messages (including email), online and via other means with promotional material and offers of products or services that we consider may be relevant and of interest to **you** (including

financial and insurance products and roadside assistance services). If **you** do not want to receive such offers from us (including product or service offerings from us on behalf of our agents, intermediaries and/or our business partners) or do not want us to disclose **your** personal information to our related and group companies and business partners for marketing purposes, **you** can opt out at any time by calling us on 1800 023 767.

When **you** provide personal information about other individuals, we and our agents rely on **you** to have made or make them aware:

- that **you** will or may provide their personal information to us;
- of the types of third parties to whom the personal information may be provided to;
- of the relevant purposes we and the third parties we will disclose it to, will use it for;
- of how they can access it; and
- of the other matters in this Privacy Notice.

We rely on **you** to have obtained their consent on these matters. If **you** do not, **you** must tell us before **you** provide the relevant information.

**You** can seek access to and correct **your** personal information by contacting us. **You** may not access or correct personal information of others unless **you** have been authorised by their express consent or otherwise under law, or unless they are **your** dependants under 16 years of age.

If **you** have a complaint about **your** privacy, please contact:

Privacy Officer, **Allianz Global Assistance**, PO Box 162, Toowong, QLD 4066 or **you** can contact the Privacy Commissioner at the Office of The Australian Information Commissioner, GPO Box 2999, Canberra, ACT 2601.

For more information about our handling of personal information, including further details about access, correction and complaints, please see our privacy policy available on request or via [www.allianz-assistance.com.au](http://www.allianz-assistance.com.au).

If **you** do not agree to the above or will not provide us with personal information, we may not be able to provide **you** with our services or products.

In cases where we do not agree to give **you** access to some personal information, we will give **you** reasons why.

## 1.6 General Insurance Code of Practice

**Allianz** and **Allianz Global Assistance** proudly support the General Insurance Code of Practice.

The Code sets out the minimum standards of practice in the general insurance industry. For more information on the Code please call **Allianz Global Assistance**.

## 1.7 Complaints

In this section “we”, “our” and “us” means **Allianz** and **Allianz Global Assistance**.

If **you** have a complaint or dispute in relation to this insurance, or our services or our representatives, please call us or put the complaint in writing and send it to The Dispute Resolution Department, PO Box 162, Toowong, Queensland 4066. 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 Financial Ombudsman Service Australia (FOS), subject to its terms of reference. The FOS provides a free and independent dispute resolution service for consumers who have general insurance disputes falling within its terms. The contact details for the FOS are:

### **Financial Ombudsman Service Australia**

PO Box 3, Melbourne Victoria 3001

Phone: 1800 367 287

Fax: (03) 9613 6399

Website: [www.fos.org.au](http://www.fos.org.au)

Email: [info@fos.org.au](mailto:info@fos.org.au)

## 1.8 Definitions and interpretation

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

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

**Allianz/the Insurer** means Allianz Australia Insurance Limited ABN 15 000 122 850, AFS Licencee No. 234708.

**Allianz Global Assistance** means AWP Australia Pty Ltd ABN 52 097 227 177, AFS Licencee No. 245631.

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

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

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

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

**cardholder** means a person, being an ***Australian*** resident who has an Australian Medicare Card or holds a 457 Visa and whom Bankwest has issued an ***eligible credit card***.

This includes additional cardholders. If a ***family*** is travelling together, only one person can claim the benefits payable to the cardholder. The others can only claim as a ***spouse*** or ***dependent child***.

In relation to the "Purchase Security Insurance" section of this document (page 54) this definition is also extended to include any ***Australian*** resident who is authorised to maintain permanent residency in ***Australia***, and who, by way of a gift from the cardholder, receives any ***personal goods***, purchased by the cardholder.

**dependent child/children** means

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

**eligible credit card** means one of the following:

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

**eligible credit card account** means a current and valid ***eligible credit card*** with a credit facility provided by Bankwest to which purchases made by ***cardholders*** are charged.

**family** means a **cardholder** and his/her **spouse** and/or **dependent child/children** (but not children born on the **journey**), provided they are eligible for the "International Travel Insurance" (pages 33 & 34) and are travelling with the **cardholder**.

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

- caused by an **accident**; and
- resulting independently of any other cause.

Furthermore, injury as used in the "Transit Accident Insurance" section of this document (pages 60 to 62) with reference to hand or foot means severance through or above the wrist or ankle joint, and, as used with reference to an eye, means irrecoverable loss of the entire sight thereof.

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

**insolvency or insolvent** means bankruptcy, provisional liquidation, liquidation, appointment of a receiver, manager or administrator, entry into any official or unofficial scheme of arrangement, statutory protection, restructuring or composition with creditors, or the happening of anything of a similar nature under the laws of any jurisdiction.

**journey** means the **journey** starts:

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

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

- at midnight on the date when **your** scheduled transport (as shown on **your return overseas travel ticket**) is due to arrive in **Australia**; or

- when **you** return to **your** home in **Australia**, provided **you** travel directly there from the air or sea terminal where **you** landed in **Australia**; or
- 3 months for Gold MasterCard **cardholders** (6 months for Platinum MasterCard **cardholders** or 12 months for World MasterCard **cardholders**) after the date of departure shown on **your** return **overseas** travel tickets; or
- when **you** cancel **your return overseas travel ticket**.

**mental illness** means any illness, condition or disorder listed in the current edition of the Diagnostic and Statistical Manual of Mental Disorders.

**natural disaster** means any event or force of nature that has catastrophic consequences, such as avalanche, earthquake, flood, bush fire, hurricane, tornado, cyclone, tsunami and volcanic eruption, but not epidemics or pandemics.

**overseas** means outside **Australia**. For the purposes of the "International Travel Insurance" section on pages 33 to 54:

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

**period of cover** For benefit 3 'Unexpected cancellation of travel arrangements and other unexpected expenses' in the "International Travel Insurance" cover section of this booklet, this means the period commencing after **you** become eligible for the "International Travel Insurance" as outlined in this booklet, up until **you** no longer intend to obtain a **return overseas travel ticket** or the **journey** ends (whichever occurs first).



For all other sections in the “International Travel Insurance” (pages 33 to 54), the period of cover means the period of the **journey**.

