



A GUIDE TO USING YOUR ANZ CREDIT CARD INSURANCE

1 DECEMBER 2023

THANKS FOR INSURING YOUR ANZ CREDIT CARD WITH US

This guide will explain what you're covered for, how to make sure this policy is right for you, and how to use your policy to make a claim. The guide is divided into two parts.



PART 1: Overview

This overview of ANZ Credit Card Insurance includes information on:

- [Making sure this policy is right for you](#)
- [Seven benefits you are covered for](#)
- [Disability or Involuntary Unemployment benefit – special conditions for claiming](#)



PART 2: Details

Part 2 contains detailed information on your ANZ Credit Card Insurance including:

- [What you are covered for – the details](#)
- [Pre-existing conditions](#)
- [Claim examples](#)
- [When the policy ends](#)
- [Let us know if you have a complaint](#)
- [Definitions – words with special meaning](#)

Read both parts of this guide to decide if this product is right for you, and to understand how you can use it to claim.

About the insurers and distributor

ANZ Credit Card Insurance, ANZ CreditCover Insurance and ANZ CreditCover Plus Insurance are issued by Zurich Australia Limited ABN 92 000 010 195 AFSL 232510 for the Life Benefit, Accidental Death Benefit, Total and Permanent Disability Benefit and Critical Illness Benefit, and Zurich Australian Insurance Limited ABN 13 000 296 640 AFSL 232507 for the Disability Benefit, Involuntary Unemployment Benefit, Family Trauma Benefit and Inconvenience Benefit.

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PART 1: OVERVIEW

THIS GUIDE EXPLAINS ANZ'S CREDIT CARD INSURANCES

- ANZ Credit Card Insurance
- ANZ CreditCover Insurance
- ANZ CreditCover Plus Insurance

Together we call these products 'ANZ Credit Card Insurance'. We cover seven benefits designed to help pay your credit card repayments for certain events.

Read this guide carefully. It explains your cover and how to claim if you need to.

This guide brings together and explains the key benefits for ANZ Credit Card Insurance, to make it easier when you need to claim.

Your policy is made up of several documents

Your ANZ Credit Card Insurance is made up of your:

- Policy Schedule
- Product Disclosure Statement and Policy (PDS)
- Supplementary PDS.

The guide doesn't replace or change the terms and condition described in the PDS or the other Supplementary PDSs we've given you.

The information in this guide is general and doesn't take account of your personal circumstances, financial situation or needs. This means you need to read this guide carefully to decide whether this product is right for you.

YOUR POLICY IS OPTIONAL — YOU CAN CANCEL IT ANY TIME

ANZ Credit Card Insurance is optional. You can cancel it at any time. It won't affect your credit card.

Just be aware of the following if you cancel your insurance policy.

- You may have no cover if an insured event happens—for example, if you become disabled, you won't get payments towards your credit card balance.
- You may not be able to get alternative cover if your health or other circumstances have changed since your ANZ Credit Card Insurance began.
- Other insurance may not cover you for the same events as ANZ Credit Card Insurance.

Phone or contact us for more information



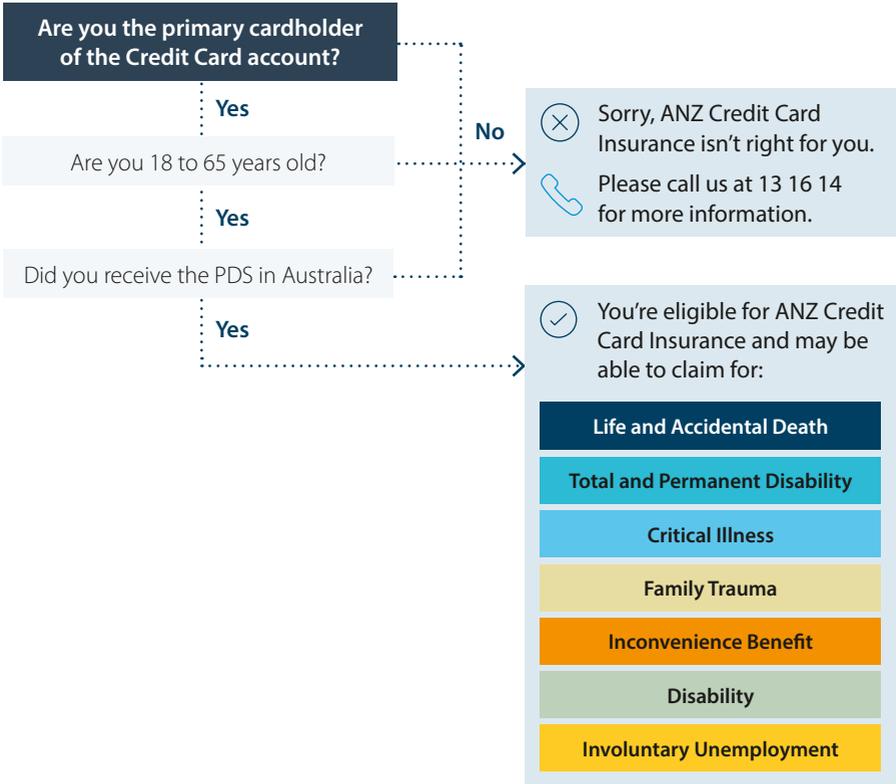
Call 13 16 14 if you have questions or want more information about this policy.



