

Visa Platinum Credit Card Complimentary Insurances



Heritage Bank

People first.

 Talk to us today.

Effective 1 August 2019

Supplementary Visa Platinum Credit Card Complimentary Insurances Booklet

Dated 1 October 2021

ABOUT THIS DOCUMENT

This document is a Supplementary Visa Platinum Credit Card Complimentary Insurances Booklet (Supplementary Booklet) document issued by Heritage Bank Limited: ABN 32 087 652 024; AFSL and Australian Credit Licence 240 984 (the Issuer). This is a legal document and updates and amends the Visa Platinum Credit Card Complimentary Insurances (Booklet) dated 1 August 2019.

This Supplementary Booklet is dated 1 October 2021.

This Supplementary Booklet must be read in conjunction with the Booklet which has already been provided to you. If you need another copy of the Booklet, please contact Heritage on 13 14 22 or visit your local branch. Words and expressions defined in the Booklet are taken to have the same meaning in this Supplementary Booklet. The Booklet remains in full force, except to the extent amended by this Supplementary Booklet or updated via heritage.com.au

INTRODUCTION

The purpose of this Supplementary Booklet is to assist you in deciding whether to obtain a product governed by the Booklet through Heritage. It is important that you read and understand this Supplementary Booklet before agreeing to obtain such a product through Heritage, and keep a copy of it for future reference.

The information set out in this Supplementary Booklet is general in nature and has been prepared without taking into account your objectives, financial situation or needs. Before obtaining a Heritage Bank product governed by the Booklet you should consider whether it is appropriate for you, having regard to your own objectives, financial situation and needs.

AMENDMENTS TO THE BOOKLET

The Booklet is amended as followed:

1. The following wording is added to page 4, under Important Information relating to all the insurances Summary of cover after "It is important that you read this booklet carefully and keep it in a safe place.":

"For more information about your Visa Platinum Credit Card please refer to the Heritage Booklet to Credit Card Products and the Target Market Determination, which can be located at heritage.com.au/TMD from 5 October 2021."

2. The following wording updates the address for Allianz Australia Insurance Limited on page 4:

"These covers are available under a Group Policy issued to Heritage Bank Limited ABN 32 087 652 024, AFSL/Australian Credit Licence 240984, 6th Floor, 400 Ruthven Street, Toowoomba, QLD 4350 ("Heritage Bank") by Allianz Australia Insurance Limited, ABN 15 000 122 850, AFSL 234708, GPO Box 9870, Melbourne, VIC 3001 (Allianz). For general enquiries call AWP Australia Pty Ltd, ABN 52 097 227 177 AFSL 245631 of Level 16, 310 Ann Street Brisbane QLD, 4000 ("Allianz Global Assistance"). Allianz Global Assistance issues and manages the Group Policy on behalf of Allianz. In this booklet Allianz Global Assistance may also be expressed as "Allianz Global Assistance", "we", "us" or "our"."

3. The following wording updates the Complaints section on page 18:

Complaints

If you are dissatisfied with our service in any way, please contact us and we will attempt to resolve the matter in accordance with our internal dispute resolution procedures.

If we do not make a decision within the period that we tell you we will respond, we will tell you about your right to lodge a complaint with an external dispute resolution scheme.

If you are not happy with our response, you can refer your complaint to the Australian Financial Complaints Authority (AFCA) subject to its terms of reference. AFCA provides a free and independent dispute resolution service for consumers who have general insurance disputes falling within its terms. AFCA's contact details are:

The Australian Financial Complaints Authority

Online: www.afca.org.au

Phone: 1800 931 678

Email: info@afca.org.au

Mail: GPO Box 3 Melbourne VIC 3001

For more information on how we handle complaints you can request a copy of our procedures, using our contact details on the inside front cover.

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4. The following wording updates the General Insurance Code of Practice section on page 20:

General Insurance Code of Practice

The General Insurance Code of Practice was developed by the Insurance Council of Australia to further raise standards of practice and service across the insurance industry. The Code Governance Committee (CGC) is an independent body that monitors and enforces insurers' compliance with the Code.

You can obtain more information on the Code of Practice and how it assists you by contacting us. Contact details are provided on the inside front cover of this booklet. For more information on the Code Governance Committee (CGC) go to www.insurancecode.org.au.

All other information and statements in the Booklet remain unchanged.

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You do not have to tell **us** or **Heritage Bank** that **you** will be travelling. So long as **you** comply with the terms and conditions of the insurances, **you** are automatically covered.

In the event of an emergency **overseas** simply call **Allianz Global Assistance** in **Australia** at any time on +617 3305 7499.

Important Information relating to all the insurances

Summary of cover

Congratulations on receiving **your** new Heritage Bank Visa Platinum Credit Card. **Your card** comes with a range of great benefits including complimentary insurances relating to travel and purchasing items on **your card**.

Your complimentary insurances include:

- International Travel Insurance
- Interstate flight Inconvenience Insurance
- Transit Accident Insurance
- Purchase Cover Insurance
- Guarantee Pricing Scheme
- Extended Warranty Insurance

Details of the insurances are outlined in this brochure, including Definitions, Terms and Conditions and Exclusions. Make sure **you** know what **you** are covered for so **you** can make the most of the benefits that come with **your** Visa Platinum Credit Card. If **you** want to make a claim, **you** are bound by what is set out in this booklet.

The information provided in this booklet is for **your** information as a Heritage Bank Visa Platinum **cardholder**. This booklet does not contain the full terms and conditions of **your** Visa Platinum Credit Card, but does contain details of **your** Heritage Bank Visa Platinum Credit Card complimentary insurances, which are effective for purchases made on or after 1st July, 2015 and are only available to **cardholders** of Heritage Bank Visa Platinum Credit Card accounts. It is important that **you** read this booklet carefully and keep it in a safe place.

These covers are available under a Group Policy issued to Heritage Bank Limited ABN 32 087 652 024, AFSL/Australian Credit Licence 240984, 6th Floor, 400 Ruthven Street, Toowoomba, QLD 4350 ("**Heritage Bank**") by Allianz Australia Insurance Limited, ABN 15 000 122 850, AFSL 234708, of 2 Market Street, Sydney, NSW 2000 (Allianz). For general enquiries call AWP Australia Pty Ltd, ABN 52 097 227 177 AFSL 245631 of Level 16, 310 Ann Street Brisbane QLD, 4000 ("**Allianz Global Assistance**"). **Allianz Global Assistance** issues and manages the Group Policy on behalf of Allianz. In this booklet **Allianz Global Assistance** may also be expressed as "**Allianz Global Assistance**", "**we**", "**us**" or "**our**".

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 contained in this booklet. Therefore, please read this booklet 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.

Heritage Bank is not the product issuer (**insurer**) of these covers and neither it nor any of its related corporations guarantee any of the benefits under these covers. These benefits are provided at no

additional cost to the **cardholder** and **Heritage Bank** does not receive any commission or remuneration in relation to these insurances. Neither **Heritage Bank** nor any of its related corporations are Authorised Representatives of **Allianz**, **Allianz Global Assistance**, or any of their respective related companies.

Terms and conditions applying to all insurances

You need to comply with **your** obligations under the terms and conditions set out in this booklet otherwise **we** may refuse to pay **your** claim.

How can this policy be terminated or changed?

The insurance covers described in this booklet may terminate or change at any time. **You** will receive written notice of the change or termination before such change or termination takes effect. The existing insurance will apply to purchases made before the date of the change or termination.

Expenses must be reasonable

In relation to **medical 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**.

For travel, accommodation and meal expenses, the standard must not exceed the average standard of travel, accommodation and meals **you** booked for the rest of **your journey**.

In every other case, **we** will only pay expenses that **we** consider to be **reasonable** in all the circumstances.

Minimising loss

You must take all **reasonable** steps to prevent or minimise loss.

You must take all **reasonable** precautions to safeguard **your** belongings. For example, leaving **your** belongings behind on a plane or a taxi or leaving them **unattended** in a **public place** encourages theft and is not a **reasonable** precaution.

You must take all **reasonable** steps to safeguard **your** own safety and follow the advice and heed the warnings of any government or government agency and any official body and heed warnings broadcast in the mass media.