**personal goods** includes all new personal property acquired for personal domestic or household use, but does not include:

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

**pre existing medical condition** means a medical condition which **you** were aware of:

1. prior to the time **you** became eligible for the insurances that involves:
  - a) **your** heart, brain, circulatory system/blood vessels; or
  - b) **your** lungs or chronic airways disease; or
  - c) cancer; or

- d) back pain requiring prescribed pain relief medication; or
- e) surgery involving any joints, the back, spine, brain or abdomen requiring at least an overnight stay in hospital; or
- f) Diabetes Mellitus (Type 1 or Type 2); OR

2. in the 2 years prior to the time **you** became eligible for the insurances:
  - a) for which **you** had been in hospital or emergency department or day surgery; or
  - b) for which **you** had been prescribed a new medication or had a change to **your** medication regime; or
  - c) requiring prescription pain relief medication; OR
3. prior to the time **you** became eligible for the insurances that is:
  - a) pregnancy; or
  - b) connected with **your** current pregnancy or participation in an IVF program; OR
4. for which, prior to the time **you** became eligible for the insurances:
  - a) **you** had not yet sought a medical opinion regarding the cause; or
  - b) **you** are currently under investigation to define a diagnosis; or
  - c) **you** are awaiting specialist opinion.

For the purposes of this definition, ‘medical condition’ includes a dental condition. The above definition applies to **you**, **your travel** companion, a **relative** or any other person.

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

**reasonable** means:

- for medical and hospital expenses, the care obtained should be at the standard level given in the country **you** are in and not exceed the level **you** would normally receive in **Australia**; and
- for all other expenses, such as unexpected travel and accommodation, the standard must not exceed the average standard of travel and accommodation **you** booked for the rest of **your journey**.

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

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

**rental vehicle** means a rented sedan, station wagon, four-wheel-drive (4WD) or hatchback (but does not include any other style of vehicle) rented from a licensed motor vehicle rental company for the sole use of carrying persons on public roads.

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

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

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

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

**travel services provider** means any scheduled service airline, hotel and resort operator, accommodation provider, motor vehicle rental or hire agency, bus line, shipping line or railway company.

**trip** means

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

**unattended** means (but is not limited to) **your** possessions were in a position where they were taken without **you** or **your travel companion** knowing or being able to prevent them from being taken. This includes when **you** or **your travel companion** are asleep and **your** belongings are taken without any of **you** knowing.

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

## 1.9 Excess – what you contribute to a claim

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

- “International Travel Insurance” (pages 33 to 54)  
**You** must pay the first A\$250 for each claim made under benefits 1 to 7 of ‘Part B’. However, under benefit 2 ‘Loss/damage to personal items’ there is no excess payable for the replacement of **your** travel documents, credit cards, and travellers cheques and the emergency replacement of **your** clothes and toiletries. Also, if **you** make more than one claim as the result of a single event, the excess only applies once.
- “Purchase Security Insurance” (page 54)  
**You** must pay the first A\$250 for each claim.
- “Extended Warranty Insurance” (pages 55 to 56)  
**You** must pay the first A\$250 for each claim.
- “Interstate Flight Inconvenience Insurance” (pages 57 to 59) **You** must pay the first A\$250 for each claim made under benefits 2 & 4.

## 1.10 Repairing or replacing property /personal goods

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

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

However under no circumstances will we pay **you** more than it originally cost **you** to buy the item and where the item is part of a pair or set, **you** will receive no more than

the value of the particular part or parts lost, stolen or damaged, regardless of any special value that the item may have by way of being part of such pair or set.

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

- For toiletries (including skin care, make-up, perfume and medications) we will deduct 3.00% for each month **you** have owned the item.
- For phones, electrical devices, communication devices, all computers, photographic equipment, tablets and electronics equipment we will deduct 1.75% for each month **you** have owned the item up to a maximum amount of 60%.
- For clothing, footwear, luggage and books we will deduct 1.75% for each month **you** have owned the item.
- For camping, sporting and leisure equipment (but not leisure clothing) and musical instruments we will deduct 1.00% for each month **you** have owned the item up to a maximum amount of 60%.
- For jewellery we will deduct 0.25% for each month **you** have owned the item to a maximum amount of 25%.
- For all other items we will deduct 1.25% for each month **you** have owned the item to a maximum amount of 60%.

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

This assumes that the stolen bracelet originally cost **you** at least A\$760.

## 1.11 Safety of your property/personal goods

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

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

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

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

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

### 1.12 Reporting lost, stolen or wilfully damaged items/personal goods

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

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

### 1.13 Pre-existing medical conditions

The insurances do not cover **you** for any event that arises from, is related to or associated with a **pre-existing medical condition** of **your relative**, **your travel companion** or any other person that may give cause for **you** to claim. **You** cannot apply to cover the **pre-existing medical conditions** of any **relatives** (other than the **cardholder's spouse** and the **cardholder's dependent children**), a **travel companion** or any other person.

**You** are not covered for any event that arises from, is related to or associated with the following:

- a) any medical conditions that **you** were aware of, or a reasonable person in **your** circumstances should have been aware, or arising from signs or symptoms that **you** were aware of or a reasonable person in **your** circumstances should have been aware, prior to **you** travelling, 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.
- b) **your pre-existing medical conditions** unless **you** are going **overseas**; and
  - **you** have a **pre-existing medical condition** which, subject to the provisions set out below, is automatically covered under the "International Travel Insurance"; or
  - prior to leaving **Australia**, **you** applied for cover of **your pre-existing medical condition** and we expressly agreed, in writing, to cover the **pre-existing medical condition** under the "International Travel Insurance", and **you** paid to us any relevant fee.

The remainder of Section 1.13 only applies to the "International Travel Insurance" cover.

### Pre-existing medical conditions which are automatically covered (some restrictions apply)

Cover under the “International Travel Insurance” may be provided for a **pre-existing medical condition** if the **pre-existing medical condition** is described in the list on pages 19 to 21, as long as **you** have not been hospitalised (including day surgery or emergency department attendance) for that condition in the 24 months prior to the time **you** became eligible for the “International Travel Insurance”.

If **you** have been hospitalised (including day surgery or emergency department attendance) for the **pre-existing medical condition** in the 24 months prior to the time **you** became eligible for the “International Travel Insurance”, or **your pre-existing medical condition** does not meet the description below, please refer to the section ‘How do I apply for cover for my pre-existing medical condition?’ on page 21.

Note the conditions listed below are still available to **you** even if **you** elect not to pay any relevant fee for cover of any approved **pre-existing medical condition** or we have not agreed to provide **you** with cover for any other **pre-existing medical condition**.

