

# ANZ CREDIT CARDS INSURANCE FEATURES

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EFFECTIVE DATE: 11 APRIL 2018



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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.

For ANZ Low Rate Platinum, ANZ Platinum, ANZ Rewards Platinum, ANZ Rewards Travel Adventures, ANZ Rewards Black, ANZ Frequent Flyer Platinum and ANZ Frequent Flyer Black please visit [anz.com](http://anz.com) for the most up to date Premium Cards Insurance booklet.

The **Allianz** reference number for this booklet is ANZCCINAC 0418.

	Extended Warranty	Purchase Security Insurance
ANZ First Free Days Visa	Yes	Yes
ANZ First Low Interest Visa	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 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 a Master Policy issued to Australia and New Zealand Banking Group Limited, ABN 11 005 357 522, AFSL 234527, of Level 9, 833 Collins Street, Docklands, VIC 3008 ("**ANZ**") by AWP Australia Pty Ltd, ABN 52 097 227 177, AFSL 245631, of 74 High Street, Toowong, QLD 4066 ("**Allianz Global Assistance**") under a binder from the underwriter, Allianz Australia Insurance Limited, ABN 15 000 122 850, AFSL 234708, of 2 Market Street, Sydney, NSW 2000 (**Allianz**). For general enquiries call **Allianz Global Assistance**. **Allianz Global Assistance issues** and manages the Master Policy on behalf of **Allianz**. In this booklet **Allianz Global Assistance** may also be expressed as "**Allianz Global Assistance**", "**we**", "**us**" or "**our**".

**ANZ** has taken out the Master Policy under a group policy arrangement with **Allianz** for the period of insurance. The Master Policy is a contract of insurance solely between **ANZ** and **Allianz**. It is not a contract between **Allianz** and **you**. The cover under the Master Policy is provided to **you** if **you** meet the eligibility criteria and by operation of section 48 of the Insurance Contracts Act 1984 (Cth).

**ANZ** or **Allianz** may terminate the Master Policy at any time. **ANZ** will provide written notification to **you** if this occurs. Purchases made after the effective date and in accordance with the Master Policy before the date of termination of the cover is given will be covered under the Master Policy. Purchases made after this date of termination is given will not be eligible for cover under the Master Policy.

**ANZ** Purchase Security cover is a benefit available to **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 any of these benefits. However, if a **cardholder** wishes to make a claim, they will be bound by the Definitions, Terms & Conditions, Exclusions and Claims Procedures of the Master Policy. Therefore please read this booklet 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 receipts and **ANZ Credit Card account** statement showing any purchases.

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

## ASSISTING US WITH CLAIMS

In certain circumstances, **we** 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

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

Any personal information provided to **us** is used by **us** to evaluate and arrange **your** cover. **We** also use it to administer and provide the insurance services and manage **your** and **our** rights and obligations in relation to those insurance services, including managing, processing and investigating claims.

**We** may also collect, use and disclose it for product development, conducting customer research and analytics in relation to all of **our** products and services, IT systems maintenance and development, recovery against third parties and for other purposes with **your** consent or where authorised by law.

This personal information may be disclosed to third parties involved in the above process, such as **ANZ**, insurance providers and intermediaries, authorised representatives, reinsurers, claims handlers and investigators, cost containment providers, medical and health services providers, overseas data storage and data handling providers, legal and other professional advisers, **your** agents and **our** related and group companies including **Allianz**.

Some of these third parties may be located in other countries such as Thailand, France, Germany, Singapore and India. **You** agree that while those parties will often be subject to confidentiality or privacy obligations, **we** may not be able to take reasonable steps to ensure they follow the particular requirements of Australian privacy laws. By proceeding to acquire **our** services and products **you** agree that you cannot seek redress under the Act or against **us** (to the extent permitted by law) and may not be able to seek redress overseas.

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

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

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

**You** can seek access to and correct **your** personal information by contacting **us**. In cases where **we** do not agree to give **you** access to some personal information, **we** will give **you** reasons why. **You** may not access and correct personal information of others unless **you** have been authorised by their express consent or otherwise under law, or unless they are **your** children under 16 years of age.