Other insurances

The insurance cover described in this booklet is provided for **your** benefit under a Group Policy entered into between the **Insurer**, **Allianz Global Assistance** and **Heritage Bank**. **Heritage Bank** is the policy owner. As a Visa Platinum **cardholder**, **you** have the benefit of insurance cover as a third party beneficiary.

If **you** are entitled to receive a benefit or make a claim under another insurance policy ("Other Policy") (for example, a comprehensive travel insurance policy for **your journey**), in respect of the same loss as **your** claim under this Group Policy, then the **Insurer** is not liable to provide indemnity under this Group Policy until the amount of any indemnity under that Other Policy is exhausted. In other words, any insurance cover under this Group Policy in respect of the same loss shall only be **excess** insurance cover over and above the applicable Other Policy.

Limitation of cover

Notwithstanding anything contained in the Group Policy, **we** will not be deemed to provide cover nor will **we** make any payment or provide any service or benefit to any person or other party where providing such cover, payment, service or benefit would contravene or violate any applicable trade or economic sanction or any law or regulation.

Travelling overseas

Telling us about your travel arrangements

You do not have to tell **us** or **Heritage Bank** that **you** will be travelling. So long as **you** comply with the terms and conditions of this insurance, **you** are automatically covered.

Overseas emergency

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

Take this booklet with you

We recommend **you** take this booklet with **you** when travelling **overseas** as it contains important phone numbers and details of the covers provided.

Take evidence of your eligibility for the insurance with you

You should also take copies of **your overseas** travel and flight itinerary, **your card** statement and evidence of how **you** became eligible for the International Travel Insurance to help with proof of **your** eligibility for the insurance.

If **you** want to make a claim whilst **overseas**, **you** will need to confirm to **us** or **our** agents that **your return overseas travel tickets** were obtained in accordance with the requirements set out in this booklet. Without this information, a claim may be delayed and it may not be possible for **us** or **our** agents to give approval for **overseas** medical attention.

Definitions and interpretation

The words below and/or their plurals, when highlighted in bold, have the following specific meanings in this booklet. Headings, where appearing, are for reference only and do not affect interpretation.

'\$' means Australian dollar.

'accident/accidental'

means any sudden and unexpected physical event.

'Allianz Global Assistance'

means AWP Australia Pty Ltd, ABN 52 097 227 177, AFS License No. 245631.

'Australia'

means the area enclosed by the territorial waters of the Commonwealth of **Australia** where Medicare benefits are payable. For the avoidance of doubt, **Australia** does not include external territories such as Norfolk Island, Christmas Island and Cocos (Keeling) Island.

'bed care patient'

is when **you** are confined to an **overseas** hospital bed for at least 24 continuous hours as a result of an **injury** or **sickness** occurring during the **journey**. **Your** confinement must be certified as necessary by a qualified and registered medical practitioner. The confinement does not include time **you** spend 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.

'card'

means a current and valid Visa Platinum Credit **Card** issued by **Heritage Bank**.

'cardholder'

means a person who:

- permanently resides in **Australia** and holds (or is eligible for) an Australian Medicare card; or
- a person who holds a subclass 457 Visa and resides in **Australia**, to whom **Heritage Bank** has issued a **card**. This includes additional **cardholders**.

'concealed storage compartment'

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

'conveyance'

means an aircraft, train, bus, ferry, cruise ship or other public transportation that is licensed or authorised to carry fare-paying passengers.

'covered breakdown'

means the failure of a **covered product** to operate for the purpose for which it was designed, as a direct result of a breakdown or defect. This does not include where the breakdown or defect is covered by the terms of the **registered warranty**.

'covered product'

means a new item purchased for personal, domestic or household use but excludes:

- items acquired for the purpose of sale or trade;
 - animals or plant life;
 - computer software or non-tangible items;
 - cash, bullion, negotiable instruments, vouchers, gift cards, trading cards, tickets of any description, travellers cheques or collections such as stamps, coins and cards;
 - consumable or perishable items (including but not limited to food, drink, drugs, cosmetics, fuel or oil);
 - boats, automobiles, motorboats, motorcycles, airplanes or any other motorised vehicles and their integral parts and installed accessories;
 - second-hand items including antiques;
 - items being purchased by instalment payments (such as mobile phones contracts), until **you** have paid the final instalment;
 - items of contraband;
 - real estate and movable fixtures or fittings (including but not limited to dish washers, stoves, ovens and fixed air conditioners) which are or are intended to form part of any home or real estate;
- or

- items purchased for a price of more than \$10,000 per item for Guaranteed Pricing Scheme and Purchase Cover Insurance and \$20,000 per item for Extended Warranty Insurance.

‘dangerous activities’

means **your** conscious exposure to exceptional danger, unless in an attempt to preserve **your** life or the life of another person, during the **journey** and includes but is not limited to activities such as:

- scuba diving, unless **you** hold an open water diving certificate or are diving with a qualified and registered diving instructor; or
- mountaineering (involving the use of climbing equipment, ropes or guides), rock climbing (involving the use of climbing equipment, ropes or guides), racing (other than on foot), white water rafting, white water boating, abseiling, parasailing, skydiving, hang-gliding, base jumping, bungee jumping, pot holing, canyoning, caving, fire walking, running with the bulls, rodeo riding, polo playing, hunting, shooting, archery, tobogganing, water skiing, jet skiing, off-piste snow skiing, off-piste snowboarding, snow mobiling or any other similar activity; or
- participation in any kind of professional sport for which **you** obtain or are attempting to obtain financial gain, sponsorship or benefit from participating in or training for that sport.

‘dependent child/children’

means:

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

however, **dependent child/children** never means an infant born on the **journey**.

‘epidemic/pandemic’

means anything defined by the World Health Organisation to be an epidemic/ pandemic or to have reached epidemic and/or pandemic status (as stated on either www.who.int or www.smarttraveller.gov.au).

‘excess’

means the amount **you** must first contribute towards any claim as specified in the “**Excesses**” section of this booklet.

‘funeral expenses’

means the costs of:

- returning **your** remains or ashes to **your** home town/city in **Australia**; and/or
- the costs of **your** funeral or cremation (including **overseas** funeral or cremation if **you** died **overseas**).

‘injury/injured/injuries’

means loss of life or bodily hurt caused by an **accident** during the **journey** where that **accident** is caused by violent, external and visible means, and results independently of any other cause. **Injury** does not include **sickness** or disease.

‘interstate flight’

means travel on a registered and scheduled commercial passenger airline from any **Australian** state or territory to another **Australian** state or territory.

'journey'

means travel as outlined under the 'When does cover apply?' headings in the International Travel Insurance and **Interstate flight** Inconvenience Insurance sections.

'legal liability'

means **your** responsibility to pay compensation or damages for negligently causing, during the **journey** and whilst **you** were **overseas**:

- **injury** to someone other than **you, your spouse, your dependent children, your travel companion or your employee**; or
- loss of or damage to property owned by or in the control of someone other than **you, your spouse, your dependent children or your travel companion**.

'medical expenses'

means necessary and **reasonable** expenses incurred **overseas** for:

- medical, paramedical, surgical and other treatment given or prescribed by a qualified and registered medical practitioner;
- ambulance and hospital charges;
- emergency transportation to the nearest suitable hospital;
- emergency evacuation following approval by **Allianz Global Assistance**; and
- emergency dental charges up to a limit of **\$1,250** for the relief of unexpected, sudden and severe pain certified by a treating dentist. This does not include dental treatment arising from deterioration, decay or normal wear and tear of teeth.

'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.

'overseas'

means outside of **Australia**.

'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 **your** lungs or
 - b. chronic airways disease; or
 - c. cancer; or
 - d. back pain requiring prescribed pain relief; or 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 a 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.

'public place'

includes but is not limited to shops, buses, planes, trains, taxis, ships, airports, bus depots, railway stations, streets, hotel and conference centre foyers (and hallways, common areas, grounds and unlocked rooms), restaurants, beaches, around swimming pools, toilets, car parks, office areas, behind counters, housing and hostel common areas, unlocked hostel rooms and any place that is accessible to or by the public.

'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 additional travel and accommodation, the standard must not exceed the average standard of travel and accommodation **you** booked for the rest of **your journey**; or
- as determined by the courts of Queensland.