1. acne;
2. asthma, provided:
  - **you** are under 60 years of age, and
  - **you** have no other lung disease;
3. bunions;
4. carpal tunnel syndrome;
5. cataracts;
6. cleft palate;
7. cochlear implant;
8. coeliac disease;
9. congenital adrenal hyperplasia;
10. congenital blindness;
11. congenital deafness;
12. conjunctivitis;
13. dengue fever;
14. diabetes (type 1 or type 2), or glucose intolerance provided:
  - **you** were first diagnosed over 6 months ago; and
  - **you** had no complications in the last 12 months; and
  - **you** had no kidney, eye or neuropathy complications or cardiovascular disease; and
  - **you** are under 50 years of age;
15. dry eye syndrome;
16. Dupuytren's contracture;
17. ear grommets, if no current infection;
18. eczema;
19. gastric reflux (GORD);
20. glaucoma;
21. gout;
22. hay fever;
23. hiatus hernia, if no surgery planned;
24. hormone replacement therapy;
25. hypercholesterolaemia (high cholesterol), provided no cardiovascular disease and/or no diabetes;
26. hyperlipidaemia (high blood lipids), provided no cardiovascular disease and/or no diabetes;
27. hypertension, provided no cardiovascular disease and/or no diabetes;
28. hypothyroidism, including Hashimoto's disease;
29. lipoma;
30. macular degeneration;
31. Meniere's disease;
32. rhinitis;
33. rosacea;

- 34. sinusitis;
- 35. tinnitus; or
- 36. single uncomplicated pregnancy, up to and including 23 weeks, not arising from services or treatment associated with an assisted reproduction program including but not limited to, in vitro fertilisation (IVF).

### How do I apply for cover for my pre-existing medical condition?

If **you** think **you** have a **pre-existing medical condition** and would like cover for that **pre-existing medical condition**, please call us.

Please note that if **you** have a **pre-existing medical condition** which is not described in the list on pages 19 to 21, and:

- a) **you** do not apply for cover for that **pre-existing medical condition**; or
- b) **you** apply for cover for that **pre-existing medical condition** and we do not agree to provide cover for that **pre-existing medical condition**; or
- c) we agree to provide cover for that **pre-existing medical condition** and **you** do not pay any relevant fee,

we will not pay any claims arising from, related to or associated with **your pre-existing medical condition**. This means that **you** may have to pay for an **overseas** medical emergency which can be very expensive in some countries.

### 1.14 Enquiries

- Additional copies of this booklet can be obtained by phoning Bankwest on 13 17 19 or by visiting their website at [bankwest.com.au](http://bankwest.com.au).
- If **you** require personal advice on any of these insurances, please see **your** insurance adviser.
- If **you** wish to make a general inquiry regarding the insurances outlined in this booklet **you** can phone us on 1800 785 918, however, please make sure **you** have this booklet on hand when **you** phone us.

Please also note:

- The "International Travel Insurance" is for a maximum period of 3 consecutive months for Gold MasterCard **cardholders** (6 consecutive months for Platinum MasterCard **cardholders** or 12 consecutive months for World MasterCard **cardholders**) and cannot be extended, and **you** do not have to advise us that **you** will be travelling as **you** are automatically covered, provided **you** are eligible for this cover and adhere to the definitions, terms and conditions, exclusions and claims procedures contained in this document.

### 1.15 Emergency and medical service whilst overseas (International Travel Insurance)

In the event of an emergency **overseas**, simply call **Allianz Global Assistance** in **Australia** at any time on reverse charge +61 7 3305 7499.

For emergency assistance anywhere in the world at any time, **Allianz Global Assistance** is only a telephone call away. The team will help with medical problems, locating nearest medical facilities, **your** evacuation to **your** home in **Australia**, locating nearest embassies and consulates, as well as keeping **you** in touch with **your** family and work in an emergency.

If **you** are hospitalised, **you**, or a member of **your** travelling party, MUST contact **Allianz Global Assistance** as soon as possible. If **you** do not, then to the extent permitted by law, we will not pay for these expenses or for any evacuation or airfares that have not been approved or arranged by **Allianz Global Assistance**.

If **you** are not hospitalised but you are being treated as an outpatient and the total cost of such treatment is likely to exceed \$2,000, **you** MUST contact **Allianz Global Assistance**.

## 1.16 Documents to take with you when you are travelling overseas (International Travel Insurance)

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

- this document as it contains important phone numbers and details of the insurance provided;
- copies of **your return overseas travel ticket**;
- copies of **your eligible credit card account** statement and/or the necessary receipts and documents to prove that **you** are eligible for the "International Travel Insurance" as outlined in this document. If **you** used **your Bankwest More Rewards** points to obtain **your return overseas travel ticket** or paid for part or all of **your return overseas travel ticket** by redeemable travel agency flight vouchers that were obtained from the conversion of **Bankwest More Rewards** points, **you** will need to take with **you** a copy of **your Bankwest More Rewards** Order Confirmation or Despatch Confirmation and/or travel agents receipt showing the transaction(s).

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

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

## 1.17 Insurance exclusions - What is not covered

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

In addition to any specific exclusions contained in any individual insurance section in this document, the following exclusions apply to all the insurances in this document:

- we do not insure **you** for any event that arises directly or indirectly from, or is in any way connected with, any **pre-existing medical condition** of any person including **you**, **your travel companion** or a **relative** unless it relates to "International Travel Insurance" and:
  - **you** satisfy the provisions as set out under the heading 'Pre-existing medical conditions which are automatically covered (some restrictions apply)' in Section 1.13 on pages 19 to 21, or
  - we have provided **you** with our approval, in writing, of **your pre-existing medical condition** and **you** have paid any relevant fee.
- we do not insure **you** for any event that arises from, is related to or associated with any signs or symptoms that **you** were aware of, or a reasonable person in **your** circumstances would have been aware of, before cover commenced, but:
  - a) **you** had not yet sought a medical opinion regarding the cause; or
  - b) **you** were currently under investigation to define a diagnosis; or
  - c) **you** were awaiting specialist opinion.
- we do not insure **you** for any event that arises directly or indirectly out of pregnancy, childbirth or related complications unless it relates to "International Travel Insurance" and it is:
  - a single, uncomplicated pregnancy (up to and including 23 weeks), or
  - we have provided **you** with our approval, in writing, for **your** pregnancy and **you** have paid any relevant fee.

