

ANZ Credit Cards Insurance Features

July 2009

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This booklet provides the policy wording and terms and conditions for a number of features provided with selected ANZ credit cards. Please use the table below to find which of these features applies to your ANZ credit card, and refer to the relevant section of this booklet for the applicable terms and conditions.

	Extended Warranty	Purchase Security Insurance	Overseas Travel and Medical Insurance	ANZ Car Rental Cover*
ANZ First	Yes	Yes	No	No Optional
ANZ Gold	Yes	Yes	Yes	Yes
ANZ Low Rate MasterCard	No	No	No	No Optional
ANZ Free Days MasterCard	No	Yes	No	No Optional
ANZ Low Interest MasterCard	No	Yes	No	No Optional
ANZ Frequent Flyer	No	No	No	No Optional
ANZ Frequent Flyer Gold	No	Yes	No	No Optional
ANZ Rewards Visa	No	No	No	No Optional
ANZ Rewards Visa Gold	No	Yes	No	No Optional
ANZ Visa PAYCARD	No	No	No	No Optional
ANZ Rewards Visa PAYCARD	No	No	No	No Optional
ANZ Balance Visa	No	No	No	No Optional

* If you are not an ANZ Gold card customer and have purchased ANZ Car Rental Cover, please refer to the separate ANZ Car Rental Cover Product Information, Terms and Conditions and Policy Wording booklet provided to you.

ANZ Gold Overseas Travel and Medical Insurance

The **ANZ Gold** Overseas Travel and Medical Insurance has been issued by American Home Assurance Company ABN 67 007 483 267, AFS Licence No. 230903, S/O 07/00872.1, incorporated with Limited Liability in the USA, trading as AIG Australia of 549 St Kilda Road, Melbourne, Victoria 3004 under a Master Policy.

Overseas Travel and Medical Insurance issued to Australia and New Zealand Banking Group Limited (ANZ) ABN 11 005 357 522 of Level 6, 100 Queen Street, Melbourne, VIC, 3000.

ANZ is not the issuer of the **ANZ Gold** Overseas Travel and Medical Insurance and neither ANZ nor any of its related corporations guarantee any of the benefits under this Policy. The cover is provided at no additional cost to the Cardholder and ANZ does not receive any commission or remuneration from AIG Australia for arranging this policy.

Neither ANZ nor any of its related corporations are Authorised Representatives (under the Corporations Act 2001) of AIG Australia.

Policy Administration and Claim enquiries

Please contact AIG Australia on

1800 339 665

Head Office:

549 St Kilda Road

Melbourne

Phone: (03) 9522 4000

Fax: (03) 9522 4651

For the purposes of this Policy:

- Travel by Australian residents to and from Norfolk Island, Lord Howe Island, Cocos Islands and Christmas Island will be regarded as overseas travel.
- No medical and hospital expenses are covered within Australia.
- Domestic air travel required to connect with overseas travel or domestic air travel forming part of the overseas travel will be regarded as overseas travel. However medical and hospital expenses are not covered within Australia.

Schedule of Benefits and Sum Insured

This is a summary of cover only and the Policy is subject to terms, conditions, limits and exclusions. Values shown below represent the maximum sum insured in Australian Dollars. Please note, not all Policy benefits and benefit amounts are shown below. In some cases sub-limits apply or the benefits may not be available to you. Please read the entire Policy to ensure it meets your requirements.

Section	Benefits	Maximum Sum insured for persons 80 years of age or under unless otherwise stated below	Policy Excess
Section 1	Overseas Medical, Dental and Additional Expenses		
	1.1 Overseas Medical and Dental		
	(1) Overseas Medical Expenses	Unlimited	\$200
	(2) Overseas Dental Expenses	\$2,000	\$200
	1.2 (1) Additional Expenses	Unlimited	\$200
	(2) Resumption of Overseas Journey	\$3,000 Cardholder only,	\$Nil
		\$6000 Cardholder and family	\$Nil
	(3) Travel Delay	\$500 for Cardholder only,	\$Nil
		\$1000 Cardholder and family	\$Nil
	(4) Missed Connection	\$2,000	\$Nil
	(5) Return of Hire Vehicle	\$500	\$Nil
	(6) Hire Vehicle Excess Waiver	\$2,000	\$Nil
	(7) Funeral Costs	\$20,000	\$Nil
	(8) Cash in Hospital	\$7,500 for Cardholder only,	\$Nil
	\$15,000 for Cardholder and family	\$Nil	
(9) Hijack	\$10,000 for Cardholder only,	\$Nil	
	\$20,000 for Cardholder and family	\$Nil	

*ANZ Gold Overseas Travel
and Medical Insurance*

Section	Benefits	Maximum Sum insured for persons 80 years of age or under unless otherwise stated below	Policy Excess
	(10) Mugging	\$500	\$Nil
	(11) Domestic pets extra boarding fees	\$500 per event	\$Nil
Section 2	Cancellation and Amendment Costs		
	2.1 Cancellation Costs	\$ Unlimited (except Agent fees – cover 15% of the cost up to a maximum of \$1000)	\$Nil
	2.2 Amendment Costs	\$ Unlimited	\$Nil
Section 3	Luggage and Travel Documents		
	3.1 Luggage	\$12,000 for Cardholder only,	\$200
		\$24,000 for Cardholder and family.	\$200
	3.2 Emergency Purchase/ Mislaid Luggage – after 12 hours	\$400 for Cardholder only,	\$Nil
		\$800 for Cardholder and family	\$Nil
	– after 72 hours	\$800 for Cardholder only,	\$Nil
		\$1600 for Cardholder and family	\$Nil
	3.3 Travel Document, Credit Cards or Travellers Cheques	Included in sum insured under 3.1 above.	\$Nil
Section 4	Accidental Death, Disability and Loss of Income		
	4.1 Death and Disability	\$50,000 Cardholder \$50,000 Spouse \$1,000 each dependent child	\$Nil
	4.2 Loss of Income	\$9,000	\$Nil
Section 5	Liability	\$2,500,000	\$Nil

IMPORTANT MATTERS

1. Activation of Cover

In order for **You** to receive cover under this Policy for **Your Journey**, **You** must:

- Continue to be a current holder of an **ANZ Gold Card**, and
- Prior to the commencement of **Your Journey**, purchased with **Your ANZ Gold Card** a minimum of \$250 for **Your** pre-booked transport costs (airfares and/or cruise) and/or land content (tours, hire cars or other hired transport and accommodation), and
- This payment must be debited to **Your** account prior to **Your** departure from Australia. **We** will not respond to any claim until **We** have received proof of this payment by **You**, and
- **You** hold a ticket to return **You** to Australia, and that return must be within four months of the commencement of **Your Journey**.

Should **You** amend **Your** itinerary that changes **Your** travel duration to beyond 4 months, all cover under this policy will cease immediately from the time **You** make the change to **Your** itinerary.

2. This policy is a contract of insurance between the ANZ and **Us**. It is not a contract between AIG Australia and **You**.

3. Age Limit

Cover under this Policy is conditional upon **You** being 80 years of age or under at the time **You** activated **Your** cover.

4. **Your** cover under this Policy is conditional upon **You** being a permanent resident of Australia intending to conclude **Your Journey** in Australia.

5. Pre-existing Medical Condition(s)

This policy does not provide any benefits for any **Pre-existing Medical Condition(s)** **You** have or any **Pre-existing Medical Condition(s)** of a **Relative, Travelling Companion** or any other person that may give rise for **You** to claim. Please refer to the definition section and General Policy Exclusions section.

You cannot apply for cover for Pre-existing Medical Conditions of any person not insured under this policy.

If **You** wish to apply for cover for **Your Pre-existing Medical Condition(s)** please contact AIG Assist before **You** leave Australia, on 1800 009 391. If **We** agree to cover **Your Pre-existing Medical Condition(s)**, AIG Assist will send **You** a letter confirming that **Your Pre-existing Medical Condition** is covered under this policy for the **Journey** in question and whether the cover is subject to any special conditions.

*If **We** agree to cover some or all of your Pre-existing Medical Conditions an administration fee of \$75 per person is payable to cover the cost of the assessment.*

6. **We** will not pay claims resulting from **Luggage Left Unsupervised in a Public Place**.
7. If **You** have a loss, **You** must tell **Us** in writing within 30 days of returning from **Your Journey**. If **Your Journey** is cancelled, **You** must write to **Us** within 30 days of the cancellation. **We** will give **You** a claim form, which **You** must complete and send back to **Us** with information which supports **Your** loss.

Please refer to the "How to make a Claims" section for full details.

8. **You** should consider whether the benefits offered under the **ANZ Gold Card** Policy are appropriate for **Your** circumstances. The terms and conditions under the Policy cannot be amended or negotiated by **You**.

PRIVACY CONSENT AND DISCLOSURE

American Home Assurance Company, trading as AIG Australia, is a wholly owned subsidiary of the American International Group (“AIG”).

AIG Australia has adopted the National Privacy Principles (“the NPPs”). The NPPs may apply to any personal information collected by AIG Australia.

Purpose of Collection

AIG Australia collects information necessary to underwrite and administer Your insurance cover, to maintain and to improve customer service.

You have a duty under the Insurance Contracts Act to disclose certain information. Failure to comply with Your duty of disclosure or to provide certain information may result in AIG Australia declining cover, cancelling Your insurance cover or reducing that level of cover.