'registered warranty'

means the manufacturer's written warranty, properly registered with the manufacturer that is applicable and able to be fulfilled within **Australia**.

'relative'

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

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

'rental vehicle'

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

'return overseas travel ticket'

means a return ticket to an **overseas** destination and returning to **Australia**.

'sick or sickness'

means a medical condition, not being an **injury**, the symptoms of which first occur or manifest during **your** period of cover.

'special event'

means an **overseas** wedding, funeral, pre-paid conference, pre-paid sporting event, pre-paid concert, pre-paid cruise or pre-paid tour which before **you** left **Australia** **you** had booked to attend.

'spouse'

means a partner of the **cardholder** who is permanently living with the **cardholder** at the time the **journey** starts (or the **trip** starts in respect of the "Transit **Accident** Insurance") and who travels with the **cardholder** for the entire **journey** or **trip**.

'travel companion'

means a person who, before the **journey** began, arranged to accompany **you** and then was on **your journey** for at least 50% of the time of **your journey**.

'travel services provider'

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

'trip'

means an **overseas** passage by the **cardholder** as a paying passenger on a short-haul ferry (but not a cruise ship), plane, bus or train.

'unattended'

means when **your** belongings are not in the direct control of either **you** or **your travel companion** or are in a position where they can be taken without **you** or **your travel companion** knowing or being able to prevent them being taken. This includes when **you** or **your travel companion** are asleep and **your** belongings are taken without any of **you** knowing.

'we', 'our' and 'us'

means Allianz Australia Insurance Limited, ABN 52 000 122 850, AFSL 234708.

'you', 'your', 'yourself'

means the **cardholder** of a Visa Platinum Credit Card, and **your spouse** and/or **dependent children** who are travelling with **you**.

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 who may give cause for **you** to claim. **You** cannot apply to cover the **pre-existing medical condition(s)** of **yours**, any **relatives**, 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 condition 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 under investigation to define a diagnosis; or
 - **you** were awaiting specialist opinion.
 - **your pre-existing medical condition(s)** unless **you** were going **overseas** and **you** have a **pre-existing medical condition(s)** which satisfies the conditions as set out under the heading '**Pre-existing medical conditions** which **we** may cover' under the "International Travel Insurance"

The remainder of this section only applies to the "International Travel Insurance" cover.

Pre-existing medical conditions which we may cover

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 below, provided that **you** have not been hospitalised (including day surgery or emergency department attendance) for that condition in the twenty four (24) months prior to the time **you** became eligible for cover under this "International Travel Insurance".

However, if **you** have been hospitalised (including day surgery or emergency department attendance) for that condition in the twenty four (24) months prior to the time **you** became eligible for cover under this "International Travel Insurance", or **your pre-existing medical condition** does not meet the description in the list below, then **we** will not pay any claims arising from, related to or associated with **your 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 years ago; and
 - **you** had no complications in the last twelve months; and
 - **you** had no kidney, eye, 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 (high blood pressure), 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).

Excesses

You must pay the following **excess** amounts for each claim made under the following insurance sections even if a number of claims are submitted on the one claim form. However, if **you** make more than one claim as the result of a single event, the highest **excess** will apply but will only apply once.

| SECTION | COVER TYPE | Excess AMOUNT |
|--|---|---------------|
| International Travel Insurance | | |
| | Medical expenses | \$250 |
| | Personal belongings and business items (except for claims for the cost of replacing your travel documents, travellers cheques and transaction cards or the emergency replacement of your clothes and toiletries; in which case no excess applies) | \$250 |
| | Unexpected cancellation and expenses | \$250 |
| | Resumption of journey | \$250 |
| | Special event | \$250 |
| Interstate flight Inconvenience Insurance | | |
| | Personal belongings | \$250 |
| | Unexpected cancellation | \$250 |
| Purchase Cover Insurance | | \$250 |
| Extended Warranty Insurance | | \$250 |

Repairing or replacing belongings

In the event that 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 to a maximum amount of 80%.
- 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 to a maximum amount of 80%.
- 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 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 \$1,000, **your** claim would be for A\$760, as **we** will deduct \$240 ($\$1,000 \times 24\%$ {i.e. 96 months x 0.25%/month}) from **our** replacement cost. This assumes that the stolen bracelet originally cost **you** at least \$760. **We** would then deduct **your excess** from this amount.

Where **we** choose, **we** may require proof of ownership/purchase from **you**. In instances where **you** are not able to supply proof of ownership/purchase or other evidence which **we** deem satisfactory for the purpose of proving ownership/ purchase, **we** may be unable to properly assess or approve **your** claim.

Exclusions

With any insurance not all events that can occur are covered. In addition certain events are excluded from cover. Exclusions applying to the insurances are listed below and should be read together with each section as each section may contain specific exclusions that also apply.

We exclude from cover any claims for, caused by or arising from (whether directly or indirectly):

1. any **pre-existing medical condition** of a **relative, travel companion** or any other person that may give cause for **you** to claim;
2. any **pre-existing medical condition** of the **cardholder, spouse or dependent child**, unless it is specifically covered under the International Travel Insurance;

3. any travel **you** book or take against medical advice, take for the purpose of getting medical treatment or advice, or take after a qualified and registered medical practitioner informs **you** that **you** are terminally ill;
4. **medical expenses you** incur for treatment in **Australia**;
5. **medical expenses** which can otherwise be claimed under Medicare and/or any private medical fund or government scheme;
6. **medical expenses** in **Australia** that **we** are prohibited from providing by law;
7. death, illness, **injury, sickness** or disease of or relating to persons living outside **Australia**;
8. **your** suicide, attempted suicide, self-inflicted **injury** or illness or condition or harm;
9.
 - a. the effect of or chronic use of alcohol or drugs; or
 - b. any transmissible disease as a result of giving or taking a drug, unless the use of the drug is supervised by a qualified and registered medical practitioner and the disease is otherwise not excluded in Exclusion 10 below;
10. sexually transmissible diseases, infection or virus of any sort, regardless of how **you** came to be infected, Acquired Immune Deficiency Syndrome (AIDS) or AIDS Related Complex (ARC) or Human Immunodeficiency Virus (HIV);
11. 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. In any event **we** will not pay **medical expenses** for:
 - a. regular antenatal care;
 - b. childbirth at any gestation; or care of the newborn child.
12. **you** leaving **your** personal belongings:
 - a. **unattended** in a **public place**, regardless of whether they are left behind, forgotten or misplaced;
 - b. **unattended** in a motor vehicle unless stored in a **concealed storage compartment** and there is evidence of forced entry;
 - c. **unattended** in a motor vehicle overnight (even if in a **concealed storage compartment**); or
 - d. with a person who steals or deliberately damages them;
 - e. left behind forgotten or misplaced in a hotel/motel/hostel room or safe unless there is evidence of the forced entry to the said hotel/motel/hostel room or safe;
13. jewellery, watches, cameras, mobile phones, portable electrical items, laptop computers or cash or equivalent **unattended** at any time unless they are in a hotel/motel/hostel safe and there is evidence of forced entry;
14. securities, stamps, manuscripts, books of account, works of art and antiques;
15. sporting equipment whilst in use;
16. any items intended for resale;
17. items that are brittle or fragile unless the loss or damage is caused by thieves or fire or an **accident** involving the **conveyance** in which **you** are travelling (however, photographic or video equipment, spectacles, contact lenses, binoculars and laptop computers are not considered brittle or fragile items);
18. **your** failure to comply with the recommended security guidelines for the use of cheques, travellers cheques, Credit **Cards** or postal or money orders;
19. items **you** post or otherwise pay to be transported and which are not part of **your** accompanying baggage;
20. electrical or mechanical fault or breakdown unless covered under Extended Warranty Insurance;
21. confiscation or destruction by customs or any other authorities or officials;