Write to us:
Zurich Australia Limited
Locked Bag 994
North Sydney NSW 2059

MAKE SURE THE POLICY IS RIGHT FOR YOU

Use this diagram to understand if ANZ Credit Card Insurance is right for you.



CONTACT US IF YOUR CIRCUMSTANCES HAVE CHANGED

 Call us if your circumstances change or you think ANZ Credit Card Insurance is not right for you. We can discuss your options with you.

YOU'RE COVERED FOR SEVEN BENEFITS

This table summarises the benefits we cover, how much we pay and any qualifying or waiting periods.

Part 2 of this guide explains the following three benefits from pages 15 to 19.

PAY THE TOTAL AMOUNT OUTSTANDING AT THE DATE OF THE EVENT			
Benefits	 <p>Life or Accidental Death</p>	 <p>Critical Illness</p>	 <p>Total and Permanent Disability</p>
When this benefit helps you	If you die or suffer an accidental death caused solely and directly by violent, unintentional, external or visible means, independent of any other cause.	If you are diagnosed with: cancer, chronic kidney failure, heart attack, stroke, require major organ transplant or coronary artery surgery.	If you become totally and permanently disabled because of an illness or an injury.
How much we pay towards your nominated credit card account	<p>We pay up to twice the amount outstanding on your credit card at the date of death.</p> <p>Life Benefit – up to a maximum of \$50,000.</p> <p>Accidental death – up to a maximum of \$100,000.</p>	We pay the total amount outstanding on your credit card at the date you were diagnosed or operated on, up to a maximum of \$50,000.	We pay the total amount outstanding on your credit card, up to a maximum of \$50,000 at the date you become totally and permanently disabled.
Qualify or Waiting Periods to Claim	No qualifying or waiting periods apply.	<p>A 30 day qualifying period applies after the policy start date.</p> <p>Definitions of critical illnesses explained on:</p> <ul style="list-style-type: none"> • cancer page 31 • chronic kidney failure page 32 • coronary artery surgery page 32 • heart attack page 32 • major organ transplant page 33 • stroke page 34. 	<p>No qualifying or waiting periods apply.</p> <p>Definition of Total and permanent disability explained on page 34.</p>

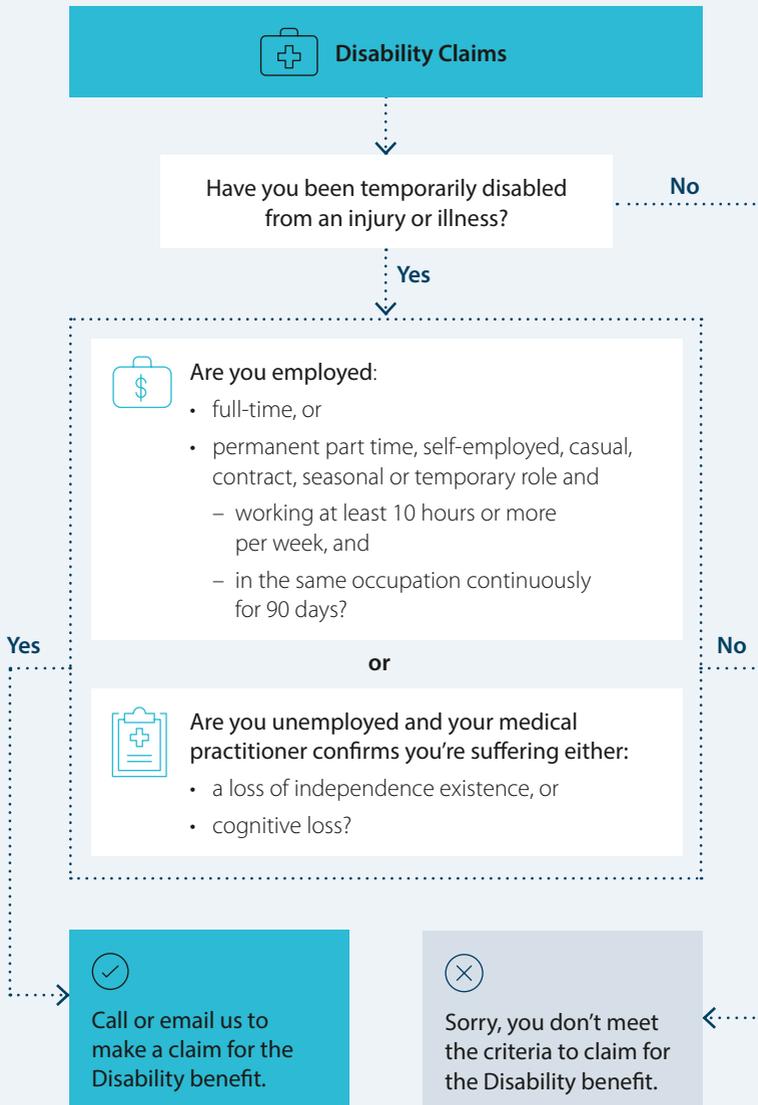
YOU'RE COVERED FOR SEVEN BENEFITS

Part 2 of this guide explains the following four benefit from page 20 to 25.