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

Privacy Officer, Allianz Global Assistance, PO Box 162, Toowong, QLD 4066 or you can contact the Privacy Commissioner at the Office of the Australian Information Commissioner, GPO Box 5218, Sydney, NSW 2001.

For more information about **our** handling of personal information, including further details about access, correction and complaints please see **our** privacy policy available on request or via: [www.allianzworldwidepartners.com.au](http://www.allianzworldwidepartners.com.au) under the Privacy and Security link.

Consent: By providing **your** personal information, **you** consent to the collection, uses, and disclosures set out in **our** privacy policy. If **you** do not agree to the above or will not provide **us** with personal information, **we** may not be able to supply you with **our** services or products or may not be able to provide **you** with cover.

## SANCTIONS LIMITATION AND EXCLUSION CLAUSE

**You** are not insured under any section of the Master Policy where a claim payment breaches any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of Australia, the European Union, United Kingdom or United States of America.

## THE GENERAL INSURANCE CODE OF PRACTICE

**Allianz** is a signatory to the General Insurance Code of Practice. The Code aims to:

- promote more informed relations between insurers and their customers;
- improve consumer confidence in the general insurance industry;
- provide better mechanisms for the resolution of complaints and disputes between insurers and their customers; and
- commit insurers and the professionals they rely upon to higher standards of customer service.

To obtain a copy of the General Insurance Code of Practice go to [www.codeofpractice.com.au](http://www.codeofpractice.com.au) or call **Allianz Global Assistance** on 1300 135 271.

## RESOLVING COMPLAINTS AND DISPUTES

### **Our commitment to you**

**We** are committed to providing **you** with quality products and delivering the highest quality of service.

**We** also know that sometimes there might be something about **our** products or service that **you** are not totally happy about.

### **Contacting us**

**We** have a complaints and dispute resolution procedure which undertakes to answer **your** complaint within

fifteen (15) working days. If **you** would like to make a complaint, or to lodge a dispute, **you** can contact **us** on:

Phone: 1300 135 271 (Office hours Monday to Friday, 9am to 5pm except public holidays. Calls from mobiles, public telephones or hotel rooms may attract additional charges).

Email: ANZTravelTeam@allianz-assistance.com.au

Post: Dispute Resolution Department,  
Locked Bag 3014,  
Toowong DC, QLD 4066

### **Still not resolved?**

If **you** are not happy with **our** answer, or **we** have taken more than fifteen (15) working days to respond, **you** can take **your** complaint to the Financial Ombudsman Service (FOS), an ASIC approved external dispute resolution body, subject to its terms of reference.

FOS is a free service that resolves insurance disputes between consumers and insurers, so there will be no cost to **you**. **We** are bound by FOS' decisions - but **you** are not. If **you** wish to access FOS, **you** can contact them:

Phone 1800 367 287 (Office Hours: 9am - 5pm  
Melbourne time Monday - Friday)

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

Online [www.fos.org.au](http://www.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; 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 Low Rate Platinum, ANZ Platinum, ANZ Rewards Platinum, ANZ Rewards Travel Adventures, 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 to whom **ANZ** has issued a participating **ANZ Credit Card account** as either the **primary cardholder** or an additional or supplementary cardholder on the participating card account.

**“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.

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

“**we**”, “**our**”, “**us**” means Allianz Australia Insurance Limited and its agent AWP Australia Pty Ltd trading as **Allianz Global Assistance**.

## TERMS & CONDITIONS

1. The Master 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 the Master Policy may be assigned or transferred in any way without **our** prior written consent.
3. The **goods** are insured anywhere in the world for ninety (90) consecutive days from the date of purchase in the event of loss, theft or damage.
4. Our liability for claims made pursuant to the Master 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 new works of art; and
    - in any twelve (12) month period the sum of claims shall not exceed A\$50,000 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. **We** may in **our** 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 the Master Policy.
7. The **cardholder** must take all reasonable care to protect and maintain the **goods** insured under the Master 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

We shall not be liable to pay any claim under the Master 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 **our** 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. **Allianz Global Assistance** does not hold or collect information about **cardholders** until a claim is made. **We** will however need personal information about the **cardholder** to assess any claim. **We** will, in relevant cases, disclose the personal information (other than sensitive information) to **ANZ**, **our** service providers and business partners.