In any event we will not pay medical expenses for:

  - regular antenatal care;
  - childbirth at any gestation; or
  - care of the newborn child.
- we do not insure **you** for any event that arises from or is in any way related to **mental illness** including:

- dementia, depression, anxiety, stress or other mental or nervous condition; or
- conditions that have resulted in behavioural issues; or
- a therapeutic or illicit drug or alcohol addiction.
- we do not insure **you** watches, ipods, laptops, mobile phones, electrical items, jewellery or cash whilst they are in a motor vehicle or in baggage, unless they are directly under **your** personal supervision or **your travel companion's** supervision.
- we do not insure **your** personal items/property left **unattended** in a motor vehicle for any more than A\$3,000 in total.
- we do not insure **you** in regard to any travel that:
  - **you** book or take against medical advice; or
  - **you** take for the purpose of getting medical treatment or advice; or
  - **you** take after a qualified and registered member of the medical profession informs **you** that **you** are terminally ill.
- we do not insure **you** for any event that is caused by or arises from:
  - **you** failing to follow advice or take heed of a warning from:
    - any government; or
    - any official body; or
    - any publication or broadcast by any member of the mass media.
  - the death, illness or for any other reason of persons living outside of **Australia**, other than as set out in this booklet relating to the **cardholder**, their **spouse** and/or **dependent children**.
  - any event that is intentionally caused by **you** or by a person acting with **your** consent (including suicide or attempted suicide).
  - **your** conscious exposure to exceptional danger unless in an attempt to preserve **your** life or the life of another person.
- **you** being under the influence of liquor or drugs.
- **your** involvement in illegal activities, fraud or abuse.
- **your** underwater activities that involve using artificial breathing equipment (unless **you** have an open water diving licence or are diving with a qualified and registered diving instructor).
- **your** mountaineering (if **you** need to use climbing equipment, ropes or guides), rock climbing (if **you** need to use climbing equipment, ropes or guides), white water rafting, white water boating, abseiling, bungee jumping, pot holing, running with the bulls, caving or tobogganing.
- **your** racing (other than foot).
- **your** participation in any kind of professional sport for which **you** obtain/are attempting to obtain financial gain, sponsorship or benefit from participating in or training for that sport.
- **your** air travel or any aerial activity (for example, hang-gliding, base jumping and skydiving). But if **you** are a paid passenger in a fully licensed commercial passenger aircraft, we do insure **you**.
- any activities involving hunting equipment or projectiles (e.g. shooting and archery).
- **your** participation in motor cycling, unless:
  - it involves a hired motorcycle with an engine capacity of 200cc or less; and
  - **you** are the driver; and
  - **you** hold a current **Australian** motorcycle licence; and
  - **you** are also licenced (if a licence is required) to drive the motorcycle in the country **you** are in; but
  - we never insure any event that is caused by or arises from motorcycle racing.
- any act of terrorism.



- any war or war like activities, whether war has been formally declared or not, any hostilities, rebellion or revolution, or civil war, military coup, or overthrow/ attempted overthrow of a government/military power.
- any person or organisation, who lawfully destroys or removes **your** ownership or control of any property/**personal goods**.
- any government prohibition or restrictions or government customs, or other government authorities, delaying or detaining **you** or seizing or keeping **your** baggage.
- non-receipt of the property/**personal goods** that **you** have purchased and is being transported to **you**.
- **your** participation as crew member or pilot of any conveyance.
- **you** or **your travel companion's** employment or work (whether paid or unpaid or voluntary) either in **Australia** or **overseas**. This includes not being able to take leave from that employment, unless **your** claim is covered under benefit 3 'Unexpected cancellation of travel arrangement and other unexpected expenses' of the "International Travel Insurance" section contained in this document.
- **you** or **your travel companion's** financial circumstances or any business or other contractual relationship.
- changes in currency rates, or any losses due to the devaluation or change in currency value.
- theft, loss or damage to business owned items, business related items or items purchased in a business name.
- **you** or **your travel companion** not wanting to continue with **your** travel arrangements/**journey**, or cancelling it or cutting it short, unless **your** claim is covered under benefit 3 'Unexpected cancellation of travel arrangement and other unexpected expenses' of the "International Travel Insurance" section contained in this document.
- deterioration, normal wear and tear.
- any defective item or any defect in an item, or damage arising from inherent defects in an item or an electrical or mechanical fault or breakdown, unless covered under the "Extended Warranty Insurance" section contained in this document.
- there is no theft insurance under any of the insurances for watches, laptops, mobile phones, electrical items, ipods, or cash unless they are directly under **your** personal supervision or that of **your travel companion**.
- any process of servicing, repairing or restoring an item unless we have given prior approval.
- laundering (including washing, ironing and dry cleaning) whether by professional persons or otherwise.
- vermin or insects, mildew, atmospheric or climatic conditions, or flood.
- **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.
- **you** not taking all adequate precautions (considering the value of the items) to protect **your** property/**personal goods** or if the property/**personal goods** are left:
  - **unattended** in a public place; or
  - **unattended** in an unlocked motor vehicle; or
  - **unattended** in a motor vehicle in view of someone looking into the motor vehicle; or
  - **unattended** in a motor vehicle overnight; or
  - behind, forgotten or misplaced; or
  - with a person who steals or deliberately damages them.

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

- disappearance of the property/**personal goods** in circumstances which cannot be explained to our satisfaction.
- radioactivity, radioactivity contamination or the use, existence or escape of any nuclear fuel, nuclear material or nuclear waste.
- consequential loss or damage, punitive damages or any fines or penalties, including punitive, exemplary, liquidated or aggravated damages.
- **you** or **your travel companion's** failure to procure a passport or visa.
- bookings made with or via any unlicensed parties (including but not limited to tour operators, wholesalers, transport providers or travel agents etc.).
- the inability of the tour operator, wholesaler, transport provider or travel agent to complete arrangements (e.g. provide facilities, conference, accommodation or transport arrangements) due to lack in numbers required to commence or complete any part of the tour.

## 1.18 Claims procedures

Please do not contact Bankwest in the event of a claim, as Bankwest does not approve claims and is not involved in processing the claims. If **you** want to make a claim under any of these insurance covers, **you** can obtain claim forms and information on how to make a claim at [www.allianzassistance.com.au/claims](http://www.allianzassistance.com.au/claims) or by calling **Allianz Global Assistance**.

Please also note that in order for **Allianz Global Assistance** to confirm **your** eligibility for the "International Travel

Insurance" cover, **you** will need to have copies of the documents listed under 'Documents to take with **you** when **you** are travelling **overseas** ("International Travel Insurance") on page 23.

### 1. Whilst you are overseas:

Phone **Allianz Global Assistance** (refer to 'Emergency and medical service whilst overseas') on page 22.

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

- Contact us on 1800 785 918 within 30 days of returning home from **overseas** or interstate (even if **you** have previously reported the matter to **Allianz Global Assistance**), or if **you** are already home, contact us within 30 days of learning of an occurrence (loss, damage or breakdown) that may result in a claim. However, if **you** are making a guaranteed pricing claim, **you** must contact us within 21 days of the purchase of the **personal goods**.