In the course of administering Your policy we may disclose Your information to:

- (i) another member of the AIG group of companies either in Australia or overseas.
- (ii) contractors or third party providers providing services related to the administration of Your policy.
- (iii) ANZ and any member of the ANZ Group of companies involved in product planning and development.
- (iv) assessors, third party administrators, emergency providers, retailers, medical providers and travel carriers in the event of a claim.

We will only disclose Your personal information to these parties for the primary purpose for which it was collected. In some circumstances AIG Australia is entitled to disclose Your personal information to third parties without Your authorisation such as law enforcement agencies or government authorities. However, health information relating to You or any member of Your family will not be disclosed to these parties.

Access to Your information

You may gain access to Your personal information by making a written request to AIG Australia.

In some circumstances, AIG Australia may deny access to Your personal information. Circumstances where access may be denied include where it would compromise the privacy of other individuals, or where it would be unlawful. AIG Australia has also established an internal dispute resolution process for handling customer complaints and an access and correction procedure. Both procedures are generally free of charge however AIG Australia reserves the right to charge for access requests in limited circumstances.

If You feel You have a complaint about AIG Australia’s Information Privacy Principles and require assistance in lodging a privacy complaint or You wish to gain access to the information, You may write to the Privacy Manager, AIG Australia, 549 St Kilda Road, Melbourne, or e-mail australia.privacy.manager@aig.com. Your complaint will be reviewed and You will be provided with a written response. If it cannot be resolved, Your complaint will be referred to AIG Australia’s Internal Disputes Resolution Committee who will respond within 15 working days of receipt of Your complaint.

In either case the matter will be reviewed by a person or persons with appropriate authority to deal with the complaint. The Privacy Compliance Committee may refer a complaint to the Privacy Commissioner or another code adjudicator where it is more appropriate to do so. A person aggrieved by a determination made by the Privacy Compliance Committee may apply to the Privacy Commissioner for a review of the determination.

GENERAL POLICY CONDITIONS

1. *General* – At the commencement of the **Period Of Insurance**, **You** must be medically fit to travel and do not and could not reasonably know of any reason why **Your Journey** may need to be cancelled or disrupted.
2. *Australian Law* – This Policy shall be interpreted in accordance with the law of the State or Territory in Australia in which **You** reside and be subject to the jurisdiction of the courts of that State or Territory in Australia.
3. *Currency* – All amounts shown are in Australian Currency. If expenses are incurred in a foreign currency, then the rate of currency exchange used to calculate the amount payable will be the rate at the time of incurring the expense or suffering a loss.
4. *Cancellation or amendment of Cover* –AIG Australia and **ANZ** may agree to amend or terminate this **ANZ Gold Card** Overseas Travel and Medical Insurance at any time. AIG Australia may also refuse to cover any individual **ANZ Gold Cardholder**.
Any amendment, termination or individual termination must be by written notification from **Us** and/or **ANZ** by ordinary mail to **Your** last known place of residence and will be deemed to take effect either:
 - a. on the third day after the date of the notice; or
 - b. in the event **You** are on a **Journey** and cannot be contacted, immediately upon **Your** return to **Your** place of residence following **Your Journey**.
5. Cover will terminate immediately upon cancellation of **Your ANZ Gold Card** for the following reasons:
 - a. cancellation by **You**.
 - b. cancellation by **ANZ** in accordance with its rights under the terms of its contract with **You** for the issue of **Your ANZ Gold Card**.
6. If **You** have a loss involving other persons or their property, **You** must not tell them it was **Your** fault or that **You** will pay them for the loss.
7. **You** must provide **Us** immediately with full particulars of any claim made against **You** by any other person, all legal documents served on **You** and allow **Us** the sole option to negotiate settlement of, or defend the claims in **Your** name.
You must assist **Us** even after **We** have paid **Your** claim if **We** want to defend **You** against an allegation. This could include attending court to give evidence.
8. *Subrogation*
 - If **You** can claim from anyone else and **We** also pay **You**, then **You** must refund **Us** the amount **We** paid if they pay **You**. **You** cannot claim from **Us** and them unless **We** are only making up the difference.
 - **You** must assist **Us** even after **We** have paid **Your** claim if **We** want to recover the amount of any payment from anyone who caused **You** to suffer loss or damage. This could include attending court to give evidence.
 - **You** must not start any legal action before telling **Us**.
9. *Fraudulent Claims* – if any claim is in any respect fraudulent or if any fraudulent means or devices are used by **You** or any one acting on **Your** behalf to obtain any benefit under this Policy then any amount payable in respect of such claim shall be forfeited.

DEFINITIONS

Words with a special meaning are shown in the policy in **bold** and in capital letter.

ANZ means Australia and New Zealand Banking Group Limited ABN 11 005 357 522 and its successors and assigns.

ANZ Gold Card means an original and valid **ANZ Gold Card** account issued to a client of the Australia and New Zealand Banking Group Limited, declared to be current by Australia and New Zealand Banking Group Limited at the time of any event, injury, loss or damage which would allow **You** to claim under this policy. **It does not include an additional or supplementary cardholder.**

Business Partner means a person who is in a legal, commercial partnership with **You** in Australia. A business partner must be a permanent resident of, and living in, Australia.

Cardholder means a primary cardholder of the **ANZ Gold Card**.

Dental Expenses are costs **You** incur for emergency **Dental Treatment**.

Dental Treatment – is the emergency treatment of healthy natural teeth or gums to stop sudden pain. This does not include normal or ongoing care of teeth.

Dentist – is a general practitioner with the qualifications required to practise dentistry.

Disablement/Disabled – means, for **You** or **Your Travelling Companion**, a serious accident or illness, which requires immediate medical treatment or **Dental Treatment** by a **Doctor** or a **Dentist**. For a **Relative** or **Business Partner**, it means a life threatening accident or illness.

Doctor – is a general practitioner registered to practise medicine.

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

Journey means – a continuous and unbroken period of up to four months during which time **You** are absent from Australia or its Territories. The travel arrangements for the **Journey** must be booked before **You** leave Australia or its Territories and *must include a fixed date ticket returning **You** to Australia within four months.*

Luggage means the personal items **You** take with **You** on **Your Journey**. This includes items of clothing, personal jewellery, photographic and video equipment, hearing aids, and purchases **You** make overseas. It does not include mechanical or machine parts, items for sale or cargo taken with **You** or purchased overseas.

Luggage Left Unsupervised – means, **Your Luggage** left:

1. with a person other than **Your Travelling Companion**, or
2. in a position where it remains unsupervised for sufficient time for it to be removed without **Your** knowledge, or
3. at a distance which creates an opportunity for it to be taken without reasonable chance of **You** apprehending or identifying the thief.

Medical Expenses are costs **You** incur for **Medical Treatment**.

Medical Treatment includes, but is not limited to, medical and surgical care, hospitalisation, medication, physiotherapy, special diet or exercise programs, ongoing assessment or diagnostic investigations.

Original Journey – is the **Journey You** book before **You** leave Australia.

Period Of Insurance – means, in relation to different types of cover, the following:

1. Cancellation cover under this policy starts from the date **You** activated **Your** cover in accordance with the criteria in the “Important Matters” section.
2. All other covers under this policy start when **You** leave **Your** home in Australia to start **Your Journey**.
3. All cover under this policy stops when the first of the following happens:
 - a. the **Journey You** booked ends, or
 - b. **You** return to **Your** home in Australia, or
 - c. **You** amend **Your** itinerary that changes **Your** travel duration to beyond 4 months.

If something happens for which **You** can claim under any of the sections “What **We** will pay for” (other than Liability), and this causes **You** to extend **Your Journey**, cover under this policy will continue until **You** can reasonably complete **Your Journey**.

Pre-existing Medical Condition – means, pertaining to the **ANZ Gold Cardholder**, any **Relative, Travelling Companion** or any other person that may cause **You** to claim:

- a. any physical, medical or dental condition for which treatment or advice has been received (whether or not a diagnosis has been made), or medication prescribed or taken:
 - i. in the 30 days (or 90 days for persons 75 years of age or over) before the date on which **Your** cover is activated in accordance with the Activation of Cover criteria as stated in the “Important Matters” section.
 - ii. In the 30 days (or 90 days for person 75 years of age or over) before **Your Journey** starts except for Section 2 Cancellation.
- b. Any chronic or ongoing physical, medical or dental condition for which treatment or advice has been received (whether or not a diagnosis has been made), or medication prescribed or taken at any time before **Your** cover is activated in accordance with the Activation of Cover criteria as stated in the “Important Matters” section; or
- c. Any complication arising from such condition outlined above.

Only the medical conditions listed below are automatically covered under this Policy. In any other circumstance, a **Pre-existing Medical Condition(s)** cover application for additional cover is required. Please refer to the “Important Matters” section for further details.

Condition	Requirement
Asthma	If no attack requiring treatment by a medical practitioner in the last 12 months.
Cataracts	If You have no ongoing complications, are not on a waiting list for an operation and have not been operated on in the last 30 days.
Diabetes – Non Insulin Dependent	If You were diagnosed over 12 months ago, and have not had any complications in the last 12 months. You must have a blood sugar level reading between 4 and 10.
Ear Grommets	With no current infection.