22. disappearance of any items in circumstances that cannot be explained to **our reasonable** satisfaction;
23. any **dangerous activities**;
24. participation in any activities involving a motorcycle or quad-bike during the **journey** unless it involves **you** driving a hired motorcycle with an engine capacity of 200cc or less and **you** hold a current motorcycle licence;
25. deliberate acts or illegal or criminal acts by **you, your spouse, your dependent children** or any other person acting with **your** consent or under **your** direction;
26. **your** participation as a crew member or pilot of any **conveyance**;
27. **you** or **your travel companion** not wanting to continue **your journey** or cancelling or cutting it short (unless **your** claim is within the "Unexpected Cancellation of Travel Arrangements and Other Unexpected Expenses" cover);
28. **you** or **your travel companion's** financial, business or contractual situation, commitments or obligations;
29. **your** or **your travel companion's** employment or work (whether paid or unpaid or voluntary) either in **Australia** or **overseas** including not being able to take leave or cancellation by **your** or **your travel companion's** employer of authorised prearranged leave except if the person whose leave has been cancelled is a full time employee of the **Australian** Defence Force or federal, state or territory emergency services;
30. **you** or **your travel companion's** failure to obtain a visa, a passport or a passport with a required minimum remaining validity;
31. any interference with **your** travel plans by any government, government regulation or prohibition or intervention or official authority;
32. the inability, failure or refusal of any travel services provider to provide services, facilities or accommodation, or to commence or complete any or any part of a tour, travel, itinerary, accommodation or conference for the following reasons:
 - a. lack of numbers required to commence or complete any or any part of a tour, travel, itinerary, accommodation or conference; or
 - b. negligence of the travel services provider;
33. changes in currency rates;
34. **your** failure to take **reasonable** care;
35. any **epidemic/pandemic**;
36. any act of terrorism;
37. war, invasion, act of foreign enemy, hostilities (whether war is declared or not), civil war, riot, rebellion, revolution, insurrection, military coup or overthrow/attempted overthrow of a government/military power;
38. damage or loss arising from wear and tear, deterioration, atmospheric or climatic condition, flood, mould, fungus, mildew, animals (including but not limited to insects, rodents and vermin), inherent defect in any item, or any process of servicing, repairing, restoring, altering or cleaning (including but not limited to washing, ironing and dry cleaning);
39. consequential loss or damage, punitive, exemplary or aggravated damages or any fine or penalty;
40. radioactivity or the use, existence or escape of any nuclear fuel, nuclear material or nuclear waste; or
41. the dispersal, application or release of pathogenic or poisonous biological or chemical materials.

How to make a claim

1. Contacting us/lodging your claim

Please do not contact **Heritage Bank** in the event of a claim as they are not involved in processing insurance claims.

While **overseas**: If **you** want to make a claim whilst **overseas** you can call **Allianz Global Assistance in Australia** at any time on +61 7 3305 7499. (Reverse charge). When **you** return to **Australia**, if **you** have not already completed a claim form, **you** must complete one and send it to **us** within 30 days of or as soon as possible after returning to **Australia**.

While in **Australia**: If **you** want to make a claim whilst in **Australia**, **you** can contact **us** to obtain a claim form on 1800 785 074. If **you** fail to contact **us** or lodge a claim within the specified times and **we** are prejudiced by **your** delay, **we** may refuse to pay **your** claim.

Please also note that in order to confirm **your** eligibility for International Travel Insurance, **you** will need to have copies of the documents listed under, 'Travelling **overseas**' in the section 'IMPORTANT INFORMATION RELATING TO ALL THE INSURANCES' appearing earlier in this booklet.

2. Reporting stolen, lost or wilfully damaged items

If **your** belongings are stolen, lost or wilfully damaged, **you** must make a report to the police or to the nearest government agency or authority within 24 hours of learning of the theft, loss or damage. The report must list and describe the missing or damaged items and **you** must obtain a copy of that report.

3. Documentation

Where necessary, **we** may require **you** to complete a written loss report which **you** must return to **us** within 30 days after **you** receive it.

Depending on the cover **you** are claiming under, **we** may also require further documentation or material in support of **your** claim. This may include (but is not limited to):

- medical reports;
- doctors' certificates;
- Credit **Card** statements,
- letters from carriers about delay or damage to **your** belongings;
- itineraries;
- information about cancelled travel arrangements and accommodation;
- proof of **special events**;
- police reports;
- report from appropriate authority verifying forced entry to a motor vehicle or hotel/motel/hostel room or safe;
- damaged items;
- receipts;
- proofs of ownership;
- valuations;
- quotations;
- store catalogue advertisement;
- **registered warranties**; and
- certified translations.

If **you** fail to complete the loss report or provide **us** with the documentation **we** require, **we** may refuse to pay **your** claim.

4. Family claims

If a family is travelling together, only one person can claim the benefits payable to the **cardholder**. The other members may claim as a **spouse** and/or **dependent children**.

5. Assisting us with claims

In certain circumstances, **we** may have the right to sue others in **your** name to recover money payable under this policy. 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** also 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. Also, **we** will inform **Heritage Bank** of the situation and **you** may no longer be eligible for any of the covers in this booklet.

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** using the contact details on the back cover of this Booklet, 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**.

Our external dispute resolution scheme is the Australian Financial Complaints Authority (AFCA). You can contact AFCA at:

Email: info@afca.org.au

Mail: Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001

Telephone: 1800 931 678

Online: www.afca.org.au

Please note, AFCA may firstly refer you back to our Dispute Resolution Department if they believe Allianz has not yet had an opportunity to resolve the issue.

Privacy and General Insurance Code of Practice

Privacy

To offer or provide **you** with **our** products and services (or those **we** may offer or provide to **you** on behalf of **our** business partners) **we**, namely AWP Australia Pty Ltd ABN 52 097 227 177 trading as '**Allianz Global Assistance**', and **our** agents and representatives, collect, store, use, and disclose **your** personal information including sensitive information.

We usually collect it directly from **you** but sometimes from others depending upon the circumstances and the product involved. For instance, **we** may collect **your** personal information from **our** business partners who may have provided **you** with a product or service including but not limited to travel insurance, roadside assistance with a vehicle purchase, Overseas Student or Visitor Health Cover, or other assistance services **we** arrange or provide.

For example, **your** personal information may be collected from **your** family members and travel companions, doctors, and hospitals if **you** purchase **our** travel insurance and require medical assistance. Likewise, **we** collect personal information from universities and **your** agents if **you** inquire about or apply for **our** Overseas Student or Visitor Health Cover. **We** are the 'data controller' and responsible for ensuring **your** personal information is used and protected in accordance with applicable laws including the Privacy Act 1988 and sometimes European Law (the GDPR) where **our** activities are within its scope. Personal information **we** collect includes, for example, **your** name, address, date of birth, email address, and sometimes **your** medical information, passport details, bank account details, as well as other information **we** collect through devices like 'cookies' when **you** visit **our** website such as **your** IP address and online preferences.

We use **your** personal information to offer and provide **our** products and services and to manage **your** and **our** rights and obligations in connection with any products and services **you** have acquired. For instance, **we** use it to assess, process, and investigate any travel or health insurance claims, and to liaise with Government Departments when necessary.

We may also use it for product development, marketing (where permitted by law or with **your** consent but not in connection with some products or services such as credit card insurances), customer data analytics, research, IT systems maintenance and development, recovery against third parties, fraud investigations, and for other purposes with **your** consent or where permitted by law. **We** do not use sensitive information for marketing purposes or provide that information to any third parties for marketing.

Your personal information may be disclosed to third parties (some of whom are data processors) who assist **us** to carry out the above activities both inside and outside of Australia, such as claims management providers, travel agents and intermediaries, insurers, investigators, cost containment providers, medical and health service providers, universities and other education institutions, roadside assistance and towing providers, vehicle manufacturers, **overseas** data storage (including 'cloud' storage) and data handling providers, legal and other professional advisers, **your** agents and broker, **your** travel group leader if **you** travel in a group, **your** employer if **you** have a corporate travel policy, **your** bank if **you** are the beneficiary of the bank's credit card insurances, insurance reference bureaux, and **our** related and group companies including **Allianz**. Some of these third parties may be located in other countries including in Europe, Asia, Canada, or the USA. **We** also, where necessary, disclose **your** personal information to Government Departments including for immigration and private health insurance purposes as well as to regulatory bodies.