We may require **you** to complete a written loss report.

If we do, we will provide **you** with the forms which should be returned to us within 30 days after **you** receive them.

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

- **You** must provide us with any evidence/documentation we require to verify **your** claim. Depending on the insurance **you** are claiming under, this might include (but is not limited to) any of the following:
  - proof that **you** are eligible for the insurance, e.g. **your eligible credit card account** statement and credit card receipt to confirm the purchase of **your return overseas travel ticket(s)**, etc.;
  - if items were stolen, wilfully damaged, or accidentally lost **you** must give us the police report number, or if the incident occurred whilst **you** were **overseas**, a copy of the report **you** obtained from the police or nearest government agency or authority. The report should be certified by the relevant authority as being a true and correct copy of the original;

- proof of **your** ownership of any lost, stolen or damaged items, e.g. purchase receipts;
- evidence of **your** intended flight, e.g. ticket, travel agent's itinerary showing **your** flight or a letter from the airline, etc.;
- evidence of the delay, including in the case of luggage delay, a lost property/delayed property report issued by the airline;
- receipts for any items **you** buy to replace those that were lost or stolen or purchased as emergency replacement of **your** clothes and toiletries;
- if any items are lost or stolen during the time that a carrier was responsible for looking after them, **you** must get a letter from the carrier explaining what happened and stating the amount of refund **you** received from them;
- if **your** travel or accommodation arrangements are cancelled and **you** intend claiming, **you** must provide a letter from the carrier, hotel, etc., outlining the refund **you** were entitled to;
- any damaged items for which **you** are claiming so that they can be inspected by us or our authorised representative;
- a quote (at **your** expense) for the replacement of lost or stolen items, or quote (noting the serial number for "Extended Warranty Insurance" claims) for the repair of damaged or broken down items. We will, however, pay the **reasonable** cost of the quote if we agree to pay the claim;
- copy of the **Australian Warranty** if claiming under the "Extended Warranty Insurance" section contained in this document;
- in regard to the "Price Guarantee Insurance", we require evidence that the cheaper item is the same (i.e. model number, model year, and manufacturer) as the **personal goods you** purchased, and we require a copy of the printed catalogue advertising the cheaper item, and evidence that the advertisement was printed after **you** purchased the **personal goods**.

### 1.19 You must assist Allianz Global Assistance with your claim

In certain circumstances, **Allianz Global Assistance** may have the right to recover money payable under the insurance. If this occurs, **you** must assist us and act in an honest and truthful way. When making a claim **you** must tell us about any other insurance under which **you** are or might be able to claim.

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

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

## 2 – International Travel Insurance

### Eligibility for International Travel Insurance.

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

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

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

### Who else is eligible?

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

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

### Dependent children under the age of two

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

The insurance is available for a period of 3 consecutive months for Gold MasterCard **cardholders** (6 consecutive months for Platinum MasterCard **cardholders** or 12 consecutive months for World MasterCard **cardholders**) and cannot be extended.

However, if **your** return to **Australia** is delayed because of events covered under this insurance, or **your** scheduled transport back to **Australia** is delayed for reasons beyond **your** control, the period of insurance will automatically be extended for a period of up to 4 weeks or until **your** return to **your** home in **Australia**, whichever occurs first.

## International travel insurance index

Benefits	Page
<b>Part A – The limits that apply &amp; a summary of the Insurance</b>	
1 Medical & hospital expenses incurred overseas	36
2 Loss/damage to personal property	36
3 Unexpected cancellation of travel arrangements and other unexpected expenses	36
4 Resumption of journey following the death of a relative	37
5 Travel services provider insolvency	37
6 Special event	37
7 Rental vehicle insurance excess	37
8 Travel delay	37
9 Funeral expenses	37
10 Accidental death	37
11 Legal liability	37
12 Loss of Income	37
13 Domestic pets boarding	37
14 Assault requiring hospitalisation	37
15 Hijack and detention	37
16 Kidnap and ransom	37
<b>Part B – The insurances we provide</b>	
1 Medical & hospital expenses incurred overseas	38
2 Loss or damage to personal property	40
3 Unexpected cancellation of travel arrangements and other unexpected expenses	42
4 Resumption of journey following the death of a relative	46
5 Travel services provider insolvency	47
6 Special event	49
7 Rental vehicle insurance excess	49
8 Travel delay	49
9 Funeral expenses	50
10 Accidental death	50
11 Legal liability	51
12 Loss of Income	52
13 Domestic pets boarding	52
14 Assault requiring hospitalisation	52
15 Hijack and detention	53
16 Kidnap and ransom	53

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

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

### Summary of the insurance benefits and limits that apply

Benefit	Limits
1 Medical & hospital expenses incurred overseas	Unlimited, except dental is limited to A\$2,000/ person and <b>bed care patient</b> allowance (i.e. miscellaneous expenses such as phone calls & TV rental) of A\$100 per day is limited to A\$15,000 in total. <b>Note:</b> No cover for <b>pre-existing medical conditions</b> , unless the <b>pre-existing medical condition(s)</b> satisfy the provisions as set out under the heading 'Pre-existing medical conditions which are automatically covered (some restrictions apply)' in Section 1.13, or we have provided <b>you</b> with our approval, in writing, of <b>your pre-existing medical condition</b> and <b>you</b> have paid any relevant fee.
2 Loss/damage to personal property	Limit of A\$20,000 for World MasterCards & Platinum MasterCards (A\$10,000 for Gold MasterCards) per person up to a maximum A\$30,000 for World MasterCards & Platinum MasterCards (A\$15,000 for Gold MasterCards) for a <b>family</b> subject to the following limits, however, personal items/property left unattended in a motor vehicle are only insured up to A\$3,000 in total: <ul style="list-style-type: none"> <li>• clothing, footwear, travel bags, jewellery and toiletries - A\$5,500/item</li> <li>• portable electrical equipment and binoculars – A\$5,500/item</li> <li>• cameras and associated equipment/ accessories – A\$5,500/camera</li> <li>• laptop computers and associated equipment/ accessories - A\$5,500</li> <li>• travel documents, traveller's cheques, credit cards and cash but not coin collections – A\$600/person. Cash to a maximum of A\$1,100 for a <b>family</b></li> <li>• emergency replacement of your clothes and toiletries – A\$600 per person to a maximum of A\$1,200 for a <b>family</b>.</li> </ul>
3 Unexpected cancellation of travel arrangements and other unexpected expenses	Unlimited, for covered events, except for travel agent's cancellation fee, which is limited to an amount equal to the lesser of A\$1,000 or 15% of the value of the travel arranged by the agent.