Epilepsy	If there is no underlying medical conditions and You have not required treatment by a medical practitioner for a seizure in the last 2 years.
Gastric Reflux	If the condition does not relate to an underlying diagnosis (ie. hernia gastric ulcer).
Gout	If the gout has remained stable for more than 6 months.
Hiatus Hernia	If no surgery is planned.
Hip Replacement	If performed more than 6 months ago and less than 10 years ago.
Hypertension (High Blood Pressure)	If You have no heart conditions and Your current BP reading is lower than 165/95.
Peptic Ulcer	If the condition has remained stable for more than 6 months.
Pregnancy up to and including 24 weeks	If no complications exist relating to this pregnancy and the conception was not medically assisted.
Underactive Thyroid	If not as a result of a tumour.

Public Place – includes but is not limited to shops, airports, train stations, bus stations, streets, hotel foyers and grounds, restaurants, beaches, public toilets, and any places which the public has access. It does not include:

1. a place where only **You, Your Travelling Companion** or **Your** accommodation providers have access, or
2. the storage area of **Your** accommodation or transport provider after they have taken **Your Luggage** from **You** to place it in safekeeping.

Reasonable – means:

1. for **Medical Expenses** and **Dental Expenses**, that the care obtained should be at the standard level given in the country **You** are in, and must not exceed the level of care **You** would normally receive in Australia.
2. for all other expenses, such as transport, meals and accommodation, the standard must not be better than the level **You** booked for the rest of **Your Journey**.

Relative – means a **Spouse**, parent, step-parent, parent-in-law, grandparent, child, step-child, grandchild, brother, brother-in-law, sister, sister-in-law, son-in-law, daughter-in-law, uncle, aunt, niece, nephew, first cousin, fiancé, or fiancée, all permanently residing in Australia or New Zealand.

Spouse – means a legal or de facto **Spouse** or a partner who is in a permanent relationship. **We** may ask for proof of the marriage or a permanent relationship.

Terrorism – means any actual or threatened use of force or violence directed at or causing damage, injury, harm or disruption, or committing of an act dangerous to human life or property, against any individual, property or government, with the stated or unstated objective of pursuing economic, ethnic, nationalistic, political, racial or religious interests, whether such interests are declared or not. Robberies or other criminal acts, primarily committed for personal gain and acts arising primarily from prior personal relationships between perpetrator(s) and victim(s) shall

not be considered **Terrorism**. **Terrorism** shall also include any act which is verified or recognised by the (relevant) Government as an act of **Terrorism**.

Travelling Companion – means the person/s **You** arranged to travel with before **You** left **Your** residence in Australia to commence **Your Journey**.

This person must be a permanent resident of Australia or New Zealand, and be travelling with **You** for at least 50% of **Your Journey**.

War – means war or any warlike activities, including use of military force by any sovereign nation to achieve economic, geographic, nationalistic, political, racial, religious or other ends.

We, Our, Us means American Home Assurance Company A.B.N. 67 007 483 267 trading as AIG Australia ('AIG Australia').

You, Your means the person named as the holder of an **ANZ Gold card** (Insured Person) and includes **Your Spouse** and dependent persons under 21 years of age and not in full time employment who travel with you on **Your Journey**. **You, Your**, excludes any person aged over 80 years of age. *Additional or supplementary cardholders who are not **Your Spouse** or dependent children under 21 years of age are not covered.*

GENERAL POLICY EXCLUSIONS

WHAT WE WILL NOT PAY FOR UNDER ANY TYPES OF COVER

We will not pay claims for, or which are directly or indirectly caused by, any of the following:

1. **War**, civil war, invasion, insurrection, revolution, use of military power or usurpation of government or military power.
2. Nuclear explosion including all effects thereof; or radioactive contamination caused by ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste caused by the combustion and or ongoing combustion of nuclear fuel; or the radioactive, toxic, explosive or other hazardous properties of any nuclear equipment or component thereof.
3. Loss of cash, bank notes or other negotiable documents.
4. Losses incurred if **You**:
 - a. have not met the Activation of Cover criteria in the "Important Matters" section;
 - b. do not have a ticket returning **You** to Australia within four months of the commencement of **Your Journey**;
 - c. were over 80 years of age at the time **Your** cover was activated.
5. **Pre-existing Medical Conditions** of any person. This includes **You, Your Travelling Companions, Your Relatives, or Your Business Partners**. This will not apply to **You** if **You** have applied for and **We** have approved additional cover for **Your Pre-existing Medical Condition(s)**. **You** cannot apply for cover for **Pre-existing Medical Condition(s)** of any person not insured under this policy.
6. Pregnancy or childbirth. This does not include any medical complication which occurs before the end of the 24th week of **Your** pregnancy. The 24th week is calculated using **Your** estimated date of delivery given to **Us** by **Your Doctor**.
7. **Your** failure to make reasonable efforts to:
 - a. safeguard **Your** property. This includes failure to use any safe or safety deposit facility made available to **You**; or
 - b. avoid accidental injury; or

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- c. minimise **Your** loss; or
- d. avoid a loss, if there has been a warning given by the general media of an intended strike, riot or civil commotion or severe weather.
8. a. Motor cycling unless the driver has a current motor cycle licence. This applies even if the driver is not required to hold a motor cycle licence because the driver has a motor vehicle licence, or a motor cycle licence is not required by law.
 - b. Hunting.
 - c. Racing, other than on foot.
 - d. Any sporting activity **You** play in a professional capacity, or for which **You** receive a financed sponsorship.
 - e. Polo.
 - f. Diving with an artificial breathing device. This does not apply if **You** have an open water diving certificate or are being directly supervised by a qualified diving instructor.
 - g. Travel in, or attached to, any air supported device (e.g. a hang glider). This does not apply if **You** are a passenger in a fully licensed passenger aircraft operated by an airline or air charter company.
 - h. Mountaineering or rock climbing if **You** need to or reasonably ought to use climbing equipment.
 - i. Yachting which involves sailing in international waters.
9. **Your** or any other person's suicide or attempted suicide or intentional self-injury.
10. Nervous, anxiety, depression or stress related disorders resulting in a disinclination to travel.
11. Any sexually transmitted or transmissible disease.
12. Any disease transmitted by **You**.
13. **You** having a blood alcohol content over the prescribed legal limit when driving or operating any motor vehicle, and/or being under the influence of any drug other than a drug administered by, or in accordance with the advice of a legally qualified medical practitioner.
14. Telephone or transport costs in connection with any claim, unless cover is specifically noted under the policy.
15. Any consequential loss including loss of enjoyment or any financial loss not specifically covered in this Policy.
16. Any illegal or unlawful act by **You**. This includes any loss because of **Your** legal detention, or the legal confiscation or destruction of **Your** property.
17. Breach of any government prohibition or regulation. This includes **Your** failure to obtain a visa, work permit or passport, when **You** are required to do so.
18. Any act of violence by **You**.
19. Additional **ANZ Gold Cardholders** unless they are the **Spouse** or dependent children of the **ANZ Gold Cardholder** and are accompanied by the **ANZ Gold Cardholder**. This exclusion will not apply while the **Spouse** or dependent child is travelling directly to the **ANZ Gold Cardholder** from Australia, or directly to Australia, after departing from the accompanied **ANZ Gold Cardholder**.
20. The failure of any travel agent, tour operator, accommodation provider, airline or other carrier, car rental agency, or any other travel or tourism service provider to provide services or accommodation due to their **Financial Default**, or the **Financial Default** of any person, company or organisation they deal with.

TYPES OF COVER

Section 1 – Overseas Medical, Dental and Additional Expenses

1.1 Overseas Medical and Dental Expenses

Subject to the excess set out in the Schedule **We** will pay:

Your Reasonable Medical Expenses and **Dental Expenses** for **Medical Treatment** and **Dental Treatment**, if **You** are **Disabled** during **Your Journey**. This **Medical Treatment** or **Dental Treatment** must be authorised by **Your** treating **Doctor** or **Dentist**. For **Medical Expenses**, **We** will not pay more than the **Reasonable Medical Expenses** that are charged within 12 months of the date of **Your Disablement**. For **Dental Expenses**, **We** will not pay more than \$2,000 in total. (Please refer to the Definition section)

1.2 Additional Expenses

Subject to the excess set out in the Schedule **We** will pay:

(1) Additional Accommodation and/or travelling expenses

1. **Your Reasonable** additional accommodation and/or travelling expenses (including the costs of meals over and above the amount **You** had already budgeted for, less any refund received for the unused prepaid travel and accommodation arrangements), if **You** become **Disabled**.
2. **Reasonable** accommodation and/or travelling expenses for one of **Your Travelling Companions**, **Your Spouse**, or **Your** next of kin if, on **Your** treating **Doctor's** or **Dentist's** advice, they travel to **You** or stay with **You** while **You** are **Disabled**. **We** will also pay their accommodation and travelling expenses if they need to escort **You** to Australia or another place.
3. **Your Reasonable** expenses for moving **You** to another place or back to Australia if **You** become **Disabled**, and **Our Doctor** or **Dentist** agrees with **Your** treating **Doctor** or **Dentist** that **You** should be moved urgently. **We** will control this move.
4. **Your Reasonable** additional accommodation and/or travelling expenses if **You** are delayed because:
 - a. the transport **You** booked is cancelled, delayed or diverted due to a strike, riot, civil commotion, or hijack, or
 - b. **You** lose **Your** passport or travel documents, or
 - c. **You** unknowingly breach a quarantine regulation, or
 - d. there is a natural disaster or severe weather, or
 - e. **Your Travelling Companion** is **Disabled**, or
 - f. there is a railway, motor vehicle, marine or aircraft accident.