With the exception of credit card insurances and some other products and services that **we** offer or provide on behalf of certain clients, **we** may, where permitted by law or with **your** consent, contact **you** by telephone, normal mail, email, electronic messages such as SMS, and via other means with promotional material and offers of products or services from **us**, **our** related companies, as well as offers from **our** business partners that **we** consider may be relevant and of interest to **you**. Where **we** contact **you** as a result of obtaining **your** consent, **you** can withdraw **your** consent at any time by calling **us** on 1800 023 767 or by contacting **us** – see below.

When **you** provide personal information to **us** about other individuals, **we** rely on **you** to have first obtained the individual's consent, and have made them aware of the matters set out in this Privacy Notice. **You** may also (1) seek access to **your** personal data and ask about its origin, the purposes of the processing, and details of the data controller or data processor, and the parties to whom it may be disclosed; (2) ask **us** to correct and update **your** personal information, (3) ask for a copy of **your** personal data in an electronic format for **yourself** or for someone **you** nominate. **You** may in some circumstances restrict the processing of **your** personal data, and request that it be deleted. Where **your** personal information is used or processed with **your** specific consent as the sole basis for processing (rather than on a contractual basis or legitimate interest), **you** may withdraw **your** consent at any time. **You** may not access or correct personal information of others unless **you** have been authorised by their express consent, or unless they are **your** dependants under 16 years of age.

If **you** have a request or complaint concerning **your** personal information or about data privacy, please contact: Privacy Officer, Allianz Global Assistance, PO Box 162, Toowong, QLD 4066, or email DataPrivacyAU@allianz-assistance.com.au.

You can also contact the Privacy Commissioner at the Office of The Australian Information Commissioner, GPO Box 218, Sydney, NSW 2601 if **you** have a complaint.

For more information about **our** corporate privacy policy and handling of personal information, including further details about access, correction and complaints, please visit our website at www.allianz-assistance.com.au and click on the Privacy & Security link.

If **you** do not agree with the matters set out in **our** privacy policy or will not provide **us** with the personal information **we** request, **we** may not be able to provide **you** with **our** products or services including the assessment and payment of any claims. In cases where **we** cannot comply with **your** request concerning **your** personal information, **we** will give **you** reasons why.

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 the contact number on the back cover of this Booklet.

Enquiries and important phone numbers

Additional copies of this booklet can be obtained from **Heritage Bank** by phoning 13 14 22 or online at heritage.com.au.

For general enquiries call 1800 785 074, 9am – 5pm (Brisbane time), Monday to Friday. Please make sure **you** have this booklet on hand when **you** phone. However, if **you** require personal advice, please see **your** general insurance adviser.

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

International Travel Insurance

Summary of cover

International Travel Insurance covers **you** for 3 months when travelling **overseas** for:

- **medical expenses** if **you** become **sick** or **injured**;
- access to **Allianz Global Assistance** emergency services;
- loss or theft of personal belongings and business items;
- cancellation of travel arrangements due to unexpected circumstances;
- costs of resuming travel after the unexpected death of a **relative**;
- costs of getting **you** to a **special event** if **your journey** is unexpectedly interrupted;
- reimbursement of a **rental vehicle excess** or deductible;
- reimbursement of **your** additional meal and accommodation expenses due to an unexpected delay of **your conveyance**;
- **your funeral expenses**;
- **your accidental** death;
- **your legal liability**;
- loss of income as a result of **injuries** sustained on a **journey**;
- reimbursement for additional pet boarding fees, if **your** return from **overseas** is delayed;
- compensation if **you** are assaulted and require hospitalisation;
- compensation if **you** are hijacked and held captive; and
- reimbursement of ransom monies if **you** are abducted and held for ransom.

Details of the insurance is set out below. Please also see the cover limits for International Travel Insurance contained within this section of this booklet.

Who is eligible?

Cardholder (including secondary or additional **cardholder**)

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

1. the **cardholder's** travel is for no more than three (3) months; and
2. before leaving **Australia** the **cardholder** has a **return overseas travel ticket**; and
3. before leaving **Australia** \$950 of the **cardholder's** prepaid travel costs (i.e. costs of their **return overseas travel ticket**; and/or airport/departure taxes; and/or their prepaid **overseas accommodation/travel**; and/or other prepaid **overseas** itinerary items) have been charged to the **cardholder's card** account.

Who else is eligible?

Spouse and dependent children

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

1. their travel is for no more than three (3) months; and
2. before leaving **Australia** they each have a **return overseas travel ticket**; and
3. before leaving **Australia** \$950 of each of their prepaid travel costs (i.e. costs of their **return overseas travel ticket**; and/or airport/departure taxes; and/or their prepaid **overseas accommodation/travel**; and/or other prepaid **overseas** itinerary items) have been charged to the **cardholder's card** account; and
4. they are each travelling with the **cardholder** for the entire **journey**.

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**.

When does cover apply?

Cover applies from when **you** start **your journey**, which is the departure date from **Australia** shown on **your return overseas travel ticket** and includes travel directly from **your home** to the **Australian** air or sea terminal that is the departure point shown on **your return overseas travel ticket**.

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

1. when **you** return to **Australia**, including travel directly from the air or sea terminal where **you** landed in **Australia** to **your home** or a hospital or nursing home if **you** are evacuated or repatriated;
2. at midnight on the date when **you** are due to return to **your home** in **Australia** as shown on **your return overseas travel ticket**;
3. three (3) consecutive months after the date of departure shown on **your return overseas travel tickets**; or
4. when **you** cancel **your return overseas travel ticket**.

If **your** return to **Australia** is delayed because of an event covered by this insurance, or because **your** scheduled **conveyance** is delayed for reasons beyond **your** control, **your journey** will automatically be extended for up to four weeks or until **you** return to **Australia**, whichever happens first.

What is covered?

Subject to the maximum limits of what **we** will pay under the “What are the cover limits?” in this International Travel Insurance section and the terms and conditions set out in this booklet, **we** provide the following cover.

1. Medical expenses

We cover **you** for **your medical expenses** if:

- a. **you** become ill and/or are **injured** during the **journey**; and
- b. a qualified and registered medical practitioner certifies that **you** have suffered illness or **injury** and require treatment for that illness or **injury**; and
- c. **you** incur the **medical expenses** to treat that illness and/or **injury** during **your journey**.

If **you** are prevented from returning to **Australia** as a result of the illness and/or **injury**, **we** will pay **your medical expenses** that **you** have incurred **overseas** after **your journey** ends for a period of up to 12 months after **your injury** first happened or **your** illness was first diagnosed.

However in certain circumstances, **we** can decide to return **you** to **Australia** for ongoing medical attention. If **you** choose not to return to **Australia**, **we** will not pay for any **medical expenses** **you** incur **overseas** after the date of **our** decision. Further, **we** will reimburse **your** incidental expenses (such as a rental TV, newspapers or hospital phone calls) up to \$110 per day for each continuous 24-hour period **you** are a **bed care patient**.

Emergency Assistance

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

Allianz Global Assistance has access to a worldwide team of skilled doctors and medical professionals available 24 hours a day, 7 days a week. If necessary, it can also make the following services available:

- access to registered medical practitioners for emergency assistance and advice;
- emergency transportation to the nearest suitable hospital;
- emergency evacuation;
- if **you** request, **your** family in **Australia** will be advised of **your** medical condition and be kept informed of the situation;
- payment guarantees to hospitals and insurance verification; and
- urgent message service and emergency travel planning.

2. Personal belongings and business items

We cover **you** for the theft, damage and loss of the following personal belongings and business items whilst on **your journey**, however **you** must take steps to prevent any loss or damage (e.g. there is no cover for possessions **unattended**, left behind, forgotten or misplaced in a **public place**):

- a. baggage, clothing and personal valuables;
- b. portable electrical equipment, laptop computers and associated equipment/accessories, binoculars, cameras and associated equipment/accessories but **we** will not pay for scratched lenses or screens;
- c. travel documents, travellers cheques, banknotes, currency notes, postal orders, money orders, cash or transaction **cards**;
- d. emergency replacement of **your** clothes and toiletries if whilst **overseas** all **your** luggage (except carry-on luggage) is delayed, misdirected or temporarily misplaced by any carrier for more than 12 hours and **you** obtain written confirmation from the carrier as to the delay, misdirection or temporary misplacement.

