

ANZ Credit Cards Insurance Features

06.14



Index

90-Day Purchase Security Insurance	4
Extended Warranty	14

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. For ANZ Platinum, ANZ Rewards Platinum, ANZ Rewards Black, ANZ Frequent Flyer Platinum and ANZ Frequent Flyer Black please visit anz.com for the most up to date policy.

	Extended Warranty	Purchase Security Insurance
ANZ First	Yes	Yes
ANZ Low Rate MasterCard®	No	No
ANZ Free Days MasterCard®	No	Yes
ANZ Low Interest MasterCard®	No	Yes
ANZ Frequent Flyer	No	No
ANZ Frequent Flyer Gold	No	Yes
ANZ Rewards	No	No
ANZ Visa PAYCARD	No	No
ANZ Rewards Visa PAYCARD	No	No
ANZ Balance Visa	No	No

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 14, 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"). In this booklet, Zurich is referred to as "Zurich", "we", "our" and "us".

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.

Assisting Zurich with claims

In certain circumstances, Zurich may have the right to sue others in your name to recover money payable under this insurance. If this occurs, you must assist us and act in an honest and truthful way.

When making a claim you must tell us about any other insurance under which you are or might be able to claim. If you can claim from another insurer and we also pay you in respect of the same insured event, then you must refund to us the amount we paid if they also pay you. You cannot claim from us and from the other insurer to obtain an aggregate amount that exceeds your loss.

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

Privacy

Zurich is bound by the Privacy Act 1988 (Cth) and we respect **your** privacy. Before providing us with any personal information or sensitive information, **you** should know the following things:

We will not require personal information until a claim is made. We collect, use, process and store personal information and, in some cases, sensitive information about **you** in order to comply with our legal obligations, to administer the products or services provided to **you**, to enhance customer service and to manage a claim. We will, in relevant cases, disclose personal information to ANZ our service providers and business partners in order to allow monitoring of the claims service provided, prevention of fraud and to ensure eligibility for cover.

By providing us with **your** personal information, **you** consent to our use of this information which includes us disclosing **your** personal information including sensitive information such as health information, where relevant for the purposes, to affiliates of the Zurich Insurance Group Ltd, other insurers and reinsurers, our service providers, our business partners or as required by law within Australia or overseas.

If **you** do not agree to provide us with the information, we may not be able to assess **your** claim or **your** claim may be delayed.

Zurich may obtain information from government offices and third parties to assess a claim in the event of loss or damage.

In most cases, on request, we will give **you** access to personal information held about **you**. In some circumstances, we may charge a fee for giving this access, which will vary but will be based on the costs to locate the information and the form of access required.

For further information about Zurich's Privacy Policy, a list of service providers and business partners that we may disclose **your** personal information to, a list of countries in which recipients of **your** information are likely to be located, details of how **you** can access or correct the Information we hold about **you** or make a complaint, please refer to the Privacy link on our homepage – www.zurich.com.au, contact us by telephone on 132 687 or email us at Privacy.Officer@zurich.com.au.

Sanctions

Notwithstanding any other terms, we shall not be deemed to provide coverage and we will not make any payments nor provide any service or benefit to any person or other party to the extent that such cover, payment, service, benefit and/or any business or activity of the person would violate any applicable trade or economic sanctions, law or regulation.

General Insurance Code of Practice

We support and adhere to the General Insurance Code of Practice which was developed by the Insurance Council of Australia to further raise standards of practice and service across the insurance industry.

You can obtain more information on the Code and how it assists you by contacting us.

Purchase Security

Complaints

If you have a complaint about the covers or about the service you have received from Zurich, including the settlement of a claim, you can call us on 132 687.

We will respond to your complaint within 15 working days provided we have all necessary information and have completed any investigation required. If more information or investigation is required, we will agree reasonable alternative timeframes with you.

If you are unhappy with our response or cannot agree on reasonable alternative timeframes with us, the complaint will be registered as a dispute and it will be reviewed by our internal dispute resolution process which is free of charge.

We will respond to the dispute within 15 working days provided we have all necessary information and have completed any investigation required. If more information or investigation is required, we will agree reasonable alternative timeframes with you. We will keep you informed of the progress at least every 10 working days and give a final response in writing.

If you are unhappy with our response or cannot agree on reasonable alternative timeframes with us, you can refer the matter to the external disputes resolution scheme of which we are a member. This scheme is administered by the Financial Ombudsman Service (FOS). This is a free service provided by an independent body. You must contact FOS within two years of receiving our final decision. You are not bound by the decision made by FOS but we are bound to act immediately on FOS's decision.

Brochures outlining the operations of FOS are available from both Zurich and the Insurance Council of Australia

FOS can be contacted as follows:

The Financial Ombudsman Service

Phone: 1300 78 08 08 between 9am - 5pm AEST

Fax: (03) 96136399

Post: GPO Box 3, Melbourne, Victoria 3001

www.fos.org.au

info@fos.org.au

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, ANZ Frequent Flyer Gold and ANZ Low Interest MasterCard cards
- Note: “ANZ Credit Card” does not include ANZ Frequent Flyer, ANZ Rewards, ANZ Low Rate MasterCard, ANZ Visa PAYCARD, ANZ Rewards Visa PAYCARD, ANZ Platinum, ANZ Rewards Platinum, ANZ Frequent Flyer Platinum, ANZ Rewards Black, ANZ Frequent Flyer Black 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”, **“you”** and **“your”** 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;

Purchase Security

- 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 Frequent Flyer Gold**
 - 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 14, 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"). In this booklet, Zurich is referred to as "Zurich", "we", "our" and "us".