Please note: **You** must provide written proof of the delay, from the carrier.

5. **Your Reasonable** expenses for the cost of returning **You** to Australia if:
 - a. **Your Travelling Companion** becomes **Disabled**, or
 - b. **Your** home where **You** normally live, in Australia, is destroyed by fire, explosion, earthquake or flood, or
 - c. **Your Relative**, or **Your Travelling Companion's Relative**, or **Your Business Partner** unexpectedly dies or becomes **Disabled**. (These persons must be permanent residents of Australia or New Zealand).

Note: If **You** want a fare upgrade for **Your** return to Australia **You** must get **Our** agreement before **You** make the booking.

(2) Resumption of Overseas Journey

Subject to the excess set out in the Schedule **We** will pay:

ANZ Gold Overseas Travel and Medical Insurance

For **You** to return overseas, if **We** have returned **You** to Australia following **Your Disablement** or the death or **Disablement** of **Your Relative**, **Your Travelling Companion**, **Your Travelling Companion's Relative** or **Your Business Partner**. **We** will only pay this if:

1. the **Journey** has not ended and there is at least a quarter of the **Journey** remaining, or 14 days, whichever is the greater, and
2. the death or **Disablement** occurred after **You** booked **Your** travel arrangements in Australia.

We will only pay the cost of a one-way ticket to the location which, at the time of **Your** return, was stated on **Your** original itinerary, as **You** expected destination at the date of **Your** return. If **We** have used **Your** original return tickets to return **You** to Australia, **We** will provide **You** with return tickets.

The most **We** will pay is \$3,000, if the **ANZ Gold Cardholder** is travelling alone, and \$6,000 if the holder is travelling with their **Spouse** and/or dependent children under 21 years of age.

(3) Travel Delay

Subject to the excess set out in the Schedule We will pay:

Reasonable and additional costs **You** incur for accommodation and meals until **Your Journey** is restarted or cancelled. **We** will only pay if **You** are delayed for more than 6 hours because **Your** scheduled transport is delayed, and the delay is not **Your** fault. The most **We** will pay is \$500, or \$1,000 if the **Cardholder** is travelling with their **Spouse** and/or dependent children under 21 years of age.

(4) Missed Connection

Subject to the excess set out in the Schedule We will pay:

The **Reasonable** costs **You** incur for alternate transport or services **You** need to arrange if **You** miss, or are going to miss, **Your** transport to attend a special event which cannot be delayed because **You** are absent. **We** will only pay this if **You** have already booked and paid for the transport with a registered transport provider and

1. **You** are unable to reach **Your** transport due to unforeseen or unforeseeable circumstances beyond **Your** control, and **You** have already booked and paid for the transport with a registered transport provider, and
2. **You** are unable to reach **Your** transport due to unforeseen or unforeseeable circumstances beyond **Your** control, and the reason for the delay is not the cancellation of the transport.

This does not apply if **Your** transport is cancelled. Special events include weddings, funerals, conferences, major sporting events and major concerts.

The most **We** will pay is \$2,000.

(5) Return of Hire Vehicle

Subject to the excess set out in the Schedule We will pay:

The **Reasonable** costs **You** incur to return **Your** hired vehicle to the nearest depot, if **You** have a hired vehicle, and **Your** overseas **Doctor** or **Dentist** gives **You** a certificate to say **You** are unfit to drive. The most **We** will pay is \$500.

(6) Hire Vehicle Excess Waiver

Subject to the excess set out in the Schedule We will pay:

The excess **You** must pay the rental company if **You** are involved in an accident in a vehicle **You** hired, or the hired vehicle is subject to theft or malicious damage. **We** will only pay this if **You** have observed all the terms and conditions of the rental agreement.

We will not pay for any amount **You** are liable to pay arising out of **Your** acceptance of an additional excess to reduce hiring fees.

The most **We** will pay is \$2,000.

(7) *Funeral Costs*

Subject to the excess set out in the Schedule We will pay:

For overseas funeral, cremation costs or the cost of returning **You** remains to Australia. The most **We** will pay is \$20,000.

(8) *Cash in Hospital*

Subject to the excess set out in the Schedule We will pay:

If **You** become **Disabled** and are hospitalised overseas, **We** will pay **You** \$75 for every 24 consecutive hours **You** are **Disabled** and kept in hospital overseas. The most **We** will pay is \$7,500 if the **ANZ Gold Cardholder** is travelling alone, and \$15,000 if the **Cardholder** is travelling with their **Spouse** and/or dependent children under 21 years of age.

(9) *Hijack*

Subject to the excess set out in the Schedule We will pay:

\$1,000 for each person for every 24 hours **You** are detained, if **Your** public transport is forcibly and violently seized for the purposes of extortion, or any other illegal reason. The most **We** will pay is \$10,000 if the **ANZ Gold Cardholder** is travelling alone, and \$20,000 if the **Cardholder** is travelling with their **Spouse** and/or dependent children under 21 years of age.

(10) *Mugging*

Subject to the excess set out in the Schedule We will pay:

You \$500 if **You** suffer an injury and are hospitalised as an in-patient as the result of a mugging attack. **You** must report the mugging to the police within 24-hours of the attack, and obtain a police report.

(11) *Domestic pets*

Subject to the excess set out in the Schedule We will pay:

You up to \$50 for each 24-hour period towards additional boarding fees charged for **Your** domestic pet/s that **You** have placed in boarding while **You** are on **Your Journey**. The most **We** will pay is \$500.

We will only pay this if **You** are delayed beyond **Your** original return date and the delay was not **Your** fault, and **You** provide proof of **Your** additional fees.

In addition to the General Policy Exclusions, We will NOT pay for under Section 1 – Overseas Medical, Dental and Additional Expenses:

1. **Your** return airfare, to Australia, if **You** have not already booked and paid for it before **Your** claim and before **We** return **You** to Australia.
We will deduct the cost of this fare from any claim where **We** have returned **You** to Australia.
2. any **Medical Expenses, Dental Expenses** or additional expenses from the date **We** ask **You** to move (and **Our Doctor** agrees with **Your** treating **Doctor** that **You** could be moved), and **You** refuse to move or **Your Spouse** or **Relative** refuses to allow **You** to be moved.
3. any **Medical Expenses, Dental Expenses** or additional expenses, if **You** travel against medical advice or travel to obtain **Medical Treatment** or **Dental Treatment**, even if it is for an approved **Pre-existing Medical Condition**.
4. **Medical Expenses, Dental Expenses** or additional expenses for any **Pre-existing Medical Condition** of any person. This will not apply to non-routine **Medical Treatment** or **Dental Treatment** for **Pre-existing Medical Condition(s)** that **You** have applied for and **We** have approved. No cover

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is provided for routine **Medical Treatment** or **Dental Treatment**, even if **Your Pre-existing Medical Condition(s)** has been approved.

5. Ongoing physiotherapy or manipulative therapy after **You** have been **Disabled**, unless **Your Doctor** recommends it in writing.
6. **Medical Treatment** or **Dental Treatment** provided in Australia.
7. any expenses relating to the death or **Disablement** of any **Relative** or **Business Partner** who is not a permanent resident of, and living in, Australia or New Zealand at the time of the death or **Disablement**.
8. additional travel or accommodation expenses, if **You** have received cancellation costs under the Cancellation section of the policy, for the same period.
9. any additional expenses (other than Section 1.2(1) point 3 under Additional Expenses) **You** incur resulting from any act of **Terrorism**.

Note: There are other limits on **Your** cover for medical, dental and additional expenses under the "Important Matters" section and General Policy Exclusions section.

Section 2 – Cancellation/Amendment Costs

*Subject to the excess set out in the Schedule **We** will pay:*

2.1 Cancellation Costs

Any amount **You** have paid in advance for **Your** travel arrangements that is unused and **You** are unable to recover.

This only applies if **You** must cancel **Your Journey** due to unforeseen or unforeseeable circumstances outside **Your** control.

This amount includes **Your** travel agent's cancellation fees up to \$1,000, or 15% of the total **Journey** cost, whichever is the lesser.

If **You** have paid for **Your Journey** using frequent flyer points, or similar air travel points, and **You** cannot recover the lost points from another source, **We** will pay **You** the value of **Your** lost points. The way **We** calculate the amount **We** will pay **You** is to obtain the cost of an equivalent class airline ticket based on the quoted retail price at the time the original ticket was issued, less **Your** financial contribution, and multiply this figure by the total number of points lost, then divide by the total number of points used to obtain **Your** original ticket.

Valid reasons for cancellation include, but are not limited to:

- a. death or **Disablement** of **Your Travelling Companion, Your Relative, Your Travelling Companion's Relative** or **Your Business Partner**.
These persons must be permanent residents of, and living in, Australia or New Zealand.
We will not pay if their death or **Disablement** is due to a **Pre-existing Medical Condition**.
- b. **Your** need to sit for supplementary exams or to attend for jury duty.
- c. declaration of a state of emergency and **You** are required to attend because **You** are employed by the state police or federal police, fire or ambulance brigade, or the armed forces.
- d. **Your** unexpected retrenchment. This does not include **Your** voluntary retrenchment.

2.2 Amendment Costs

*Subject to the excess set out in the Schedule **We** will pay:*

The **Reasonable** costs of re-scheduling **Your Journey** if **You** are unable to travel on **Your** original departure date due to unforeseen or unforeseeable circumstances.