If **your** travel documents, transaction **cards** or travellers cheques are stolen or lost, **we** will cover **you** for any **legal liability** for payment caused by or arising from their unauthorised use if **you** have:

- a. complied with all the conditions **you** agreed to when **your** travel documents, transaction **cards** or travellers cheques were issued; and
- b. reported the loss to the appropriate authorities (e.g. consulate, bank or police) as soon as possible after the discovery of the loss and have taken the appropriate cancellation measures.

If **you** make a claim, **you** must prove **your** ownership and the value of **your** belongings (e.g. tax invoice, receipt or valuation).

If **you** cannot prove the value of **your** belongings, the most **we** will pay for each individual item is 10% of the limit shown for that type of item in the Table under the "What are the cover limits?" in this International Travel Insurance section.

3. Unexpected cancellation and expenses

We cover **you** for cancellation of travel arrangements and other expenses incurred after **you** have become eligible for the International Travel Insurance in accordance with the eligibility criteria specified under the "Who is eligible" section of the International Travel Insurance, up until the end of the **journey**, where the claim is not covered elsewhere in this policy and is for any of the following unexpected events:

- a. **you**, **your travel companion** or a **relative** living in **Australia** dies, is seriously **injured** or becomes seriously ill (subject to verification by written medical advice obtained by **you** from a qualified and registered medical practitioner);
- b. if, before **your** departure from **Australia**, **you** become aware of a medical condition **you** have, for which **we** do not provide **pre-existing medical condition** cover;

- c. if **you** are pregnant and before **your** departure from **Australia**, an unexpected and unforeseen medical complication occurs (which is confirmed in writing by a qualified and registered medical practitioner) that prevents **you** from travelling because such travel would be unsafe for **your** health or the health of **your** unborn child;
- d. **your** arranged travel is cancelled or delayed by the carrier because of mechanical breakdown of **your conveyance**, riots, strikes, civil commotion (but not an act of terrorism), weather conditions or **natural disasters**;
- e. a **natural disaster** either at **your** destination or at **your** or **your travel companion's** residence in **Australia**;
- f. a **special event** has been cancelled or postponed for reasons beyond **your** control;
- g. whilst **you** are **overseas** **your** or **your travel companion's** travel documents are stolen or lost;
- h. **you** or **your travel companion** are quarantined;
- i. **your** or **your travel companion's** residence in **Australia** is totally destroyed;
- j. **you** or **your travel companion** are subpoenaed to attend court in **Australia** (after having purchased **your return overseas travel ticket**) on a date falling during **your journey**;
- k. **you** or **your travel companion** are retrenched or made redundant (not including voluntary retrenchment or voluntary redundancy);
- l. financial insolvency or financial collapse of a travel services provider;
- m. **you** or **your travel companion** having to sit exams for studies either of **you** are undertaking, provided that **you** or **your travel companion** had no prior knowledge of the date of the exam before **you** obtained **your return overseas travel ticket**;
- n. **your** employer cancelling **your** prearranged leave provided **you** are a full time employee of the **Australian Defence Force** or federal, state or territory emergency services; or
- o. **you** miss **your** arranged travel because **your** preceding flight was delayed or cancelled.

If **you** reschedule **your** travel arrangements at the earliest possible opportunity after the unexpected event, **we** will pay for either (at **our** option):

- a. any part of **your** rescheduled travel and accommodation arrangements for which **you** have paid but are unable to use and are non-refundable; or
- b. the cost of a higher class of travel on the same type of **conveyance** 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** rescheduled travel arrangements.

If **you** do not reschedule **your** travel arrangements, **we** will pay for any part of **your** cancelled travel and accommodation arrangements for which **you** have paid but will not use and are non-refundable.

If **you** want to claim under this cover, **you** must take the following steps as soon as possible after the unexpected event to:

- a. recover any refund to which **you** are entitled; and
- b. cancel any other travel or accommodation arrangements that flow on from **your** original travel arrangements and that **you** are now unable to use.

4. Resumption of journey

If **your relative** living in **Australia** dies whilst **you** are on an **overseas journey** and **you** have to interrupt **your journey** to return to **Australia**, **we** will cover **you** for the cost of an economy air ticket to **Australia** and return to the **overseas** location where **you** were scheduled to be at the time when **you** return **overseas** (as stated in **your** original itinerary) provided:

- a. **you** resume **your journey** within 30 days of returning to **Australia**;
- b. there is at least 14 days or 25%, whichever is the greater, of the time of **your journey** remaining at the time **you** resume **your journey**; and
- c. **your** claim is not excluded elsewhere in this policy.

However, if the death is due to **your relative's pre-existing medical condition**, **we** will only pay benefits provided that before **you** commenced **your journey** a qualified and registered medical practitioner had not declared **your relative** as being terminally ill.

5. Special event

Where **your journey** is for the purpose of attending a **special event** and:

- a. **your journey** is interrupted or delayed by any unexpected cause outside **your** control; and
- b. the **special event** cannot be delayed, **we** will pay **your** additional costs of using alternative public transport to arrive at **your** destination on time for the purpose of attending the **special event**.

6. Rental vehicle insurance excess

We cover **you** for reimbursement of any **excess** or deductible **you** become legally liable to pay whilst on **your journey** in respect of a claim made under the **rental vehicle** insurance during the period of the rental, if **you** have:

- a. **rental vehicle** insurance as part of the rental agreement; and
- b. complied with all the terms and requirements of the rental agency under the rental agreement and of the **rental vehicle** insurance.

7. Travel delay

If departure of **your** scheduled **conveyance** is delayed for six or more hours, **we** will reimburse **your** additional meal and accommodation expenses if **you** supply receipts for the expenses incurred and written confirmation from the carrier confirming the length of delay.

8. Funeral expenses

We cover **your funeral expenses** if **you** die as a result of **sickness** or **injury** whilst on **your journey** and a death certificate given by a qualified and registered medical practitioner is provided to **us** as proof of the cause of death.

9. Accidental death

We cover **you** if **you** die:

- a. within 12 months of **injuries** sustained in an **accident** happening during **your journey**; and
- b. **your** death certificate, provided by a qualified and registered medical practitioner, confirms the cause of **your** death; and
- c. **you** are not covered under the Transit **Accident** Insurance cover section.

If **your** body cannot be found after 12 months of the **accident**, **we** will treat **you** as having died from that **accident**.

10. Personal legal liability

We cover **you** for **your legal liability** and all related legal fees and expenses if **we** incur them on **your** behalf or **you** incur them after **we** agree in writing.

Only **we** can (and **you** must not) settle or defend any claim, make or accept an offer of payment or in any way admit **you** are liable.

We do not cover you for your legal liability caused by or arising from:

- a. ownership, control or occupation of any land or building by **you, your spouse, your dependent children** and/or **your travel companion** (unless the building is a residence and **you, your spouse, your dependent children** and/or **your travel companion** occupy it during **your journey** as a tenant or lessee, or in some other temporary way);
- b. **your** ownership, control or use of a firearm, motorised vehicle, an aircraft or a watercraft (except for non-motorised watercraft used on inland waterways). If **you** do not own or control the transport and are using it only as a passenger, this exclusion does not apply;
- c. **your** business, profession, trade or occupation including any professional advice given by **you**;
- d. anything that would be covered under workers' compensation legislation, any industrial award or agreement, or **accident** compensation legislation or such similar legislation in any country; or
- e. any contract, unless that liability would have arisen in the absence of that contract.

11. Loss of income

We cover cardholders and their **spouses** for loss of income and will pay this benefit monthly in arrears if:

- a. 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 on a **journey**; and
- b. the claim is supported by a medical certificate given by an **Australian** qualified and registered medical practitioner; and
- c. the **cardholder** or **spouse** had work to return to in **Australia** (supported by written evidence).

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

12. Domestic Pets Boarding

If **your** return to **Australia** is delayed because of events covered under this policy, or **your** scheduled transport back to **Australia** is delayed for reasons beyond **your** control **we** will pay any additional boarding fees **you** incur, during the period of **your** delay, for **your** domestic cats and dogs, provided **you** provide evidence of the additional fees **you** incurred.