	PAY A MONTHLY BENEFIT		PAY A LUMP SUM	
Benefits	 Disability	 Involuntary Unemployment	 Family Trauma	 Inconvenience Benefit
When this benefit helps you	If you temporarily become disabled due to an illness or injury	If you lose your job through no choice or fault of your own and due to factors outside your control	If you need to take leave from work because your partner or dependent child is diagnosed with a critical illness	If your credit card is stolen or suffers fraud
How much we pay towards your nominated credit card account	We pay 20 percent per month of the amount outstanding on your credit card at the date you become disabled or involuntarily unemployed. If the amount is less than \$10, we pay \$10.		We pay \$500 to your credit card.	We pay \$200 to your credit card.
Qualify or Waiting Periods to Claim	Waiting period 5 consecutive days after the claim event date. Definition of Disability explained on page 28.	Waiting period 14 consecutive days after the claim event date. Definition of Employment explained on page 28.	No qualifying or waiting periods apply. Definition of Critical Illness explained on page 32.	No qualifying or waiting periods apply.

SPECIAL CONDITIONS APPLY TO DISABILITY OR INVOLUNTARY UNEMPLOYMENT BENEFITS

Disability and Involuntary Unemployment are the most common benefits we pay. Use this diagram to understand if you are eligible to claim for an event. Special conditions and exclusions apply to these benefits. Read more about these in Part 2 of this guide.





Involuntary Unemployment Claims



Did you lose your job through no choice or fault of your own and due to factors outside your control?

No

Yes



Were you employed:

- full-time, or
- permanent part time, self-employed, casual, contract, seasonal or temporary role and
 - in the same occupation working at least 10 hours or more per week, and
 - in the same occupation continuously for 90 days?

Yes

No



Call or email us to make a claim for the Involuntary Unemployment benefit.



Sorry, you don't meet the criteria to claim for the Involuntary Unemployment benefit.

HOW TO MAKE A CLAIM

You can contact us by email or phone.



Email our Claims team

Email our Claims team with the following information and we'll call you back within 5 business days.

- Your name
- Your phone number
- Your policy number
- Claim type (such as Involuntary Unemployment, Disability)
- Date of claim (for example, the date you became unemployed)

[Email our claims team](#)



Call our Claims team

Call on **13 16 14**, option 2,
Mon–Fri 9am–5pm AEST.

If you'd like to make a general enquiry about your policy, before you contact our Claims team, call **13 16 14**, option 1.

[Call 13 16 14](#)



PART 2: THE DETAILS

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YOUR POLICY HELPS YOU PAY YOUR CREDIT CARD ACCOUNT

Find out in this section what's covered and what isn't.

Your policy helps you repay your ANZ credit card if we accept your claim

Here's what we'll do under your policy if we accept your claim:

- pay the outstanding balance of your nominated credit card at the date of the claim event if you're diagnosed with a critical illness, become totally and permanently disabled, or die
- pay a lump sum to your nominated credit card account, if you have to take leave from your job because your spouse or dependent child is diagnosed with a critical illness
- pay a lump sum to your nominated credit card account, helping you manage the inconvenience if your credit card is stolen, or suffer fraud on your account
- pay your monthly credit card repayments if you suffer a disability or involuntary unemployment.

YOUR POLICY'S COVER HAS LIMITS

In some situations, your cover might be limited in the following ways.

Only the cardholder is covered

The only person this policy covers is the main cardholder of the nominated credit card account, specified in the policy schedule.

Special conditions to claim for Disability or Involuntary Unemployment benefit

If you need to make a claim for Disability or Involuntary Unemployment benefit, at the date of the event you must be:

- working full time, or
- permanent part time, self-employed, in a casual, contract, seasonal or temporary role, and
 - working in the same occupation continuously for 90 days (calculated as an average over 90 days before the claim event date), and
 - working at least 10 hours a week.

If you're unemployed and claiming the Disability benefit, your medical practitioner needs to confirm you're suffering either:

- a loss of independence, or
- cognitive loss.

WE DON'T COVER CLAIMS CAUSED BY A PRE-EXISTING CONDITION

We won't pay a claim for some benefits if they're caused by a medical condition that you had before you bought the policy (a pre-existing condition).

This exclusion applies to claims for the:

- Life and Accidental Death benefit
- Total and Permanent Disability benefit
- Critical Illness benefit
- Disability benefit

We don't cover you if your claim arises from an illness, injury, symptom, or related condition, and both the following statements apply.

- In the 6 months immediately before the policy started, you had a medical consultation about it or a reasonable person in your circumstances would have sought a medical consultation about it.
- In the 6 months immediately after the policy started, it leads directly or indirectly to your death, critical illness or disablement.

How a pre-existing condition exclusion would apply

This timeline shows when a pre-existing condition exclusion would apply, for illustrative purposes.



Examples of how a pre-existing condition exclusion would apply



A pre-existing condition and claiming for the Disability benefit

Liz decided to landscape her garden, 5 months before buying an ANZ Credit Card Insurance policy. While moving one of the large pots, she dislocated her knee and was advised she needed surgery. Liz didn't follow the advice. Three months after Liz's credit card insurance policy started, Liz fell because her injured knee had become weaker. She was unable to work and wanted to claim the Disability benefit. Liz couldn't claim because the knee injury is a pre-existing condition, occurring within 6 months before and after the policy started.



A pre-existing condition and claiming for the Critical Illness benefit

Justin had a mild heart attack 6 months before his policy started. He had been taking better care of his health but unfortunately had a severe heart attack 5 months after his policy started. His illness is a pre-existing condition and he couldn't claim the Critical Illness benefit.