### Summary (continued)

Benefit	Limits
4 Resumption of journey following the death of a relative	Limit of A\$5,750 per person up to a maximum A\$15,000 for a <b>family</b> .
5 Travel services provider insolvency	Cover for the financial insolvency or financial collapse of a <b>travel services provider</b> is limited to A\$5,000 per person up to a maximum of A\$10,000 for a <b>family</b> . Includes cover for resultant travel agent's cancellation fee limited to an amount equal to the lesser of A\$1,000 or 15% of the value of the travel arranged by the agent.
6 Special event	Limit of A\$3,000 for <b>reasonable</b> cost of arranging alternative public transport in order to attend a special event.
7 Rental vehicle insurance excess	Limit of A\$3,000 for World MasterCards & Platinum MasterCards (A\$2,250 for Gold MasterCards).
8 Travel delay	For <b>reasonable</b> additional meal & accommodation costs after 6-hour delay, limit of A\$475 per person up to a maximum of A\$1,100 for a <b>family</b> .
9 Funeral expenses	Limit of A\$15,000 for World MasterCards & Platinum MasterCards (A\$13,000 for Gold MasterCards) per person to a maximum A\$30,000 for World MasterCards & Platinum MasterCards (A\$25,000 for Gold MasterCards) for a <b>family</b> for an <b>overseas</b> funeral/cremation or return of remains to <b>Australia</b> .
10 Accidental death	In the event of accidental death which is not covered under the "Transit Accident Insurance" section included in this document, we will pay A\$25,000 per World MasterCards & Platinum MasterCards <b>cardholder</b> and/or <b>spouse</b> (A\$20,000 per Gold MasterCard <b>cardholder</b> and/or <b>spouse</b> ).
11 Legal liability	Limit of A\$2,500,000.
12 Loss of income	Up to 12 consecutive weeks insurance up to A\$1,000 per person per week to a maximum A\$12,000 in total.
13 Domestic pets boarding	Up to A\$50/24 hour period to a maximum A\$1,000.
14 Assault requiring hospitalisation	Limit of A\$500.
15 Hijack and detention	Up to A\$100/person/24 hour period to a maximum A\$20,000 in total.
16 Kidnap and ransom	Up to A\$250,000.

## Part B – The insurance we provide

### 1. Medical and hospital expenses incurred overseas

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

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

If **you** choose not to return to **Australia** we will cease to pay for the subsequent medical and hospital expenses **you** incur **overseas**.

By medical expenses we mean:

- expenses for:
  - medical, paramedical, or surgical treatment;
  - other treatment, given or prescribed by a qualified and registered member of the medical profession; or
  - emergency dental treatment to natural healthy teeth (but not ongoing dental treatment) where the treating dentist confirms in writing that the treatment was solely to relieve sudden and severe pain;
  - ambulance, hospital, or nursing home charges; or
  - expenses for emergency evacuation to **Australia** or another country, if the local medical services are inadequate or not available. The evacuation must be authorised and arranged by **Allianz Global Assistance**. (In the event of an emergency **overseas**, simply call **Allianz Global Assistance** in **Australia** at any time on reverse charge +61 7 3305 7499.

If we agree to pay the hospital and medical expenses associated with **your** stay in an **overseas** hospital, we will also pay **you** (in addition to the hospital and medical charges) a cash bed care allowance (to reimburse **you** for incidental expenses, such as a rental TV, newspapers or hospital phone calls) for each continuous 24-hour period

**you** are confined in an **overseas** hospital as a **bed care patient**, provided the claim is supported by written confirmation from the hospital of the length of **your** stay.

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

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

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

### We will pay for...

Medical expenses

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

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

We will only cover **your** medical expenses if:

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

Please remember that **you** can only claim for emergency evacuation if it is arranged by **Allianz Global Assistance**. (In the event of an emergency **overseas**, simply call **Allianz Global Assistance** in **Australia** at any time on reverse charge +61 7 3305 7499.

### But we will not pay for...

We will not pay for medical expenses that:

- arise from any **pre-existing medical conditions** unless:
  - it is a **pre-existing medical condition** which satisfies the provisions as set out under the heading 'Pre-existing medical conditions which are automatically covered (some restrictions apply)' under the "International Travel Insurance"; or
  - prior to leaving **Australia**, **you** applied for cover of **your pre-existing medical condition(s)** for which we expressly agreed, in writing, to cover under the "International Travel Insurance", and you paid any relevant fee.
- dental treatment caused by or related to the deterioration and/or decay of teeth or involving the use of precious metals;
- **you** can recover from any private medical fund or similar government scheme;
- **you** incur in **Australia**;
- arise from any disease that is transmitted when giving or taking a drug. Unless the giving or taking of the drug is supervised by a qualified and registered member of the medical profession and the disease is not excluded anywhere else in this document; or
- **you** incur more than 12 months after the date of **your** illness or disablement.

### 2. Loss or damage to personal property

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

- clothing, footwear, travel bags, jewellery and toiletries;
- portable electrical equipment and binoculars (but we will not pay for scratched lenses);

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

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

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

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

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

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

### 3. Unexpected cancellation of travel arrangements and other unexpected expenses

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

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

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

- a) they are travelling to an **overseas** destination; and
- b) they intend to obtain a **return overseas travel ticket** before leaving **Australia**; and
- c) each of them would be travelling with the **cardholder** on the same itinerary for the entire **journey**; and



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

### Dependent children under the age of two

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

Under this section **Allianz Global Assistance** insures **you** for the unexpected cancellation of travel arrangements and other unexpected expenses, provided the claim is not insured elsewhere in this 'International Travel Insurance'. The expense must be incurred during the **period of cover** for one of the reasons listed below:

- there is a **natural disaster**, or a **natural disaster** has recently happened or is reasonably expected to happen either at **your** destination or at **your** or **your travel companion's** normal residence in **Australia**; or
- whilst **overseas you** or **your travel companion's** travel documents are lost or stolen; or
- **you** or **your travel companion's** normal residence in **Australia** is totally destroyed; or
- **you** or **your travel companion** are quarantined; or
- **you** or **your travel companion** are subpoenaed to attend court in **Australia**; or
- **your** medical condition if it satisfies the provisions as set out under the heading 'Pre-existing medical conditions which are automatically covered (some restrictions apply)' in Section 1.13, or we have provided **you** with our

approval, in writing, of **your pre-existing medical condition** and **you** have paid any relevant fee; or

- **your** medical condition, if after purchasing **your overseas** travel tickets, **you** become aware of a medical condition which we will then not provide **pre-existing medical condition** cover for; or
- **you, your travel companion** or a **relative**:
  - dies; or
  - is seriously **injured**; or
  - become seriously ill.