13. Assault requiring hospitalisation

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

14. Hijack and detention

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

15. Kidnap and ransom

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

What are the cover limits?

The table below sets out the maximum limits of what **we** will pay under each section.

| COVER | WHAT AMOUNT WE WILL PAY |
|--|--|
| Medical expenses | Unlimited except for reimbursement of incidental expenses for bed care patients which is limited to the cost of the expense up to \$110 per day, with a limit of \$5,000 per person to a maximum of \$7,500 for a cardholder travelling with their spouse and/or dependent children . |
| Personal belongings and business items | <p>The total we will pay in respect of a journey is no more than \$11,000 per person up to \$16,000 for a cardholder travelling with their spouse and/or dependent children subject to the following limits:</p> <ul style="list-style-type: none"> • \$3,000 per item for baggage, clothing, personal valuables, portable electrical equipment and binoculars; • \$3,000 per camera for cameras and associated equipment/accessories; • \$3,000 in total for laptop computers and associated equipment/accessories; • \$500 per person up to \$1,000 for a cardholder travelling with their spouse and/or dependent children for travel documents, travellers cheques, bank notes, currency notes, postal orders, money orders, cash or cards; • \$500 per person up to a maximum of \$1,000 for a cardholder travelling with their spouse and/or dependent children for emergency replacement of clothes and toiletries. <p>However, notwithstanding the preceding limits, business items are only insured for \$3,000 in total and, property left unattended in a motor vehicle is only insured up to a value of \$250 per item to a maximum of \$2,500 in total.</p> |
| Unexpected cancellation and expenses | <p>Unlimited except:</p> <ul style="list-style-type: none"> • for travel agent's cancellation fee which is limited to an amount equal to the lesser of \$500 or 15% of the travel arranged by the agent. • for the financial insolvency or financial collapse of a travel services provider cover is limited to \$5,000 per person up to \$12,000 for a cardholder travelling with their spouse and/or dependent children, provided you have recovered the maximum amount available from any statutory fund, compensation scheme or any other source. |
| Resumption of journey | \$5,000 per person up to a maximum of \$10,000 for a cardholder travelling with their spouse and/or dependent children . |
| Special event | \$2,250 |
| Rental vehicle insurance excess | \$2,250 |
| Travel delay | \$275 per person up to a maximum of \$700 for a cardholder travelling with their spouse and/or dependent children , for meals and accommodation expenses after six hour delay. |
| Funeral expenses | Up to \$15,000 |
| Accidental death | <p>\$25,000 per cardholder \$20,000 per spouse \$5,000 per dependent child</p> |

| COVER | WHAT AMOUNT WE WILL PAY |
|-----------------------------------|--|
| Personal legal liability | \$2,250,000 |
| Loss of income | Up to three continuous months or \$8,000, whichever comes first. Where a cardholder and spouse both claim, up to a maximum of \$750 per person per week. |
| Domestic pets | Up to \$50 per 24 hours that person's return to Australia is delayed. Up to a maximum of \$500. |
| Assault requiring hospitalisation | \$500 compensation |
| Hijack and detention | \$5,000 per 24 hours that person is held by force. |
| Kidnap and ransom | Up to \$100,000 for reimbursement of extortion or ransom moneys paid which results in person's release. |

Interstate flight Inconvenience Insurance

Summary of cover

Interstate flight Inconvenience Insurance covers **you** for up to 14 days when travelling within **Australia** for:

- loss or theft of personal belongings and business items;
- emergency replacement of luggage when a flight is delayed;
- cancellation of travel arrangements due to unexpected circumstances;
- reimbursement of any **rental vehicle excess** or deductible;
- reimbursement of **your** additional meal and refreshment expenses due to flight delay; and
- **your funeral expenses**.

Details of the cover follow. Please also see the cover limits for **Interstate flight** Inconvenience Insurance contained within this section of this booklet.

Who is eligible?

Cardholders are eligible for **Interstate flight** Inconvenience Insurance on **interstate flights**, if:

1. the entire cost of the return **interstate flight** (excluding taxes and airport and travel agent charges) is charged to the **cardholder's card** prior to commencing the **journey**; and
2. the travel is for 14 consecutive days or less.

For the avoidance of doubt, **you** will not be eligible for cover under **Interstate flight** Inconvenience Insurance if **your** travel is greater than 14 consecutive days.

If the **cardholder** is eligible for this insurance, the **cardholder's spouse** and **dependent children** are also eligible for this insurance provided:

1. the entire cost of the return **interstate flight** (excluding taxes and airport and travel agent charges) is charged to the **cardholder's card** prior to commencing the **journey**; and
2. the travel is for 14 consecutive days or less; and
3. they are travelling with the **cardholder** for the entire **journey**.

For the avoidance of doubt, **you** will not be eligible for cover under **Interstate flight** Inconvenience Insurance if **your** travel is greater than 14 consecutive days.

When does cover apply?

Cover applies from when **you** start **your journey**, which is the departure date of **your interstate flight** and includes **your** travel directly from **your** home in **Australia** to the airport shown on **your interstate flight**.

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

1. 14 days after the **journey** starts; or
2. when **you** return to the airport shown on **your interstate flight** and includes **your** travel directly from the airport to **your** home in **Australia**.

For the avoidance of doubt, **you** are only covered if **you** travel directly to **your** home from the airport where **you** landed in **Australia** and will not be covered for any divergence, delay or indirect route **you** elect to take.

What is covered?

1. Personal belongings and business items

We cover **you** for the theft or loss of or damage to the following personal belongings and business items whilst on **your journey**:

- a. baggage, clothing and personal valuables; and
- b. portable electrical equipment, laptop computers and associated equipment/accessories, binoculars, cameras and associated equipment/accessories but **we** will not pay for scratched lenses or screens.

2. Luggage delay

If, after an **interstate flight**, **your** luggage is delayed, misdirected or temporarily misplaced by the airline for more than 12 hours and **you** obtain written confirmation from the airline as to the delay, misdirection or temporary misplacement, **we** will cover **you** for emergency replacement of essential clothing and toiletries charged to the **cardholder's card**.

3. Unexpected cancellation

We cover **you** for cancelled travel arrangements and associated expenses (excluding business related travel) after **you** have obtained **your interstate flight** and up until the end of the **journey**, where the claim is not covered elsewhere in this policy and is for any of the following unexpected events:

- a. **you**, **your travel companion** or a **relative** living in **Australia** dies, is seriously **injured** or becomes seriously ill (subject to verification by written medical advice obtained by **you** from a qualified and registered medical practitioner);
- b. **your** arranged travel is cancelled or delayed by the airline because of mechanical breakdown of **your conveyance**, riots, strikes, civil commotion (but not an act of terrorism), weather conditions or **natural disasters**;
- c. a **natural disaster** either at **your** destination or at **your** or **your travel companion's** residence in **Australia**;
- d. a **special event** has been cancelled or postponed for reasons beyond **your** control;
- e. **you** or **your travel companion** are quarantined;
- f. **your** or **your travel companion's** residence in **Australia** is totally destroyed;
- g. **you** or **your travel companion** are subpoenaed to attend court in **Australia** (after having purchased **your** return **interstate flight** ticket) on a date falling during **your journey**;
- h. **you** or **your travel companion** are retrenched (not including voluntary retrenchment or redundancy); or
- i. **you** or **your travel companion** having to sit exams for studies either is undertaking.

4. Rental vehicle insurance excess

We cover **you** for reimbursement of any **excess** or deductible **you** become legally liable to pay whilst on **your journey** in respect of a claim made under the **rental vehicle** insurance during the period of the rental, if **you** have:

- a. **rental vehicle** insurance as part of the rental agreement;
- b. complied with all the terms and requirements of the rental agency under the rental agreement and the **rental vehicle** insurance.

5. Flight delay

4 hours or more

If departure of **your interstate flight** is delayed for four or more hours and no alternative transport is made available, **we** will cover **your** additional meal and refreshment expenses charged to the **cardholder's card** if **you** obtain written confirmation from the carrier confirming the length of delay.

10 hours or more

If departure of **your interstate flight** is delayed for ten or more hours and no alternative transport is made available, **we** will cover **your** additional meal and refreshment expenses charged to the **cardholder's card** if **you** obtain written confirmation from the carrier confirming the length of delay.