The exclusion for pre-existing conditions doesn't apply to these benefits

- Involuntary Unemployment benefit
- Family Trauma benefit
- Inconvenience benefit

THE SITUATIONS WE COVER AND THE BENEFITS WE PAY YOU

In this section we explain in detail what we cover with claim payment examples.



Life benefit and Accidental Death benefit



Total and Permanent Disability benefit



Critical Illness benefit



Disability benefit



Involuntary Unemployment benefit



Family Trauma benefit



Inconvenience benefit (stolen card or fraud)

Your policy comes complete with all these benefits.



LIFE BENEFIT

How the Life benefit works

We will pay the Life benefit if your death isn't an accident. The Accidental Death benefit is explained on the next page.

The benefit pays up to twice the amount outstanding on the nominated credit card account at the date of your death, up to \$50,000.

We make a one-off payment to your nominated credit card account. If the amount payable is more than the outstanding balance, we pay the rest to your estate, or to anyone we're allowed to pay under the *Life Insurance Act 1995*.

- ✓ No qualifying period after the policy starts.
- ✓ No waiting period after the claim event date.

Example: Life benefit – we pay Bill's credit card account and his estate

This example shows how the Life benefit can work and how much we'd pay.

Bill dies after an illness. The outstanding balance on Bill's credit card is \$17,000 when he dies. Some time ago, we paid \$20,000 into his credit card for the Disability benefit.

Our Life benefit pays double the outstanding balance on the credit card. But we also have to consider:

- our total amount payable for all claims for the whole life of the policy, which is limited to \$50,000
- any other benefits we've already paid for—they come out of that \$50,000 maximum figure.

So we adjust the payment figure to allow for the Disability benefit we paid, and the total amount payable.

				
For Bill, we pay out	=	Bill's credit card account	+	Bill's estate
\$30,000		\$17,000		\$13,000

- ✗ We then cancel the policy



ACCIDENTAL DEATH BENEFIT

How the Accidental Death benefit works

An accidental death is caused solely and directly by violent, unintentional, external or visible means, independent of any other cause.

The benefit pays up to twice the amount outstanding on the nominated credit card account at the date of your accidental death, up to \$100,000.

We make a one-off payment to your nominated credit card account. If the amount payable is more than the outstanding balance, we pay the rest to your estate, or to anyone we're allowed to pay under the *Life Insurance Act 1995*.

- ✓ No qualifying period after the policy start date.
- ✓ No waiting period after the claim event date.

Example: Accidental Death benefit – we pay Dianne's credit card account and her estate

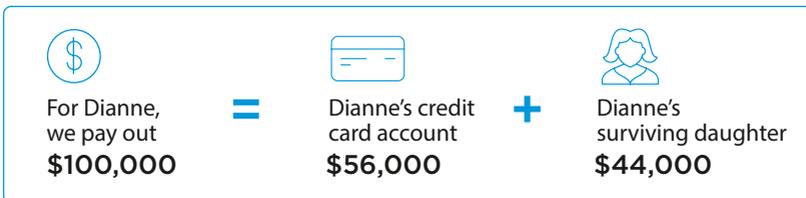
This example shows how the Accidental Death benefit can work and how much we'd pay.

Dianne is involved in a fatal car accident. The outstanding balance on Dianne's credit card is \$56,000 when she dies.

Our Accidental Death benefit pays double the outstanding balance on the credit card. But we also have to consider:

- our total amount payable for all Life claims for the whole of the policy, which is limited to \$50,000
- the Accidental Death benefit is equal to the Life benefit amount, with the total amount for all claims limited to \$100,000.

So we adjust the payment figure to allow for the total amount payable.



- ✗ We then cancel the policy



CRITICAL ILLNESS BENEFIT

How the Critical Illness benefit works

Critical illness means cancer, chronic kidney failure, coronary artery surgery, heart attack, major organ transplant, and stroke.

The benefit pays up to the total amount outstanding on the nominated credit card account. We use the amount from whichever is the earliest; the date you were first diagnosed with, or operated on for, a critical illness.

The benefit pays a maximum of \$50,000.

We'll make a one-off payment directly to your nominated credit card account.

No waiting period after the claim event date.

There's a 30 day qualifying period after the policy's start date

You are not covered if, within 30 days of the policy start date:

- you're diagnosed with a critical illness, or
- the symptoms that lead to you being diagnosed with a critical illness become reasonably apparent.

Example: Critical Illness benefit – we pay Sharon's credit card account in full

This example shows how the Critical Illness benefit can work and how much we'd pay.

Sharon is diagnosed with lung cancer nine months after her policy starts.

Our Critical Illness benefit pays Sharon's total credit card bill at the date she is diagnosed.

The outstanding balance on Sharon's credit card is \$22,000 on the date of her diagnosis.



We pay the balance in full into her credit card account –
\$22,000



TOTAL AND PERMANENT DISABILITY BENEFIT

How the Total and Permanent Disability benefit works

Total and permanent disability means circumstances where you are totally and permanently disabled due to an illness or an injury that you've suffered after the policy's start date.

Whether you're employed or not at the date you become total and permanently disabled will determine how we pay a claim.

If you were employed

If you were employed on the claim event date, total and permanent disability means you're unlikely to ever be employed again in any job which your training, skill or experience make you suitable for.

If you were not employed

If you were not employed on the claim event date, total and permanent disability means you suffered a total and permanent loss of independent existence or a total and permanent cognitive loss. See definitions of 'Loss of independent existence' and 'Cognitive loss' on pages 32 and 33 for more information.