The amount **We** will pay you will not be more than the amount **We** would have paid for cancellation fees of lost deposits that would have been incurred had **Your Journey** been cancelled.

If **Your** reason for re-scheduling **Your Journey** was due to **Your** injury or illness, **Your** injury or illness may become a **Pre-existing Medical Condition** for **Your** new period of **Journey**. **You** may be required to apply for cover for **Your** injury or illness for **Your** new period of **Journey**. Please see details under the “Important Matters” section.

*In addition to the General Policy Exclusions, **We** will not pay for under Section 2 – Cancellation and Amendment Costs:*

For losses directly or indirectly caused by

1. claims arising from cancellation, delays or rescheduling caused by carriers.
2. any business, financial or contractual obligations of **You**, or any other person, including but not limited to, not being able to take leave from that employment. This exclusion will not apply to section 2.1 (c) and (d) and to **You** being retrenched from **Your** usual full time employment in Australia.
3. **You** making a booking through an unlicensed travel agent.
4. **Your** tour operator not being able to make **Your** booking because there are not enough people to book the tour or a part of the tour.
5. **You**, or **Your Travelling Companion** deciding to change **Your** plans, or no longer wanting to travel.
6. a prohibition or regulation by any government (e.g. **You** cannot enter a country because **You** do not have a visa).
7. any act of **Terrorism**.
8. cancellation costs for accommodation for days lost due to transport provider delays where the transport provider has provided alternate accommodation.
9. any psychological, psychiatric or psychosomatic conditions resulting in a disinclination to travel.

Note: There are other limits on **Your** cover for Cancellation under the “Important Matters” section and General Policy Exclusions section.

Section 3 – Luggage and Travel Documents

*Subject to the excess set out in the Schedule **We** will pay:*

3.1 Luggage

If **Your Luggage** is accidentally lost, damaged or stolen **We** may choose to replace, repair, or pay for the loss in cash, after making allowance for depreciation, and wear and tear.

Subject to the sub-limits set out below, the most **We** will pay under this Section 3.1 in total is:

- \$12,000 if the **ANZ Gold Cardholder** is travelling alone, and
- \$24,000 if the **Cardholder** is travelling with their **Spouse** and/or dependent children under 21 years of age.

Except:

- (1) If **Your Luggage** is stolen from a locked, but unoccupied vehicle, the most **We** will pay is \$2,000 in total.
- (2) For items used solely for earning **Your** income, the most **We** will pay is \$2,500 in total.

Per item sub-limits:

Any one item (including its attached and unattached accessories), set or pair of items, unless otherwise stated below.	\$1,000
Laptop computers, video recorders, cameras, mobile telephones or portable electronic equipment (including all attached or unattached accessories of these items), unless otherwise stated below	\$ 4,000
Luggage stolen from a locked but unoccupied vehicle	\$ 200

3.2 Emergency Purchase/**Mislaid Luggage**

You the **Reasonable** cost of emergency purchase of clothing and toiletries **You** need because the **Luggage** checked in with **Your** carrier for storage in the cargo hold of **Your** transport, has been delayed, misdirected or misplaced by the carrier. **We** will only pay **You** if **You** provide:

- a. written proof from the carrier that **You** were unable to get **Your Luggage** for at least 12 hours, and
- b. receipts for **Your** emergency purchases.

The most **We** will pay is \$400 if the **ANZ Gold Cardholder** is travelling alone and \$800 if the **Cardholder** is travelling with their **Spouse** and/or dependent children under 21 years of age. **We** will double these amounts if **Your Luggage** is still not returned to **You** after 72 hours.

We will deduct any amount **We** pay **You** for this benefit from any claim **We** pay **You** for the lost **Luggage**. **We** will not pay **You** if **Your** carrier has delayed, misdirected or misplaced **Your Luggage** on the final section of **Your Journey**.

3.3 Travel Documents, Credit Cards or Traveller Cheques

*Subject to the excess set out in the Schedule **We** will pay:*

You any cost which **You** cannot recover, if **Your** personal travel documents, credit cards, or travellers cheques are stolen. **We** will also pay for **Your** loss, if the stolen cards are used for illegal purposes.

We will only pay if **You** have complied with all the conditions of their issue and have done everything **You** can to minimise **Your** loss.

*In addition to the General Policy Exclusions, **We** will not pay under Section 3 – **Luggage** and Travel Documents for:*

1. Damage or loss arising from electrical or mechanical breakdown of any items.
2. Scratching or breakage of fragile or brittle items, unless they are broken during a motor vehicle collision. This does not apply to photographic or video equipment, binoculars, spectacles or contact lenses.
3. Damage or loss arising from wear and tear, deterioration, or losses caused by atmospheric or climatic conditions, mould or fungus, insects, rodents, vermin, or any process of cleaning, ironing or repairing.
4. Any damage to, loss or theft of, **Your Luggage**, if **You** do not report it to the appropriate authority, the police or the person in charge of **Your** public transport. **You** must do this within 24 hours of the loss. **You** must obtain written proof that **You** have made the report. **You** must report all lost items and the written proof must contain a list of all those items.
5. Loss of **Luggage Left Unsupervised** in a **Public Place**.
6. Loss of **Luggage** from an unlocked vehicle.
7. Damage to sporting equipment while it is in use.

8. Loss of, or damage to, **Your Luggage** which **You** do not take with **You** on **Your** transport or which has been sent by road, rail or marine freight contract.
9. Loss of, or damage to, jewellery, cameras, video cameras, computers, or portable electrical equipment which **You** put in the cargo area of a train, aircraft, ship or coach. This exclusion commences from the time **Your Luggage** is passed to the carrier or its representative.

Note: There are other limits on **Your** cover for **Luggage** and Travel Documents under the “Important Matters” section and General Policy Exclusions section.

Section 4 – Accidental Death, Disability and Loss of Income

4.1 Accidental Death and Disability

Subject to the excess set out in the Schedule **We** will pay:

Your estate for **Your** death, or **You** for **Your** disability, if **You** suffer injury caused by violent, visible and external means in an accident during **Your Journey**.

We will only pay if:

1. **You** die within 12 months of the accident, and a death certificate is produced, or
2. **You** have entirely and irrecoverably loss **Your** sight in both eyes; or
3. **You** lose a limb; or
4. **You** lose the use of a limb above the ankle or above the wrist. **Your** loss, or loss of use, must occur within 12 months of your accident, and must be total and permanent. **You** must provide a medical certificate to confirm **Your** loss or loss of use.

In addition to the General Policy Exclusions, **We** will not pay:

1. if **Your** death or disability is directly or indirectly related to a deep vein thrombosis.

The most **We** will pay for death or disability is:

Cardholder	\$ 50,000
Spouse travelling with the Cardholder	\$ 50,000 each
dependent children under 21 years of age travelling with the Cardholder	\$ 1,000 each

The limit will only be paid once per person, even if there is more than one accident, loss, or loss of use during the **Journey**.

4.2 Loss of Income

Subject to the excess set out in the Schedule **We** will pay:

For **Your** loss of income, if **You** are injured in an accident during the **Journey** that is caused by violent, visible and external means.

We will only pay **You** if:

1. **You** had arranged to resume **Your** usual work on **Your** return to Australia, and
2. **You** are totally unable to resume **Your** usual work because of the accident, and
3. the accident happened on **Your Journey** during the **Period Of Insurance**, and
4. **Your** inability to resume work occurred less than 30 days after the accident, and

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5. **You** have a **Doctor's** certificate supporting **You** inability to resume work.

We will only pay **You** up to six months loss of income, commencing from the 31st day after **You** were due to resume **You** usual work in Australia.

The most **We** will pay **You** is the lesser of:

- a. the difference between **You** average net monthly earnings for the six months prior to the accident, and any amount **You** earn from alternative work (i.e. not **You** usual work) during the period for which the loss of income is payable, or
- b. \$1,500 each month. The most **We** will pay is \$9000.

*In addition to the General Policy Exclusions, **We** will not pay for:*

1. any loss of income for **You** dependent children.
2. Any injury which is covered by workers compensation or statutory benefits.
3. Any inability to work as a result of sickness or disease.

Note: There are other limits on **You** cover for Accidental Death, Disability and Loss of Income, under the "Important Matters" section and General Policy Exclusions section.

4.3 Liability

*Subject to the excess set out in the Schedule **We** will pay:*

The amount **You** are legally liable to pay, if **You** act negligently and this causes:

1. death, bodily injury, or disease to another person, or
2. loss of, or damage to, the property of another person.

This includes **You** legal costs and expenses, which **We** have agreed, in writing, to pay **You**, and the other person's legal costs and expenses that **You** become legally liable to pay.

The most **We** will pay is \$2,500,000.

*In addition to the General Policy Exclusions, **We** will not pay for the amount **You** are legally liable to pay, if **You** act negligently and this causes:*

1. death, bodily injury, or disease to **You**, **Your Relative**, **Your Travelling Companion**, **Your Business Partner**, **Your** employee, or anyone else **You** cover under a workers' compensation policy, ordinance or agreement.
2. loss of, or damage to, property **You** own, or another person's property **You** have borrowed, hired or have in **Your** control.
3. death, bodily injury, disease, or damage to property which arises out of **Your** ownership, use or possession of any mechanically propelled vehicle, aircraft, or waterborne craft.
4. death, bodily injury, disease, or damage to property which arises out of **Your** business, trade or profession including professional advice given by **You**.
5. penalties, fines or awards of aggravated, exemplary or punitive damages made against **You**.