6. Missed Connection

If, due to the late arrival of **your** preceding flight **you** miss **your** connecting flight with no alternative **flight** within the next four hours, **we** will cover **your** additional meal and refreshment expenses charged to the **cardholder's card** if **you** obtain written confirmation from the carrier confirming the length of delay.

7. Funeral expenses

We cover **your funeral expenses** if **you** die as a result of **injuries** occurring whilst on a **journey**.

What are the cover limits?

The table below sets out the maximum limits of what **we** will pay under each section.

| COVER | WHAT AMOUNT WE WILL PAY |
|--|--|
| Personal belongings and business items | \$750 for each item up to \$1,500 |
| Luggage delay | \$150 per person up to \$450 |
| Unexpected cancellation | \$3,000 |
| Rental vehicle insurance excess | \$2,250 |
| Flight delay | <ul style="list-style-type: none">• 4 hours or more: \$80 per person up to \$300• 10 hours or more: an additional \$80 per person up to \$300 |
| Loss of income | Up to three continuous months or \$8,000, whichever comes first. Where a cardholder and spouse both claim, up to a maximum of \$750 per person per week. |

| COVER | WHAT AMOUNT WE WILL PAY |
|-----------------------------------|--|
| Missed connection | 4 hours or more: \$80 per person up to \$300 |
| Assault requiring hospitalisation | \$500 compensation |
| Funeral expenses | \$2,500 per person up to \$7,000 |

Transit Accident Insurance

Summary of cover

Transit **Accident** Insurance covers the **cardholder** for specific **injuries** sustained whilst on a **trip**, which has been paid for on their **card**.

Details of cover follow. Please also see the cover limits for Transit **Accident** Insurance contained within this section of this booklet.

Who is eligible?

Cardholders are eligible for Transit **Accident** Insurance if the entire payment for the **trip** was charged to the **cardholder's card** prior to the commencement of the **trip**.

When does the cover apply?

Transit **Accident** Insurance covers **you** for **injuries**, as outlined in the table below, when sustained as a direct result of an **accident** whilst on a **trip** and occurring within 12 months of the **accident**.

This also includes **accidents**:

1. when boarding or alighting, being when **you** physically get on or off the short-haul ferry (but not a cruise ship), plane, bus or train, whilst on the **trip**; and
2. whilst travelling as a passenger in a taxi, bus or hire vehicle directly to or from any airport, coach depot, railway station or dock immediately before or after the scheduled **trip**.

What is covered?

The following table sets out the amounts **we** will pay under this section.

| COVER | WHAT AMOUNT WE WILL PAY |
|---|-------------------------|
| Loss of life | \$500,000 |
| Loss of both hands or both feet | \$250,000 |
| Loss of one hand and one foot | \$250,000 |
| Loss of the entire sight in both eyes | \$250,000 |
| Loss of sight in one eye and loss of one hand or one foot | \$250,000 |
| Loss of one hand or one foot | \$125,000 |
| Loss of one eye | \$125,000 |

Injury to hands and/or feet referred to above means severance through or above the wrist or ankle joint and, in relation to eye(s), means irrecoverable loss of sight.

If **you** sustain more than one **injury** from the one **accident**, **we** will only pay the Benefit Amount for the greater **injury**.

If **your** body has not been found within one year of the date of **your** disappearance arising out of an **accident** that is covered by this section, **you** will be presumed to have died as a result of **injury** caused by the **accident** at the time of **your** disappearance.

What are the cover limits?

The most **we** will pay under this section in respect of one **accident** (e.g. a tourist bus crash) is \$1,300,000 regardless of the number of persons in the **accident**.

This means that if as a result of one **accident** a number of **cardholders** were **injured**, **we** will pay each on a proportional basis (using the amounts in the table above) up to a total of \$1,300,000. For example, if three **cardholders**, lost their lives in the same bus crash, **we** would pay to each of their legal personal representatives' benefits, calculated as follows:

We take the total aggregate exposure (\$1,300,000) and divide it by the total benefit amount (\$1,500,000) to determine the percentage (86.666%) to proportionally reduce the benefit for each **cardholder**.

In this case, the total benefits would work out to be \$433,333 for each **cardholder**.

Purchase Cover Insurance

Summary of cover

Purchase Cover Insurance provides cover against theft, loss or damage to **covered products** that have been purchased on **your card**.

Details of the cover follow. Please also see the cover limits for Purchase Cover Insurance contained within this section of this booklet.

Who is eligible?

Cardholders are eligible for Purchase Cover Insurance for **covered products**:

1. purchased anywhere in the world; or
2. given as a gift to any permanent **Australian** resident,

provided the whole purchase price of the **covered products** was charged to the **cardholder's card**.

When does cover apply?

Purchase Cover Insurance applies to **covered products** for 90 days after the date of purchase.

What is covered?

We cover the **covered products** against theft, loss or damage anywhere in the world if **you** or the recipient of the **covered products** has already taken possession of them and **you** make a claim within 21 days of the theft, loss or damage.

What are the cover limits?

We will pay the lesser of:

1. the actual amount which has been charged to the **cardholder's card** to purchase the covered products; or
2. \$1,000 in respect of purchase of jewellery, watches and fine arts charged to the **cardholder's card**.

The most we will pay is a maximum of \$15,000 in any 12 month period in respect of any one **card**.

Guaranteed Pricing Scheme

Summary of cover

Guaranteed Pricing Scheme reimburses **you** for the difference in price, up to \$500, between a **covered product you** have purchased on **your card** and the same **covered product** advertised in a store catalogue.

Details of the cover follow. Please also see the cover limits for Guaranteed Pricing Scheme contained within this section of this booklet.

Who is eligible?

Cardholders are eligible for Guaranteed Pricing Scheme when the whole purchase price of a **covered product** has been charged to the **cardholder's card** and the difference in price is more than \$75.

What is covered?

We cover **you** for the difference in price, up to \$500, between the price of a **covered product** and the purchase price of the same item advertised in a store catalogue that is produced after **you** purchase the **covered product** provided that:

1. the cheaper **covered product** is new, the same model number and year and produced by the same manufacturer as the **covered product** purchased;
2. the cheaper **covered product** is available from a physical store within a 25 kilometre radius of the store where **you** purchased the **covered product**; and
3. **you** make a claim under this cover no later than 60 days after the purchase of **your covered product** and provide to **us** the store catalogue advertising the cheaper **covered product**.

What are the cover limits?

This section does not apply to **covered products** purchased or advertised exclusively on the internet. However a copy of the store catalogue can be downloaded via the internet.

Extended Warranty Insurance

Summary of cover

Extended Warranty Insurance covers **you** for the cost of repairing or replacing **covered products** that have been purchased on an eligible **card**, in the event that the product fails or breaks down.

Details of the cover follow. Please also see the cover limits for Extended Warranty Insurance contained within this section of this booklet.

Who is eligible?

Cardholders are eligible for Extended Warranty Insurance when the whole purchase price of the **covered products** has been charged to the **cardholder's card**. This extended warranty insurance is not transferable.

What is covered?

We cover **you** for the cost to repair or replace **covered products** that suffer a **covered breakdown** after the **registered warranty** period has expired, provided **you**:

- a. take all **reasonable** care to protect and/or maintain the **covered products**;
- b. obtain **our** approval before starting any repairs or replacement of any **covered products** that have suffered a **covered breakdown**; and
- c. keep the **covered products** or relevant parts of them so **we** can inspect them.

When does cover apply?

Extended Warranty Insurance starts from the date the **registered warranty** expires and applies for the same period as the **registered warranty** for up to a maximum of 12 months; however there is no cover if the **registered warranty** exceeds five years.

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

| Registered warranty PERIOD | EXTENDED WARRANTY PERIOD |
|----------------------------|--------------------------|
| 7 days | 7 days |
| 14 days | 14 days |
| 1 month | 1 month |
| 6 months | 6 months |
| 1 to 5 years | 1 year |
| Over 5 years | No cover |

What are the cover limits?

We will pay up to the actual amount which has been charged to the **cardholder's card** to purchase the **covered products**.

The most **we** will pay is a maximum of \$20,000 in any 12 month period in respect of any one **card**.

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