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.

Extended Warranty

Assisting Zurich with claims

In certain circumstances, Zurich may have the right to sue others in your name to recover money payable under this insurance. If this occurs, you must assist us and act in an honest and truthful way.

When making a claim you must tell us about any other insurance under which you are or might be able to claim. If you can claim from another insurer and we also pay you in respect of the same insured event, then you must refund to us the amount we paid if they also pay you. You cannot claim from us and from the other insurer to obtain an aggregate amount that exceeds your loss.

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

Privacy

Zurich is bound by the Privacy Act 1988 (Cth) and we respect **your** privacy. Before providing us with any personal information or sensitive information, **you** should know the following things:

We will not require personal information until a claim is made. We collect, use, process and store personal information and, in some cases, sensitive information about **you** in order to comply with our legal obligations, to administer the products or services provided to **you**, to enhance customer service and to manage a claim. We will, in relevant cases, disclose personal information to ANZ our service providers and business partners in order to allow monitoring of the claims service provided, prevention of fraud and to ensure eligibility for cover.

By providing us with **your** personal information, **you** consent to our use of this information which includes us disclosing **your** personal information including sensitive information such as health information, where relevant for the purposes, to affiliates of the Zurich Insurance Group Ltd, other insurers and reinsurers, our service providers, our business partners or as required by law within Australia or overseas.

If **you** do not agree to provide us with the information, we may not be able to assess **your** claim or **your** claim may be delayed.

Zurich may obtain information from government offices and third parties to assess a claim in the event of loss or damage.

In most cases, on request, we will give **you** access to personal information held about **you**. In some circumstances, we may charge a fee for giving this access, which will vary but will be based on the costs to locate the information and the form of access required.

For further information about Zurich's Privacy Policy, a list of service providers and business partners that we may disclose **your** personal information to, a list of countries in which recipients of **your** information are likely to be located, details of how **you** can access or correct the Information we hold about **you** or make a complaint, please refer to the Privacy link on our homepage – www.zurich.com.au, contact us by telephone on 132 687 or email us at Privacy.Officer@zurich.com.au.

Sanctions

Notwithstanding any other terms, we shall not be deemed to provide coverage and we will not make any payments nor provide any service or benefit to any person or other party to the extent that such cover, payment, service, benefit and/or any business or activity of the person would violate any applicable trade or economic sanctions, law or regulation.

General Insurance Code of Practice

We support and adhere to the General Insurance Code of Practice which was developed by the Insurance Council of Australia to further raise standards of practice and service across the insurance industry.

You can obtain more information on the Code and how it assists you by contacting us.

Extended Warranty

Complaints

If you have a complaint about the covers or about the service you have received from Zurich, including the settlement of a claim, you can call us on 132 687.

We will respond to your complaint within 15 working days provided we have all necessary information and have completed any investigation required. If more information or investigation is required, we will agree reasonable alternative timeframes with you.

If you are unhappy with our response or cannot agree on reasonable alternative timeframes with us, the complaint will be registered as a dispute and it will be reviewed by our internal dispute resolution process which is free of charge.

We will respond to the dispute within 15 working days provided we have all necessary information and have completed any investigation required. If more information or investigation is required, we will agree reasonable alternative timeframes with you. We will keep you informed of the progress at least every 10 working days and give a final response in writing.

If you are unhappy with our response or cannot agree on reasonable alternative timeframes with us, you can refer the matter to the external disputes resolution scheme of which we are a member. This scheme is administered by the Financial Ombudsman Service (FOS). This is a free service provided by an independent body. You must contact FOS within two years of receiving our final decision. You are not bound by the decision made by FOS but we are bound to act immediately on FOS's decision.

Brochures outlining the operations of FOS are available from both Zurich and the Insurance Council of Australia

FOS can be contacted as follows:

The Financial Ombudsman Service

Phone: 1300 78 08 08 between 9am - 5pm AEST

Fax: (03) 96136399

Post: GPO Box 3, Melbourne, Victoria 3001

www.fos.org.au

info@fos.org.au

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.
- Note: “ANZ Credit Card” does not include ANZ Rewards, ANZ Rewards Visa PAYCARD, ANZ Frequent Flyer and ANZ Frequent Flyer Gold, ANZ Platinum, ANZ Frequent Flyer Platinum, ANZ Low Rate MasterCard, ANZ Low Interest MasterCard, ANZ Free Days MasterCard, ANZ Rewards Platinum, ANZ Rewards Black, ANZ Frequent Flyer Black 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”, **“you”** and **“your”** 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;

Extended Warranty

- 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 \$2,000.

“**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.

Extended Warranty

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.

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