Note: There are other limits on **You** cover for Liability under the "Important Matters" section and General Policy Exclusions section.

WHAT TO DO IN THE EVENT OF A CLAIM

1. All claims should be advised to **Us** within 30 days after the completion of **Your Journey**.
2. **You** must submit to **Us** all information **We** require in support of **Your** claim, such as medical or police reports, declarations, receipts, valuations, certified translations or other evidence of ownership at **Your** own expense and co-operate with **Us** at all times.
3. **You** will be requested to provide proof of **Your** Activation of Cover and that **You** have met all the terms and conditions under this Policy.
4. For liability claims, do not make any admission or offer. Request the claim against **You** to be put in writing.
5. All losses under luggage and travel documents section must be reported to the local authority within 24 hours and a written acknowledgment obtained.
6. In respect of medical expense items: **You** must submit accounts to **Your** private health fund before submission to **Us**.
7. Immediately report any **luggage** loss or damage to the airline or carrier and submit a claim to them. The airline or carrier may be legally liable for the loss or damage.
8. For claims enquiries please call 1800 339 665.

EMERGENCY AND MEDICAL ASSISTANCE SERVICES – AIG ASSIST

In the event of an emergency overseas, simply call (reverse charge) AIG Assist any time from any place in the world:

1. Ring the operator in your current locality; and
2. Book a reverse charge call to Australia

61 (2) 9251 4298

The number underlined is the country code and the number in brackets is the area code.

The overseas assistance service in this section is provided by AIG Assist and is subject to the terms and conditions of **Your** Policy.

1. In the event of an emergency whilst **You** are outside Australia, AIG Assist is only a telephone call away anywhere in the world – 24 hours a day. The free telephone number is listed above.
2. AIG Assist is a worldwide team of **Doctors** and medical professionals who are available by telephone 24 hours a day for advice and assistance in the event of a medical emergency and any associated problems for travellers outside Australia.
3. AIG Assist provides the following services under **Your** Policy:
 - a. Access to a registered medical practitioner for emergency assistance and advice.
 - b. Emergency transportation to the nearest suitable hospital.
 - c. Emergency evacuation back home if necessary.
 - d. The family back home will be advised of **Your** medical condition and be kept informed of the situation.
 - e. Payment guarantees to hospitals and insurance verification.
 - f. Second opinions on surgery.
 - g. Case management if hospitalised and cost containment and control.
 - h. Urgent message service and emergency travel planning.
 - i. All these services are provided free of charge to **You**.

Purchase Security

This cover is available under Master Policy No. 20 ANZCC01 LEI issued to Australia and New Zealand Banking Group Limited ABN 11 005 357 522 of Level 6 100 Queen Street, Melbourne VIC, 3000 (“ANZ”) by Zurich Australian Insurance Limited ABN 13 000 296 640, AFS Licence No 232507, of 5 Blue Street, North Sydney, NSW, 2060 (“Zurich”).

ANZ Purchase Security cover is a benefit available to ANZ **cardholders**. This valuable cover for the **cardholder** provides three (3) consecutive months cover against loss, theft or damage over a wide range of new personal items when the purchase is charged to an **ANZ Credit Card account**. Purchase Security cover ensures that personal purchases are immediately protected once purchased anywhere in the world.

A **cardholder** is under no obligation to accept this cover. However, if a **cardholder** wishes to make a claim under this Policy, they will be bound by the Definitions, Terms & Conditions, Exclusions and Claims Procedures of this Policy. Therefore please read this document carefully and keep it in a safe place and if you require personal advice on this cover, please see your general insurance adviser. Please also keep detailed particulars and proof of any loss, including the sales receipt and **ANZ Credit Card account** statement showing any purchases.

ANZ may terminate this cover by providing written notification to **primary cardholders**. Purchases made in accordance with this Policy before this notification is given will be covered under this Policy. Purchases made after this notification is given will not be eligible for cover under this Policy.

ANZ is not the issuer of this cover and neither ANZ nor any of its related corporations guarantee any of the benefits under this Policy. This cover is provided at no cost to the **cardholder** and ANZ does not receive any commission, remuneration or other benefit from Zurich for arranging this Policy. Neither ANZ nor any of its related corporations are Authorised Representatives of Zurich or any of its related companies.

Definitions

For the purposes of this cover:

“act of terrorism” means an act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), which from its nature or context is done for, or in connection with, political, religious, ideological or similar purposes or reasons, including the intention to influence any government and/or to put the public, or any section of the public, in fear.

“ANZ Credit Card” means any of the following current and valid credit cards issued by ANZ:

- ANZ First - Free Days Visa, ANZ First - Low Interest Visa, ANZ Free Days MasterCard and ANZ Low Interest MasterCard cards
- ANZ Gold, ANZ Frequent Flyer Gold, and ANZ Rewards Visa Gold cards
- *Note: “ANZ Credit Card” does not include ANZ Frequent Flyer, ANZ Rewards Visa, ANZ Low Rate MasterCard, ANZ Visa PAYCARD, ANZ Rewards Visa PAYCARD and ANZ Balance Visa cards.*

“ANZ Credit Card account” means the current and valid credit facility provided by ANZ to which purchases made by **cardholders** on **ANZ Credit Cards** are charged.

“cardholder” means a person, being an Australian resident who is authorised to maintain permanent residency in Australia and whom ANZ has issued with an **ANZ Credit Card**. This includes additional cardholders. This definition is also extended to include any Australian resident who is authorised to maintain permanent residency in Australia, and who, by way of a gift from the **cardholder**, receives any **goods**, purchased by the **cardholder**.

“good(s)” includes all new personal property acquired for domestic or household use or consumption, but does not include:

- items acquired for the purpose of re-supply/ re-sale;
- items acquired for transformation or use in carrying on a business;
- items used in carrying on a business;
- animals or plant life;
- computer software or non tangible items;
- cash, bullion, negotiable instruments, travellers cheques, or tickets of any description;
- consumable or perishable items (including but not limited to food, drugs, fuel or oil);
- boats, automobiles, motorboats, airplanes or any other motorised vehicles and their integral parts and installed accessories
- second-hand items, including antiques;
- items of contraband;
- real estate and movable fixtures or fittings (including but not limited to dish washers and fixed air conditioners) which are or are intended to form part of any house, unit or other real estate; or
- items purchased prior to 20 August 2001.

“primary cardholder” means the person in whose name the **ANZ Credit Card** account is opened.

Terms & Conditions

1. This Policy provides automatic insurance protection for **goods** when their purchase is charged to an **ANZ Credit Card** account unless the **goods** and/or claims are excluded by the Definitions, Terms & Conditions, or Exclusions, or the **cardholder** fails to comply with the Claims Procedures.
2. Other than for the extension of cover provided for under the definition of **cardholder** no rights under this Policy may be assigned or transferred in any way without the prior written consent of Zurich.
3. The **goods** are insured anywhere in the world for three (3) consecutive months from the date of purchase in the event of loss, theft or damage.
4. The liability of Zurich for claims made pursuant to this Policy shall not exceed:
 - **ANZ First – Free Days Visa, ANZ First – Low Interest Visa , ANZ Free Days MasterCard and ANZ Low Interest MasterCard cards**
 - the actual proportion of the cost of the **good**, which was charged to an **ANZ Credit Card account** or
 - A\$1,000 per claim in respect of jewellery, watches and fine arts; and
 - in any twelve (12) month period the sum of claims shall not exceed A\$50,000 in respect of any one **cardholder**.
 - **ANZ Gold, ANZ Frequent Flyer Gold and ANZ Rewards Visa Gold cards**

- the actual proportion of the cost of the **good**, which was charged to an **ANZ Credit Card account** or
 - A\$3,000 per claim in respect of jewellery, watches and fine arts; and
 - in any twelve (12) month period the sum of claims shall not exceed A\$125,000 in respect of any one **cardholder**.
5. Where the insured **good** is part of a pair (e.g. earrings) or set, the **cardholder** will receive no more than the value (as described in clause 4 above) of the particular part or parts lost, stolen or damaged, regardless of any special value that the **good** may have by way of being part of such pair or set, nor more than the proportional part of the actual expense originally charged to an **ANZ Credit Card account**.
 6. Zurich, may at its sole discretion, pay the reasonable costs to repair, rebuild, replace or reinstate damaged, stolen or lost **goods** or pay the **cardholder** cash for the **goods** subject to the Definitions, Terms & Conditions, Exclusions and Claims Procedures as stated in this Policy.
 7. The **cardholder** must take all reasonable care to protect and maintain the **goods** insured under this Policy and protect them against loss, damage or theft.
 8. In the event that any **goods** are stolen, wilfully damaged or accidentally lost, a report must be made to the Police or to the nearest government agency or authority. This must be done within 24 hours of learning of the theft, damage, or loss and the report must list and describe the missing or damaged goods.

If the claim occurs overseas a copy of this report must be obtained and the authority must sign the copy and write on it that it is a true and accurate copy of the original.