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

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

- **you** missed **your** arranged transport because **your** preceding flight was cancelled or delayed.

## Important

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

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

### What we will pay if you continue to travel:

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

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

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

- **you** have paid for but are unable to use; and
- which are non-refundable,
- including your travel agent's cancellation fees, limited to the lesser of A1,000 or 15% of the value of the travel arranged by the agent.

### What we will pay if you don't continue your travel:

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

- **you** have paid for, but will not use; and
- which are non-refundable,
- including your travel agent's cancellation fees, limited to the lesser of A1,000 or 15% of the value of the travel arranged by the agent.

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

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

### 4. Resumption of journey following the death of a relative

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

#### We will only pay if...

- **you** resume **your journey** within 30 days of returning to **Australia**; and
- **your journey** had not ended before **your** return and there is at least a fortnight or 25% of the time of **your journey** remaining (whichever is the greater); and
- the death occurred after **you** booked **your** travel; and
- **your** claim is not excluded elsewhere in this booklet. However, if the exclusion is due to **your relative's pre-existing medical condition**, we will pay benefits

provided that before **you** commenced **your journey** a medical professional had not declared **your relative** as being terminally ill.

#### **We will pay for...**

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

#### **5. Travel service provider insolvency**

##### **We will pay for...**

If **your journey** is cancelled, shortened or rescheduled due to the insolvency of a **travel services provider** then we will pay:

- a) the value of unused prepaid travel or accommodation arrangements scheduled to be used during your journey, that you have lost or have had to cancel and cannot recover in any other way.
- b) the 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, limited to the lesser of:
  - A\$1,000, or
  - 15% of the value of the travel arranged by the agent.
- c) for the value of frequent flyer points, air miles, loyalty card points, redeemable vouchers or other similar schemes lost by **you** as a result of cancelling the services paid for with those points, air miles, vouchers or schemes, but only if **you** cannot recover **your** loss in any other way. We calculate the amount we pay **you** as follows:
  - for frequent flyer points, air miles or loyalty card points:
    - the cost of an equivalent booking based on the same advance booking period as **your** original booking less any payment **you** made toward the booking,

multiplied 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.
- for vouchers, the face value of the voucher or current market value of an equivalent booking, whichever is the lesser.

- d) **your** reasonable costs of rescheduling **your journey**. The most we will pay for rescheduling **your journey** is the cost of cancellation fees or lost deposits that would have been payable under sub-sections a), b) and c) had **your journey** been cancelled. We will not pay a claim under sub-section d) in addition to a claim under sub-sections a) b) and c) for the same services/facilities.
- e) the reasonable additional accommodation and travel expenses incurred if **you** have to return to **your** home in **Australia**. We will not pay a claim under sub-section e) in addition to a claim under sub-sections a), b), c) and d) for the same services/facilities.

##### **But we will not pay...**

- a) for any bookings for travel and accommodation not made before the start of **your journey** while **you** are still in **Australia**;
- b) if **your journey** is cancelled, shortened or rescheduled at any time due to the insolvency of any travel agent, tour wholesaler, tour operator or booking agent;
- c) if at the time **you** became eligible for the "International Travel Insurance", the **travel services provider** was **insolvent** or a reasonable person would have reason to expect the **travel services provider** might become **insolvent**, or
- d) for any accommodation expenses incurred after the date **you** originally planned to return to **your** home in **Australia**.

## 6. Special Event

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

## 7. Rental Vehicle Insurance excess

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

- the **rental vehicle** must be rented **overseas** from a licensed rental agency; and
- as part of the rental agreement **you** have taken **rental vehicle** insurance; and
- **you** have complied with all requirements of the rental organisation under the hiring agreement and of the **rental vehicle** insurer.

### But we will not pay for...

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

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

## 8. Travel delay

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

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

## 9. Funeral expenses

We insure **you** for funeral expenses that are incurred whilst on **your journey**. However, we will not pay for **your** funeral expenses if **your** death is the result of a **pre-existing medical condition** unless **you** satisfy the provisions as set out under the heading 'Pre-existing medical conditions which are automatically covered (some restrictions apply)' in Section 1.13, or we have provided **you** with our approval, in writing, of **your pre-existing medical condition** and **you** have paid any relevant fee.

By funeral expenses we mean:

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

We will pay for funeral expenses if:

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

## 10. Accidental death

We will insure **you** if, whilst on **your journey**, **you** die as a result of an **injury** sustained in an **accident** (but not illness or disease) and the Bankwest "Transit Accident Insurance" section contained in this document (pages 60 to 62) does not provide 'Loss of Life' benefits for the **accident**.

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

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

## 11. Legal liability

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

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

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

Only we have the right to:

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

### We will pay for...

We will pay for **your** legal liability if:

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

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

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

### But we will not pay for...

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

- from bodily harm to, or the illness or death of:
  - any **relative** or **travel companion**; or
  - **your** employee;
- from **you** owning or occupying any land or building (unless the building is a residence and **you** occupy it as a tenant or lessee, or in some other temporary way);
- from **you** owning, controlling or using a motorised vehicle, an aircraft or a watercraft (other than a non-motorised watercraft used on inland waterways). However, if **you** do not own or control the transport and are using it just as a passenger, **you** are not within this exclusion;
- from **your** business, profession or occupation;

- from loss or damage to any property that is owned or controlled by **you**;
- from any fines or penalties, including punitive, exemplary, liquidated or aggravated damages. These are damages a judge may order a person to pay as punishment. They are different from damages that must be paid as compensation.

## 12. Loss of Income

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

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

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

## 13. Domestic Pets Boarding

If **your** return to **Australia** is delayed because of events covered under this policy, or **your** scheduled transport back to **Australia** is delayed for reasons beyond **your** control, the period of insurance will automatically be extended for a period of 4 weeks. During this period we will pay any additional boarding fees for **your** domestic cats and dogs, provided **you** provide evidence of the additional fees **you** incurred.