The definitions of 'Disability' and 'Employment' are on page 28 for more information.

We make a one-off payment directly to your nominated credit card account.

This benefit pays up to the total amount outstanding of the nominated credit card account as at the date you become totally and permanently disabled, to a maximum of \$50,000.

- No qualifying period after the policy's start date.
- No waiting period after the claim event date.

Example: Total and Permanent Disability benefit – we pay Tony's credit card account in full

This example shows how the Total and Permanent Disability benefit can work and how much we'd pay.

Tony becomes totally and permanently disabled a bit more than a year after getting a credit card and buying this insurance. Medical evidence shows he'll never work again at a job he's trained or skilled for, or experienced at.

Our Total and Permanent Disability benefit pays Tony's total credit card account at the date he becomes disabled.

On this date, the outstanding balance on Tony's credit card is \$7,800.



We pay the balance in full into his credit card account –
\$7,800



We then cancel the policy



DISABILITY BENEFIT

How the Disability benefit works

This benefit covers you being temporarily disabled due to an illness or an injury.

We apply a different definition of disability, depending on whether you're employed on the claim event date. See definitions of 'Disability' and 'Employment' on page 28 for more information.

- ✓ No qualifying period after the policy start date.
- ✓ 5 consecutive days waiting period after the claim event date.

We pay a monthly benefit directly to your nominated credit card account while you're disabled

We calculate this as 20 percent of the amount outstanding on the nominated credit card account as at the date you become disabled. If this amount is less than \$10, we'll pay \$10 in that month.

The benefit period starts at the end of the waiting period. We don't pay any benefits during the waiting period.

We'll pay the first benefit one month after the waiting period ends. We'll make further benefit payments on the monthly anniversary of the first one.

If a payment period is less than a month, we pay 1/30th of the monthly benefit for each day of the period.

We'll pay Disability benefit payments until whichever of these happens first.

- You're no longer disabled.
- We've paid in full your total outstanding balance as at the claim event date.
- You've received the Disability benefit for 150 days.

We can treat the original disability as 'continuing'

We'll do this if you meet both of the conditions below:

- you aren't disabled anymore after being entitled to the Disability benefit
- you become disabled again for the same or a related cause within 6 months. In this case, the 5 day waiting period won't apply.

We can't pay another Disability benefit claim within 6 months of paying your outstanding balance in full.

Example: Disability benefit – we pay towards Helen’s credit card account

This example shows how the Disability benefit can work and how much we’d pay.

Helen becomes disabled on 18 May. She can’t work for 130 days. The balance on her credit card is \$3,500 on the date she becomes disabled.

Our Disability benefit pays 20 percent of Helen’s outstanding balance each month. A waiting period of 5 days applies for this benefit, so:

- the period we pay for starts on 23 May
- we pay for 125 days.



We pay **\$2,916** into Helen’s credit card account over 5 months

Breakdown of monthly benefit payments

	Amount	Days covered of the 125
	\$700	30
	\$700	30
	\$700	30
	\$700	30
	\$116	5
Total	\$2,916	125



Extra info

- \$700 is 20% of the \$3,500 balance
- \$116 is payment for 5 days
- Total over 125 days (130 days, minus the 5-day waiting period)



INVOLUNTARY UNEMPLOYMENT BENEFIT

How the Involuntary Unemployment benefit works

Involuntary unemployment means you've become unemployed after the policy's start date, it's not your choice or fault, and due to factors outside your control.

While you're involuntarily unemployed, we pay a monthly benefit directly to your nominated credit card account.

After the waiting period, we'll start benefit payments from when you register with Centrelink, or an Australian government approved job placement agency, and are seeking employment.

- ✓ No qualifying period after the policy start date.
- ✓ 14 consecutive days waiting period after the claim event date.

How we calculate the monthly benefit

We calculate the monthly benefit at 20 percent of the total amount outstanding of the nominated credit card account as at the date you become involuntarily unemployed. If this amount is less than \$10, we'll pay \$10 per month.

We'll pay the first benefit one month after the waiting period ends. We'll make the following benefit payments on the monthly anniversary of the first one.

If a payment period is less than a month, we pay 1/30th of the monthly benefit for each day of the period.

We can't pay another Involuntary Unemployment benefit claim within 6 months of paying your balance

After we've paid your total outstanding balance, you must be employed or self-employed for 6 consecutive months before you can make another Involuntary Unemployment claim.

We pay Involuntary Unemployment benefit payments until whichever of these happens first.

- You start a job and are no longer unemployed.
- We pay in full your total outstanding balance at the claim event date.
- You receive the Involuntary Unemployment benefit for 150 days.

Example: Involuntary Unemployment benefit – we pay towards Sue’s credit card account

This example shows how the Involuntary Unemployment benefit can work and how much we’d pay.

Sue is made redundant on 11 August, and has begun looking for a new job. She’s registered with Centrelink. Sue is unemployed for 120 days. The balance on her credit card is \$2,000 on the date she becomes unemployed.

Our Involuntary Unemployment benefit pays 20 percent of Sue’s outstanding balance each month. A waiting period of 14 days applies for this benefit, so:

- the period we pay for starts on 25 August
- we pay for 106 days.