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

**We** 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 **we** provide 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 **we** may not accept the claim. In most cases, **we** 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 the Master Policy, the **cardholder** must:
  - give notice to the Police (as soon as practicable, but definitely before contacting **Allianz Global Assistance**) of **goods** lost, stolen or vandalised and advise **us** of the Police Report number. If the theft, loss or vandalism occurs overseas the **cardholder** will need to provide **us** with a written copy of the Police Report;

- Contact **Allianz Global Assistance** on 1300 135 271 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: If **you** fail to report the loss, theft or damage and/or to fully complete and submit the loss report (if required) within the times stated above, **we** may be entitled to refuse, or reduce the amount **we** pay for **your** claim.

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

## EXTENDED WARRANTY

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For general enquiries call **Allianz Global Assistance**. **Allianz Global Assistance** issues and manages the Master Policy on behalf of **Allianz**. In this booklet **Allianz Global Assistance** may also be expressed as "**Allianz Global Assistance**", "**we**", "**us**" or "**our**".

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**ANZ** or **Allianz** may terminate the Master Policy at any time. **ANZ** will provide written notification to **you** if this occurs. Purchases made after the effective date and in accordance with the Master Policy before the date of termination of the cover is given will be covered under the Master Policy. Purchases made after this date of termination will not be eligible for cover under the Master Policy.

**ANZ** Extended Warranty is a benefit available to **cardholders**. The purpose of the cover is to extend the manufacturer's expressed warranty on **goods** ("**Australian warranty**"), when the entire purchase price of the **goods** has been charged to the **cardholder's ANZ Credit Card account**.

**Goods** come with guarantees that cannot be excluded under the Australian Consumer Law. **You** are entitled to a replacement or refund for a major failure and compensation for any other reasonably foreseeable

loss or damage. **You** are also entitled to have the **goods** repaired or replaced if the **goods** fail to be of acceptable quality and the failure does not amount to a major failure. The Master Policy does not affect the rights of **cardholders** against a manufacturer in relation to contraventions of statutory or implied warranties under the Australian Consumer Law.

**ANZ** is not the issuer of this cover and neither **ANZ** nor any of its related corporations guarantee any of the benefits under the Master Policy.

This cover is provided at no additional cost to the **cardholder** and **ANZ** does not receive any commission, remuneration or other benefit from **Allianz** or **Allianz Global Assistance** for arranging the Master Policy. Neither **ANZ** nor any of its related corporations are Authorised Representatives of **Allianz** or **Allianz Global Assistance** or any of their related companies.

A **cardholder** is under no obligation to accept this cover. However, if a **cardholder** wishes to make a claim under the Master Policy, the **cardholder** will be bound by the Definitions, Terms & Conditions, Exclusions and Claims Procedures of the Master Policy. Therefore please read this booklet 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**.

## **ASSISTING US WITH CLAIMS**

When making a claim **you** must advise **us** of any details of any other insurance under which **you** are entitled to claim.

**You** must also, as far as allowed by law, give **us** all the assistance **we** may require to institute proceedings against other parties for the purpose of enforcing rights or remedies to which **we** would become entitled or subrogated upon, by making good any loss or damage under any of the covers included in this booklet.

## FRAUDULENT CLAIMS

When making a claim **you** have a responsibility to assist **us** and to act in an honest and truthful manner.

If any claim is fraudulent in any way or if **you** or anyone acting on **your** behalf uses fraudulent means to make a claim on any of the covers in this booklet, then no payment will be made in regard to the claim. Also **ANZ** will be informed of the situation and **you** may no longer be eligible for this insurance or to have an **ANZ Credit Card**.

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**We** may also collect, use and disclose it for product development, conducting customer research and analytics in relation to all of **our** products and services, IT systems maintenance and development, recovery against third parties and for other purposes with **your** consent or where authorised by law.