## 14. Assault requiring hospitalisation

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

### 15. Hijack and detention

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

### 16. Kidnap and ransom

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

#### We will only pay if:

- **you** make every effort to:
  - minimise **your** loss;
  - not disclose the existence of this insurance;
  - immediately inform the appropriate law authorities and conform with their recommendations and instructions;
  - immediately advise us of the situation;
  - keep identifying details of the money (e.g. serial numbers) or other property handed over to secure **your** release;
  - provide us with a police report of the event; and
- **you** have not previously:
  - been illegally abducted and/or forcibly held hostage for the purpose of demanding extortion/ransom monies; or
  - had an extortion demand made against **you** or any member of **your** family living either in **Australia** or **overseas**.

#### We will not pay if:

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

## 3 – Purchase Security Insurance

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

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

The **personal goods** are insured anywhere in the world for 3 months from the date of purchase in the event of loss, theft or accidental damage. However, there is no cover until **you** have taken possession of the **personal goods**.

The liability of **Allianz Global Assistance** for claims made pursuant to this insurance shall not exceed the lesser of:

- the actual amount charged to the **cardholder’s eligible credit card account** to purchase the **personal goods**; or
- A\$3,000 per claim in respect of jewellery, watches and fine arts; or
- A\$125,000 in any 12 month period in respect of any one **eligible credit card account**.

## 4 – Extended Warranty Insurance

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

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

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

This extended warranty period will be for an equivalent duration as the **Australian Warranty** period, up to a maximum of one full year, and does not apply if the **Australian Warranty** period is in excess of 5 years.

For Example:

Australian Warranty period	Extended Warranty period
7 days	7 days
14 days	14 days
1 month	1 month
6 months	6 months
1 - 5 years	1 year
over 5 years	no insurance

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

The liability of **Allianz Global Assistance** for claims made pursuant to this insurance shall not exceed:

- the actual Australian dollar purchase price of the **personal goods** charged to a **eligible credit card account**; and
- in 12 month period the sum of \$30,000 per **eligible credit card account**.

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

## 5 – Price Guarantee Insurance

“Price Guarantee Insurance” is a benefit available to World MasterCards, Platinum MasterCards, Gold MasterCards and Bankwest Breeze MasterCard **cardholders** when new **personal goods** are purchased by them anywhere in **Australia** and the entire cost is charged to the **cardholder’s eligible credit card account**.

This scheme guarantees the **cardholder** gets the best price if, within 21 days after the purchase of the **personal goods**, they advise us that they have subsequent to their purchase, received a printed catalogue showing the same **personal goods** (same model number and same model year), by the same manufacturer, for a lower price from a physical store (but not an on-line store) within 25 kilometres of the physical store (but not an on-line store) from where the **personal goods** was purchased, and the price difference is greater than A\$75.

The cheaper **personal goods** must be:

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

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

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

Provided the price difference is greater than A\$75 **you** will be refunded the price difference up to A\$1,000.

## 6 – Interstate Flight Inconvenience Insurance

“Interstate Flight Inconvenience Insurance” is only available to World MasterCard, Platinum MasterCard and Gold MasterCard **cardholders** whilst they are on an interstate **Australian** holiday of up to 14 days provided the **cardholder** charges the entire cost of their return **interstate flight** fare (but not taxes, or airport or travel agent’s charges) to the **cardholder’s eligible credit card account**.

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

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

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

### Benefits

#### 1. Delays

- Flight Delay

If the intended **interstate flight** is delayed by four hours or more and no alternative transport is made available, the **cardholder** is entitled to charge up to A\$100 per person to their **eligible credit card account** for meals and refreshments up to a total of A\$500.

- 12 Hour Luggage Delay

If following an **interstate flight, your** luggage containing clothes and toiletries is delayed in getting to **you** for over 12 hours, the **cardholder** is entitled to charge up to A\$100 per person to their **eligible credit card account** for essential clothing and toiletries, up to a total of A\$250.

#### 2. Loss or damage to personal items

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

We will pay up to a value of A\$1,000 for each item to a maximum of A\$3,000 in total.

#### 3. Funeral expenses as a result of accidental death

If whilst on the interstate holiday, **you** die as a result of injuries caused accidentally directly and solely by a sudden physical force (but not illness or disease), we will pay for **your** funeral expenses up to A\$10,000 per person to a maximum A\$20,000.

By funeral expenses we mean:

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



#### 4. Cancellation of domestic travel arrangements

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

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

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

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

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

## 7 – Transit Accident Insurance

“Transit Accident Insurance” is a benefit available to World MasterCard, Platinum MasterCard and Gold MasterCard **cardholders** only. This cover provides certain accidental death and **injury** cover for **cardholders** who, whilst outside **Australia**, sustain an **injury** while riding as a passenger in (not as a pilot, driver or crew member), or boarding or alighting (being when **you** physically get on or off) a plane, tourist bus, train or ferry as outlined in this “Transit Accident Insurance”. However, the insurance provided does not include benefits as prescribed under the Insurance Contract Act 1984.

This cover is available on **trips** where, prior to the **trip**, the entire payment for the **trip** was charged to the **cardholder’s eligible credit card account**. In certain circumstances the insurance also extends to the **cardholder’s spouse** and/or **dependent children**, provided the **spouse** and/or **dependent children** 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 benefits listed under the Schedule of Benefits will be paid if whilst outside **Australia**, the **cardholder**, and/or their **spouse** and/or **dependent children** suffer a loss as a result of an **injury** suffered under the circumstances specified in points 1, 2, 3 or 4 as follows:

1. The **injury** is sustained on a **trip** while **you** are riding as a passenger or boarding or alighting (being when **you** physically get on or off) the plane, tourist bus, train or ferry.
2. The **injury** is sustained while **you** are riding as a passenger in (not as a pilot, driver or crew member), a licensed taxi pursuant to any statute, regulation, by-law or the equivalent thereof for the transportation of passengers for hire, provided **you** are travelling directly to or from an airport, tourist bus depot, railway station or dock, immediately preceding or following the scheduled **trip**.

3. When, by reason of an **accident** specified in 1 or 2 above, **you** are unavoidably exposed to the elements and, as a result of such exposure, suffer an **injury** for which indemnity is otherwise payable hereunder, the loss shall be covered under the terms of this "Transit Accident Insurance".
4. If **your** body has not been found within one year of the date of **your** disappearance arising out of an **accident** which would give rise to a loss as specified in 1, 2 or 3 above, it will be presumed that **you** died as a result of bodily **injury** caused by the **accident** at the time of **your** disappearance.
5. A benefit payable under this "Transit Accident Insurance" will be paid to the **injured** person or, in the event of **your** death the benefit will be paid to **your** legal representative.

### Schedule of benefits

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

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

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

#### Limits on what we pay...

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

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

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

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

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

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

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


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


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

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

Each person -A\$416,666.66

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

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