We pay **\$1,413** into Sue’s credit card account over 3½ months

Breakdown of monthly benefit payments

	Amount	Days covered of the 106
	\$400	30
	\$400	30
	\$400	30
	\$213	16
Total	\$1,413	106



Extra info

- \$400 is 20% of the \$2,000 balance
- \$213 is payment for 16 days
- Total over 106 days (120 days, minus the 14-day waiting period)



FAMILY TRAUMA BENEFIT

How the Family Trauma benefit works

We pay the Family Trauma benefit if you need to take leave from your work because your partner or dependent child is diagnosed with a critical illness.

The definition of critical illness we apply depends on whether the person is a child or an adult – see the Definition of critical illness on page 32 for more information.

The Family Trauma benefit is a lump sum of \$500. We pay the Family Trauma benefit to your nominated credit card account.

We'll only pay the Family Trauma benefit once in any 12 month period.



No qualifying period after the policy start date.



No waiting period after the claim event date.

Example: Family Trauma benefit – we pay Alan a lump sum of \$500

This example shows how the Family Trauma benefit can work and how much we'd pay.

Alan buys ANZ Credit Card Insurance. Alan's daughter is diagnosed with a critical illness 3 months later. Alan needs to take 3 weeks off work.



We pay **\$500** into Alan's nominated credit card account



INCONVENIENCE BENEFIT

How the Inconvenience benefit works

We pay the Inconvenience benefit if:

- your credit card issued under the nominated credit card account is stolen, or
- your nominated credit card account suffers fraud, and
- you told ANZ Credit Cards by calling 13 13 14.

This benefit pays \$200 to the nominated credit card account.

- ✓ No qualifying period after the policy start date.
- ✓ No waiting period after the claim event date.

We only pay one payment of \$200 in any 12 month period.

Example: Inconvenience benefit – we pay Craig a lump sum of \$200

This example shows how the Inconvenience benefit can work and how much we'd pay.

Craig buys ANZ Credit Card Insurance. His wallet is stolen 2 weeks later, with his credit card inside.



We pay **\$200** into Craig's nominated credit card account

WHEN WE WON'T PAY A CLAIM

We won't pay a claim if a benefit limitation or exclusion applies.

We won't pay a claim for new charges and accruing interest to your nominated credit card account after the claim event.

We may be unable to process a claim if our claim requirements are not met.

WHEN YOUR POLICY ENDS

Your policy ends as soon as one of these things happens.

You're no longer eligible by age

- You turn 66.

The policy is cancelled

- You cancel the policy – you can cancel at any time by calling us on 13 16 14.
- We cancel the policy – within our legal rights, including when we have not received your premium when it's due.
- The card is closed by either you or us, or is in default.
- A credit card issued under the nominated credit card account is cancelled, unless
 - the cancelled credit card is for an additional cardholder
 - the credit card was cancelled because it was stolen or because the card was used fraudulently.

We pay one of these benefits

- We pay the Life or Accidental Death benefit.
- We pay you the Total and Permanent Disability benefit.

We pay the total amount payable for the whole policy

- We pay \$50,000 under one or more claims (except the Accidental Death benefit up to \$100,000).

YOU CAN AUTHORISE SOMEONE TO ACT FOR YOU

You can authorise someone else act on your behalf, make transactions and receive information. Tell us in writing if you would like to do this.

HOW TO MAKE A COMPLAINT

If you're not happy with the policy or how your claim is handled, call us on 13 16 14.

If we can't resolve your concerns, you can lodge a complaint with the Australian Financial Complaints Authority (AFCA). AFCA fairly and independently resolves complaints about financial services that are free to customers.

Contact AFCA at:

Phone: 1800 931 678

Email: info@afca.org.au

Mail: GPO Box 3, Melbourne VIC 3001

Website: www.afca.org.au

NEED MORE INFORMATION?



Call 13 16 14 if you have questions or want more information about this policy.



[Read more online about Credit Card Insurance](#)



[Read your PDS online](#)

DEFINITIONS OF WORDS WITH SPECIAL MEANINGS

This section lists the definitions for words or terms used in this guide that have special meanings. Definitions for medical conditions we cover are on page 31.

Accidental death means death of the policyholder caused solely and directly by violent, unintentional, external or visible means which occurs independently of any other cause.

Actively seeking employment means submitting at least one job application, including applications through an online job search engine per week. It can also mean attending at least one interview a week for the period of Involuntary Unemployment.

Child means any person aged less than 18 years old.

Claim event date means the event or circumstance that gives rise to the claim under the policy.

Closing balance, in relation to a credit card statement, means the amount owing on the date that the statement is produced and sent to you. It does not refer to the amount owing on the due date for payment.

Disability, disabled, and disablement

If you meet our definition of employed, then disability, disabled, and disablement mean you meet all three following criteria.

- You cannot perform the duties of your usual occupation because of illness or injury.
- You're not working in your usual occupation because of the illness or injury.
- You're following the advice of a medical practitioner for the disability for which you're claiming.

If you do not meet our definition of employed, then disability, disabled, and disablement mean you're confirmed by a medical practitioner as suffering either of the following conditions.

- a loss of independent existence, or (see page 33)
- cognitive loss (see page 32).

Employed or employment means you're working in any of the following roles for financial reward:

- you're employed in a permanent full-time role
- you're employed in a permanent part-time role for 10 hours or more a week
- you're employed in a casual, contract, seasonal, or temporary role for 10 hours or more a week (averaged over the 90 days immediately before the claim event date) and you've been in that same occupation continuously for 90 days
- you're self-employed for 10 hours or more a week (on average over the 90 days immediately before the claim event date) and have been in that same occupation continuously for 90 days.