This personal information may be disclosed to third parties involved in the above process, such as **ANZ**, insurance providers and intermediaries, authorised representatives, reinsurers, claims handlers and investigators, cost containment providers, medical and health services providers, overseas data storage and data handling providers, legal and other professional advisers, **your** agents and **our** related and group companies including **Allianz**.

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Consent: By providing **your** personal information, **you** consent to the collection, uses, and disclosures set out in **our** privacy policy. If **you** do not agree to the above or will not provide **us** with personal information, **we** may not be able to supply **you** with **our** services or products or may not be able to provide **you** with cover.

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Email: ANZTravelTeam@allianz-assistance.com.au

Post: Dispute Resolution Department,  
Locked Bag 3014,  
Toowong DC, QLD 4066

### Still not resolved?

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FOS is a free service that resolves insurance disputes between consumers and insurers, so there'll be no cost to **you**. **We** are bound by FOS' decisions - but **you're** not. If **you** wish to access FOS, **you** can contact them:

Phone 1800 367 287 (Office Hours: 9am - 5pm Melbourne time Monday - Friday)

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

Online [www.fos.org.au](http://www.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 Low Interest Mastercard, ANZ Free Days Mastercard, ANZ Low Rate Mastercard, ANZ Low Rate Platinum, ANZ Platinum, ANZ Frequent Flyer, ANZ Frequent Flyer Platinum, ANZ Frequent Flyer Black, ANZ Visa Paycard, ANZ Rewards Visa Paycard, ANZ Rewards, ANZ Rewards Platinum, ANZ Rewards Travel Adventures, ANZ Rewards Black or ANZ Balance Visa.

**“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 to whom ANZ has issued a participating **ANZ Credit Card account** as either the **primary cardholder** or an additional or supplementary cardholder on the participating card account.

**“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 would have been 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 dish washers and fixed air conditioners) which are or are intended to form part of any house, unit or other real estate; 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.

"**we**", "**our**", "**us**" means Allianz Australia Insurance Limited and its agent AWP Australia Pty Ltd trading as **Allianz Global Assistance**.

## TERMS & CONDITIONS

1. The insurance cover provided by the Master 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 of 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. **Our** liability for claims made pursuant to the Master Policy shall not, in any twelve (12) month period, exceed A\$10,000 in respect of any one **ANZ Credit Card account**.
5. **We** may in **our** 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 the Master 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 the Master Policy.
8. In the event of a claim the **cardholder** must be able to provide **Allianz Global Assistance** 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 the Master Policy the **cardholder** must obtain approval from **us** prior to proceeding with any repairs or replacement of the **goods** which have broken down or are defective.

## EXCLUSIONS

**We** shall not be liable to pay any claim under the Master 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** that is covered under the **Australian warranty**;
- any other obligation and costs other than those that would have been 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. **Allianz Global Assistance** does not hold or collect information about **cardholders** until a claim is made. **We** will however need personal information about the **cardholder** to assess any claim. **We** will, in relevant cases, disclose the personal information (other than sensitive information) to **ANZ**, **our** service providers and business partners.

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

**We** 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 **we** provide 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 **we** may not accept the claim. In most cases, **we** 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 under the Master Policy, the **cardholder** must:

- contact **Allianz Global Assistance** on 1300 135 271 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:** If **you** fail to report an event likely to result in a claim or to fully complete and return to **Allianz Global Assistance** the loss report (if required) within the times stated above, **we** may be entitled to refuse, or reduce the amount **we** pay for **your** claim.

- supply detailed particulars as **Allianz Global Assistance** 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 **Allianz Global Assistance** details of any other insurance cover under which the **cardholder** is entitled to claim;
- retain damaged **goods** for inspection by **Allianz Global Assistance** or its authorised representative;
- give to **Allianz Global Assistance** all necessary information and assistance they **we** may reasonably require to institute proceedings against other parties for the purpose of enforcing any rights or remedies to which **we** shall or would become entitled or subrogated upon their making payment or making good any loss or damage under the Master Policy.



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