Exclusions

Zurich shall not be liable to pay any claim under this Policy resulting from:

- flood;
- war or war-like hostilities;
- any **act of terrorism**;
- radioactive contamination;
- normal wear and tear, or damage arising from inherent defect in the **goods**;
- disappearance of the **goods** in circumstances which cannot be explained by the **cardholder** to Zurich's reasonable satisfaction;
- confiscation by authorities or illegal activities;
- fraud or abuse;
- consequential loss or damage, punitive damages;
- laundering (including washing, ironing and dry cleaning) whether by professional persons or otherwise;
- non-receipt of the **goods**;
- jewellery and watches being carried in baggage unless hand-carried and under either the **cardholder's** personal supervision or that of their travelling companion;
- any event that is intentionally caused by the cardholder or a person acting with the **cardholder's** consent.
- **goods** whilst being transported under a freight agreement or by postal or courier services; or
- **goods** being left:
 - unattended in a *public place*, or
 - in an unlocked vehicle, or
 - in an unattended vehicle overnight, or
 - with a person who steals or deliberately damages the property.

Public place includes, but is not limited to shops, airports, bus depots, streets, hotel foyer (and hall ways and grounds), restaurants, beaches, public toilets, unlocked hostel rooms and any place which is accessible to the public.

Claims Procedures

Please do not contact ANZ in the event of a claim. ANZ is not in any way involved in the provision of the insurance benefits.

1. Zurich does not hold or collect information about **cardholders** until a claim is made. Zurich will however need personal information about the **cardholder** to assess any claim. Zurich will, in relevant cases, disclose the personal information (other than sensitive information) to ANZ, Zurich's service providers and business partners.

Where relevant to assess the claim, Zurich will also disclose personal information including sensitive information such as health information to medical practitioners, other health professionals, reinsurers and legal representatives.

Zurich may also disclose personal information to ANZ (other than sensitive information such as health information) in order to allow ANZ to monitor the claims service that Zurich provides and to ensure persons are eligible for this insurance.

If the **cardholder** does not provide the requested information, the assessment of the claim may be delayed or Zurich may not accept the claim. In most cases, Zurich will give the **cardholder** access to their personal information on request.

2. In the event of theft of or loss or damage to **goods** giving rise to a claim under this Policy, the **cardholder** must:
 - give notice to the police (as soon as practicable, but definitely before contacting Zurich) of **goods** lost, stolen or vandalised and advise Zurich of the Police Report number. If the theft, loss or vandalism occurs overseas the **cardholder** will need to provide Zurich with a written copy of the Police Report
 - contact Zurich on 132 687 within 30 days of the date of loss, theft or damage. A written loss report may be required and if so, should be returned within 30 days of receiving the loss report.

Note: Failure to report the loss, theft or damage and to fully complete and submit the loss report (if required) within the times stated above may result in denial of the claim.

- supply detailed particulars and proof of the loss as Zurich may reasonably require, including, but not limited to, the sales receipt and the **ANZ Credit Card account** statement showing the purchase;
 - disclose to Zurich details of any other insurance cover under which the **cardholder** is entitled to claim;
 - retain damaged **goods** for inspection by Zurich or its authorised representative;
 - give to Zurich all necessary information and assistance they may reasonably require to institute proceedings against other parties for the purpose of enforcing any rights or remedies to which they shall or would become entitled or subrogated upon their making payment or making good any loss or damage under this Policy;
3. Zurich as a member of the Insurance Council of Australia Limited, subscribes to the General Insurance Code of Practice, which sets out standards of best practice. Therefore if a **cardholder** is unhappy with any service issue or the settlement of a claim, the **cardholder** may have the

matter referred to the internal dispute resolution committee of Zurich. This committee consists of senior managers who will review the decision. If the **cardholder** still disagrees with the final decision of Zurich, the **cardholder** can ask the Financial Ombudsman Service (FOS) (within their terms of reference) to review the decision of Zurich. This is a free service provided by an independent organisation. The **cardholder** is not bound by the FOS's decision. However Zurich is bound to act immediately on their decision.

Extended Warranty

This cover is available under Master Policy No. 20 ANZCC02LEI issued to Australia and New Zealand Banking Group Limited ABN 11 005 357 522 of Level 6 100 Queen Street, Melbourne VIC, 3000 ("ANZ") by Zurich Australian Insurance Limited ABN 13 000 296 640, AFS Licence No 232507, of 5 Blue Street, North Sydney, NSW, 2060 ("Zurich").

ANZ Extended Warranty is a benefit available to ANZ **cardholders**. The purpose of the cover is to extend the manufacturer's expressed warranty on **goods**, which were purchased after 20 August 2001 when the entire purchase price of the **goods** has been charged to the **cardholder's** ANZ Credit Card account.

The Policy does not affect the rights of **cardholders** against a manufacturer in relation to contraventions of statutory or implied warranties under Australian legislation.

ANZ is not the issuer of this cover and neither ANZ nor any of its related corporations guarantee any of the benefits under this Policy. This cover is provided at no additional cost to the **cardholder** and ANZ does not receive any commission, remuneration or other benefit from Zurich for arranging this Policy. Neither ANZ nor any of its related corporations are Authorised Representatives of Zurich or any of its related companies.

A **cardholder** is under no obligation to accept this cover. However, if a **cardholder** wishes to make a claim under this Policy, the **cardholder** will be bound by the Definitions, Terms & Conditions, Exclusions and Claims Procedures of this Policy. Therefore please read this document carefully and keep it in a safe place and if you require personal advice on this cover, please see your general insurance adviser. Please also keep detailed particulars and proof of any loss, including the **Australian warranty**, the sales receipt, and the **ANZ Credit Card account** statement showing the purchase of the goods.

ANZ may terminate this cover by providing written notification to **primary cardholders**. Purchases made in accordance with this Policy before this notification is given will be covered under this Policy. Purchases made after this notification is given and/or claims not reported within 6 years of this notice being given will not be eligible for cover under this Policy.

Definitions

For the purposes of this cover:

"ANZ Credit Card" means any of the following current and valid credit cards issued by ANZ:

- ANZ First – Free Days Visa card and ANZ First – Low Interest Visa card.
- ANZ Gold card
- *Note: "ANZ Credit Card" does not include ANZ Rewards Visa, ANZ Rewards Visa PAYCARD, ANZ Rewards Visa Gold, ANZ Frequent Flyer and ANZ Frequent Flyer Gold, ANZ Low Rate MasterCard,*

ANZ Low Interest MasterCard, ANZ Free Days MasterCard or ANZ Visa PAYCARDS cards.

“ANZ Credit Card account” means the current and valid credit facility provided by ANZ to which purchases made by **cardholders** on **ANZ Credit Cards** are charged.

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

“cardholder” means a person, being an Australian resident who is authorised to maintain permanent residency in Australia and whom ANZ has issued with an **ANZ Credit Card**. This includes additional cardholders.

“covered breakdown” means the failure of **goods** to operate for the purpose for which they were designed as a result of a breakdown or defect, provided the breakdown or defect is covered by the terms of the **Australian warranty**.

“good(s)” include all personal property, with an **Australian warranty**, acquired for domestic or household use or consumption, where the purchase price is fully paid and charged to an **ANZ Credit Card account**, *but does not include:*

- items acquired for the purpose of re-supply/re-sale;
- items acquired for transformation or use in carrying on a business;
- items used in carrying on a business;
- items that do not carry a manufacturer’s unique identification serial number on them;
- items with an **Australian warranty** of more than 5 years;
- boats, automobiles, motorboats, airplanes or any other motorised vehicles and their integral parts and installed accessories;
- second-hand items, including antiques;
- real estate and movable fixtures or fittings (including but not limited to dishwashers and fixed air conditioners) which are or are intended to form part of any house, unit or other real estate; or
- items purchased prior to 20 August 2001; or
- items acquired for a purchase price:
 - exceeding A\$10,000 for ANZ Gold card purchases.
 - exceeding A\$2,000 for ANZ First – Free Days Visa card and ANZ First – Low Interest Visa card purchases.

“primary cardholder” means the person in whose name the ANZ Credit Card account is opened.

Terms & Conditions

1. The insurance cover provided by this Policy in respect of the purchase of **goods** comes into effect at the end of the **Australian warranty** period that applies to those **goods**.
2. This extended warranty period will be for an equivalent duration as the **Australian warranty** period to a maximum one full year. e.g:

Australian warranty period	Extended warranty period
7 days	7 days
14 days	14 days
1 month	1 month

6 months	6 months
1 to 5 years	1 year
over 5 years	no cover

3. Only **covered breakdowns** are eligible for this extended warranty.
4. The liability of Zurich for claims made pursuant to this Policy shall not, in any twelve (12) month period, exceed A\$10,000 in respect of any one **ANZ Credit Card account**.
5. Zurich may at its sole discretion pay the reasonable costs to repair, rebuild, replace or reinstate the **goods** or pay the **cardholder** cash for the **goods** subject to the Definitions, Terms & Conditions, Exclusions and Claims Procedures as stated in this Policy.
6. Where the insured **good** is part of a pair or set, the **cardholder** will receive no more than the value of the particular insured **good** regardless of any special value that the **good** may have by way of being part of such pair or set.
7. The **cardholder** must take all reasonable care to protect and maintain the **goods** insured under this Policy.
8. In the event of a claim the **cardholder** must be able to provide Zurich with the following documents:
 - applicable **Australian warranty**; and
 - sales receipt and **ANZ Credit Card account** statement showing the purchase.
9. If a claim is to be paid under this Policy the **cardholder** must obtain approval from Zurich prior to proceeding with any repairs or replacement of the **goods** which have broken down or are defective.