Fraud, in relation to your nominated credit card account, means your credit card is used without your permission, and this results in the credit card issued under that account being cancelled and reissued.

Immediate family member means your partner, son, daughter, father, mother, father-in-law, mother-in-law, brother or sister.

Involuntary Unemployment means the circumstances after the policy commencement date when you become unemployed through no choice or fault of your own and due to factors outside your control. Immediately before you became unemployed, you were employed or self-employed and you're now registered with Centrelink, another equivalent government authority or a recognised recruitment agency and actively seeking employment.

Nominated credit card account means the ANZ credit card account that's specified in your policy schedule.

Partner means spouses, de-facto spouse or people living in a genuine domestic living arrangement. One or each of the partners provides the other with financial support, domestic support and personal care, regardless of gender.

Policy means the contract between you and the insurers.

Policy commencement date means the date we accept your application and when cover starts as specified in your policy schedule.

Policyholder means the primary cardholder of the nominated credit card account who is also the insured under the policy.

Policy schedule means the document we issue confirming the details of your cover.

Primary cardholder means the person whom the nominated credit card account has been issued to.

Self-employment and **self-employed** means a person who works in a trade, profession, or business and meets these points:

- gets the majority of their income from the trade, profession or business
- is a sole proprietor of it, a partner in it, or a shareholder or director of it
- has control or power over the trade, profession or business
- is working within it for 10 hours or more a week (on average over the 90 days immediately before the claim event date) and has been in that same occupation continuously for 90 days
- isn't an employee under the control of an employer.

Total amount outstanding means the outstanding balance of your nominated credit card account. The balance includes any purchase or cash advance you made before the claim event that hasn't yet appeared on this account's monthly statement.

Unemployed or unemployment means your employer ends your employment due to redundancy, shortage of work or you not performing well.

If you're self-employed, 'unemployed' or 'unemployment' means the trade, profession or business stops operating due to actual or imminent insolvency or business factors beyond your reasonable control. This does not include:

- when a shortage of work leads to cash flow constraints but your trade, profession or business is still operating
- you voluntarily and temporarily ceasing to trade, or you selling your business.

If you're self-employed in a partnership, 'unemployed' or 'unemployment' also includes a situation where you stop being a partner without your actual or implied consent and you cease to work in the partnership.

Usual occupation means the employment in which you regularly work (i.e. for which you receive a financial reward) at the time you suffer an illness or injury.

We, Us and Our means Zurich Australia Limited and Zurich Australian Insurance Limited.

You or Your means the policyholder, who is the primary cardholder of the nominated credit card account.

DEFINITIONS OF MEDICAL CONDITIONS WE COVER

This section lists definitions for medical words or terms used within this guide that have special meanings. Definitions for non-medical terms are on page 28.

The best cover applies to updated definitions

If you make a claim, and the updated definitions disadvantages you, the previous definition will apply. We consider the new wording offers you better coverage. But we'll work to make sure you're no worse off.

Bacterial meningitis means an inflammation of the meninges, the membranes that cover the brain and spinal cord, caused by bacteria.

Cancer means the presence of one or more malignant tumours including leukaemia, lymphomas and Hodgkin's disease. Cancer is characterised by the uncontrollable growth and spread of malignant cells and the invasion and destruction of normal tissue.

We do not cover the following cancers:

- Melanomas of less than 1.0mm maximum Breslow thickness and which are also less than Clark Level 3 depth of invasion as determined by histological examination
- All hyperkeratoses or basal cell carcinomas of the skin
- All squamous cell carcinomas of the skin unless there has been a spread to other organs
- Chronic lymphocytic leukaemia less than Rai Stage 1
- Low-level prostatic cancers which either:
 - are histologically described as TNM Classification T1a or T1b or lesser classification
 - are characterised by a Gleason score less than 6
 - where appropriate and necessary 'major interventionist treatment' has not been performed specifically to arrest the spread of malignancy. 'Major interventionist treatment' includes removal of the entire prostate, radiotherapy, chemotherapy, hormone therapy or any other similar interventionist treatment.
- Tumours showing the malignant changes of carcinoma in situ* (including cervical dysplasia CiN-1, CiN-2, and CiN-3), or which are histologically described as pre malignant, or which are classified as FIGO Stage 0, or which have a TNM classification of Tis. 'FIGO' refers to the staging method of the International Federation of Gynaecology and Obstetrics

*Carcinoma in situ is covered in the following circumstances where the procedures are performed specifically to arrest the spread of malignancy and are considered the appropriate and necessary treatment:

- Carcinoma in situ of the breast if it results directly in the removal of the entire breast or treatment requires breast conserving surgery and adjuvant therapy (such as radiotherapy and/or chemotherapy)
- Carcinoma in situ of the testicle if it results directly in the removal of the testicle
- Carcinoma in situ of the prostate if it results directly in the removal of the prostate or where characterised by a Gleason score of 7 or greater.

Chronic kidney failure means the end stage renal disease which requires permanent dialysis or renal transplantation.

Cognitive loss means you're confirmed by a medical practitioner as suffering from a deterioration or loss of intellectual capacity that requires you to be under the continuous care of and supervision by another adult.