Exclusions

Zurich shall not be liable to pay any claim under this Policy resulting from:

- flood;
- war or war-like hostilities;
- radioactive contamination;
- normal wear and tear;
- fraud or abuse;
- consequential loss or damage, punitive damages;
- any costs other than parts and/or labour costs resulting from a **covered breakdown** which was covered under the **Australian warranty**;
- any other obligation and costs other than those specifically covered under the terms of the **Australian warranty**; or
- any event that is intentionally caused by the **cardholder** or a person acting with the **cardholder's** consent.

Claims Procedures

Please do not contact ANZ in the event of a claim. ANZ is not in any way involved in the provision of the insurance benefits.

1. Zurich does not hold or collect information about **cardholders** until a claim is made. Zurich will however need personal information about the **cardholder** to assess any claim. Zurich will, in relevant cases, disclose the personal information (other than sensitive information) to ANZ, Zurich's service providers and business partners.

Where relevant to assess the claim, Zurich will also disclose personal information including sensitive information such as health information to medical practitioners, other health professionals, reinsurers and legal representatives.

Zurich may also disclose personal information to ANZ (other than sensitive information such as health information) in order to allow ANZ to monitor the claims service that Zurich provides and to ensure persons are eligible for this insurance.

If the **cardholder** does not provide the requested information, the assessment of the claim may be delayed or Zurich may not accept the claim. In most cases, Zurich will give the **cardholder** access to their personal information on request.

2. In the event of learning of an occurrence likely to result in a claim, the **cardholder** must:

- contact Zurich on 132 687 within 30 days of the date of learning of an occurrence likely to result in a claim. A written loss report may be required and if so, should be returned within 30 days of receiving the loss report.

Note: Failure to report an event likely to result in a claim or to fully complete and return to Zurich the loss report (if required) within the times stated above may result in denial of the claim.

- supply detailed particulars as Zurich may reasonably require, including but not limited to
 - the repair person's quote/statement of repairs required,
 - the **Australian warranty**,
 - the sales receipt,
 - the **ANZ Credit Card account** statement showing the purchase of the **good**.
- disclose to Zurich details of any other insurance cover under which the **cardholder** is entitled to claim;
- retain damaged **goods** or parts for inspection by Zurich or its authorised representative;
- give to Zurich all necessary information and assistance they may reasonably require to institute proceedings against other parties for the purpose of enforcing any rights or remedies to which they shall or would become entitled or subrogated upon their making payment or making good any loss or damage under this Policy;

3. Zurich as a member of the Insurance Council of Australia Limited, subscribes to the General Insurance Code of Practice, which sets out standards of best practice. Therefore if a **cardholder** is unhappy with any service issue or the settlement of a claim, the **cardholder** may have the matter referred to the internal dispute resolution committee of Zurich. This committee consists of senior managers who will review the decision.

If the **cardholder** still disagrees with the final decision of Zurich, the **cardholder** can ask the Financial Ombudsman Service (FOS) (within their terms of reference) to review the decision of Zurich. This is a free service provided by an independent organisation. The **cardholder** is not bound by the FOS's decision, however Zurich is bound to act immediately on their decision.

ANZ Car Rental Cover Terms and Conditions

You take out ANZ Gold credit card – You are eligible for the benefits

You are eligible for the benefits under the Master Policy by virtue of **you** continuing to be a holder of a valid ANZ Gold credit card. The Master Policy is a contract between ANZ and **us**. It is not a contract between QBE Insurance and **you**.

Definitions

Some words and expressions in this policy have a specific meaning which is given below. Each word is printed in bold where it appears.

“ANZ Gold cardholder” means the primary cardholder in whose name the **ANZ Gold credit card** account has been opened.

“ANZ Gold credit card” means an ANZ Gold, or any other credit card account which ANZ and Western QBE Insurance may advise, from time to time, as qualifying under this policy.

“hirer” means the person named as the hirer on the **vehicle rental agreement**, who has provided their credit card details to the **car rental company**, but not a **joint hirer**.

“joint hirer” means a person named as a joint hirer on the **vehicle rental agreement**.

“car rental company” means the company that **you** have entered the **vehicle rental agreement** with.

“vehicle rental agreement(s)” means the written agreement between **you** and the **car rental company**, which stipulates the terms **you** agree to follow when renting the vehicle.

“collision excess” means the specified first amount listed in the **vehicle rental agreement** that **you** have agreed to pay as a result of damage to the rented vehicle.

Note: If **you** have a collision **your car rental company** will require **you** to contribute towards the cost of repairing the damage. This amount can vary **by car rental company**, but could be between \$2,000 and \$4,000.

“policy period” means the period for which **you** have paid membership fees.

“you” and **“your”** means the **ANZ Gold cardholder**.

“we” and **“us”** means QBE Insurance (Australia) Ltd, ABN 78 003 191 035. Trading as Western QBE Insurance.

What we will pay for

We will reimburse **you** for the amount of any **collision excess** that **you** have paid under any **vehicle rental agreement(s)** that **you** enter into with a **car rental company** to hire a vehicle registered in Australia and its offshore territories, where

- **You** are the **hirer**, or
- **You** are a **joint hirer** and **you** were driving the hire car when the accident occurred.

What we will not pay for

We will not pay:

1. for the **collision excess**, where the full amount payable by **you** under the **vehicle rental agreement** for damage to the vehicle is more than the **collision excess**

Note: **You** will have to pay more than the **collision excess** when **you** are not covered under **your vehicle rental agreement**. This is because certain events or circumstances will not be covered under **your vehicle rental agreement**. This might vary by **car rental company** but could include but not be limited to such things as:

- a. A single vehicle accident.
 - b. The vehicle is totally or partially immersed in water regardless of cause.
2. where the **hirer** or any **joint hirer** has breached a condition of the **vehicle rental agreement** and **you** are required to pay more than the **collision excess**:

Note: The **vehicle rental agreement** will detail the circumstances where **you** would have to pay for more than the **collision excess**. This might vary by **car rental company** but could include but not be limited to such things as:

- a. The driver of the vehicle not being listed on the rental contract.
 - b. Driving the vehicle on off-road conditions without the agreement of the rental company.
 - c. For carrying a greater load or more persons than the vehicle is licensed for.
 - d. Driving under the influence of alcohol or drugs.
3. Any claim where the date of loss falls outside the current **policy period**.
4. For the first \$350 of any claim under this policy.
5. Any claim where the **car rental company** does not have a current licence under any applicable legislation to hire out vehicles.
6. Any claims for the **collision excess** arising from damage to unregistered vehicles, or off road vehicles when they are being hired for use on private property.

How much we will pay

The maximum amount **we** insure **you** for is \$2,400.

Claims Information – What you must do

As soon as **you** discover that a claim is likely to be made on this policy **you** must:

1. take all reasonable steps to reduce the loss or damage and to prevent further damage
2. notify **us** by calling 1300 551 154 as soon as practicable after **you** become aware that **you** have to pay the **collision excess** to the **car rental company**.
3. provide all details requested by **us** which will include but is not limited to:
 - Date and time of accident
 - Road conditions e.g, wet or dry
 - Location of accident
 - Description of accident circumstances
 - Details of other vehicles involved including:
 - Name of driver
 - Driver's address
 - Driver's telephone number
 - Make of vehicle
 - Registration number
 - Name of owner
 - Owner's address
 - Owner's telephone number
 - The name and address of any witnesses

4. send **us** a copy of the **vehicle rental agreement** and confirmation of **your** payment of the excess to the **car rental company** (this can be, for example, a photocopy or fax of the cardholder's statement or the receipt from the **car rental company**).
5. continue to assist **us** in any queries or assistance reasonably required.
6. allow **us** to use **your** name in any legal action or recovery action as a result of the event causing the claim.
7. not admit liability or responsibility in any way to another party where **you** are involved in a collision.

If **you** unreasonably withhold from providing the above, we may refuse to pay a claim.

Our Privacy Promise

QBE Insurance (Australia) Limited (ABN 78 003 191 035) trading as Western QBE Insurance, is committed to safeguarding your privacy and the confidentiality of your personal information.

We will only collect personal information from or about you that is relevant to your business with us. For example, in order to investigate and quantify claims made by you or against you under your policy of insurance. If you do not provide us with this personal information we may not be able to process your claim.

We, or our authorised agent, may disclose your personal information:

- To Australia and New Zealand Banking Group Limited (ABN 11005 357 522) (for the purpose of confirming your personal and insurance details);
- To another insurer (for the purpose of seeking recovery from them or to assist with an investigation);
- To a records management company (for the purpose of recording or storing our records on you);
- To an external dispute resolution organisation (for the purpose of resolving a dispute between us);
- To an assessor or investigator (for the purpose of assessing your claim);
- To a lawyer or a recovery agent (for the purpose of recovering our costs including your excess or seeking a legal opinion regarding the acceptance of a claim);
- To a witness to a claim (for the purpose of obtaining a witness statement);
- To another party in a claim (for the purpose of obtaining a statement from them or seeking recovery from them). Personal information may also be obtained from the above people or organisations.

In addition we will:

- Give you the opportunity to find out what personal information we hold about you and, when necessary, correct any errors in this information. Generally we will do this without restriction or charge.
- Provide you with information about the dispute resolution procedures available to you in respect of any complaint you may have regarding how we handle your personal information.

Further information can be obtained by calling us on 1300 551 154 or by writing to Western QBE Insurance, 56 Station St, Parramatta NSW 2150

Notes

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