Coronary artery surgery means undergoing coronary artery bypass surgery that is necessary to correct or treat coronary artery disease causing inadequate myocardial blood supply. Surgery does not include angioplasty – single or double vessel, intra-arterial procedures or non-surgical techniques.

Critical illness for an adult means only: cancer, chronic kidney failure, coronary artery surgery, heart attack, major organ transplant, and stroke.

For a child, critical illness means only: bacterial meningitis, cancer, major head trauma, major organ transplant, paralysis and severe burns.

Heart attack (diagnosed) means death of a portion of heart muscle arising from inadequate blood supply to the relevant area. The diagnosis must be supported by the following being present and consistent with acute myocardial infarction (and not due to medical intervention):

- rise and/or fall of cardiac biomarkers (such as Troponins or cardiac enzyme CK-MB), with at least one value above the 99th percentile of the upper reference of laboratory normal, and
- one of the following:
 - new cardiac symptoms and signs consistent with myocardial infarction
 - new ST elevation
 - new T wave changes
 - new Left bundle branch block (LBBB)
 - new pathological Q waves.

If the above test results are inconclusive, not undertaken, or the tests are superseded due to technical advances, we will consider other appropriate and medically recognised tests that unequivocally diagnose myocardial infarction of the same degree of severity, or greater, as outlined above.

The following are not covered under this definition:

- other acute coronary syndromes including, but not limited to, angina pectoris, myocardial infarctions arising from elective percutaneous coronary interventions or coronary bypass grafting that do not satisfy the requirements of the ESC/ACCF/AHA/WHF 3rd Edition of the 'universal definition of myocardial infarction'; and
- elevations of troponins in the absence of overt ischaemic disease (for example, but not limited to, myocarditis, apical ballooning, cardiac contusion, pulmonary embolism or drug toxicity).

Illness means an illness or disease which becomes reasonably apparent.

Injury means a bodily injury.

Loss of independent existence means a medical practitioner confirms you're unable to perform at least two of the following five activities of daily living, without another adult helping you:

- bathing and/or showering
- dressing and undressing
- eating and drinking
- using a toilet to maintain personal hygiene, or
- getting in and out of bed, a chair or wheelchair, or
- moving from place to place by walking, wheelchair, or with the help of a walking aid.

Major head trauma means cerebral injury resulting in permanent neurological deficit, as confirmed by a medical practitioner who is a consultant neurologist and/or an occupational physician, causing either:

- a permanent impairment of at least 25 percent of whole person function as defined in the American Medical Association publication 'Guides to the Evaluation of Permanent Impairment' 4th Edition, or an equivalent guide to impairment approved by us
- a total and irreversible inability to perform at least one activity of daily living without the help of another adult.

Major organ transplant means:

- human to human or animal to human organ transplant, or
- you've been placed on an Australian waiting list approved by us, or
- you undergo permanent mechanical replacement for one or more of the following organs:
 - kidney
 - heart
 - lung
 - liver
 - pancreas
 - small bowel
 - the transplant of bone marrow.

This treatment must be considered medically necessary and the condition affecting the organ deemed untreatable by any other means other than organ transplant, as confirmed by a specialist physician.

Medical consultation means any activity undertaken for the detection, treatment or management of a medical condition including but not limited to the application of prescribed drugs or therapy whether conventional or alternative.

Medical practitioner means a registered and qualified medical practitioner in Australia or in another country, as approved by us, who isn't you or your business partner or another immediate family member of yours.

Paralysis means the complete and permanent loss of use of a limb or muscle group due to illness or injury.

Pre-existing condition means any illness, injury or condition that both:

- in the 6 months immediately before the policy commencement date, is the subject of a medical consultation, or which a reasonable person in your circumstances would have sought a medical consultation for
- leads directly or indirectly to death, critical illness or disablement in the first 6 months after the policy commencement date.

Reasonably apparent means that a reasonable person in the circumstances could be expected to have been aware of the symptoms.

Severe burns means a tissue injury caused by thermal, electrical or chemical agents causing full thickness burns to either:

- 20 percent or more of the body surface area as measured by the 'Rule of Nines' or the Lund and Browder Body Surface Chart
- 50 percent or more of both hands, requiring surgical debridement and/or grafting
- 50 percent or more of both feet, requiring surgical debridement and/or grafting
- the whole of the skin of the genitalia, requiring surgical debridement and/or grafting, or
- 50 percent or more of the face, requiring surgical debridement and/or grafting.

Stroke means a cerebrovascular accident or event producing a neurological deficit lasting more than 24 hours. There must be clear evidence of all these three factors:

- the onset of objective neurological deficit
- on a CT, MRI or similar scan that a stroke has occurred, or confirmed by a medical practitioner who is a consultant neurologist
- infarction of brain tissue, intracranial or subarachnoid haemorrhage or embolisation from an extra cranial source.

We exclude transient ischaemic attacks, cerebral events due to reversible neurological deficits, migraine, hypoxia or trauma, and vascular disease affecting the eye, optic nerve or vestibular functions.

Total and permanent disability has two meanings, depending on whether or not you're employed.

- If you're employed on the claim event date, it means you're unlikely ever again to be employed in any occupation for which you're suited by training, skill or experience.
- If you're not employed on the claim event date, it means you've suffered a total and permanent loss of ability to live independently, or a total and permanent cognitive loss.

Total and permanent disablement and total and permanent disability have a similar meaning.

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