

PREMIUM CARDS -INSURANCES

INSURANCE POLICY INFORMATION
EFFECTIVE DATE: 11 APRIL 2018



This booklet contains policies issued by **Allianz** and is made up of two independent parts.

Each part must be read separately as the specific terms, conditions, limits and exclusions that apply to each of the policies, do not apply to the other.

PART 1 - ALLIANZ POLICY WORDINGS FOR:

- Overseas travel and medical insurance Master Policy
 - Transport accident cover Master Policy
 - Rental excess cover Master Policy
- (collectively the Master Policies)

If **you** make a claim under any of the Master Policies, **you** must comply with our **Claims Procedures** which are set out on page 80 of Part 1- **Allianz** policy wordings.

PART 2 - ALLIANZ TERMS AND CONDITIONS FOR THE FOLLOWING INSURANCES:

- 90-day Purchase Security Insurance
- Extended Warranty Insurance
- Best Price Guarantee Scheme
- Interstate Flight Inconvenience Insurance

If **you** make a claim under any of these policies **you** must comply with **our Claims Procedures** which are set out on page 80 of the **Allianz** terms and conditions.

Allianz is responsible for the information in this booklet.

The **Allianz Global Assistance** reference number for this booklet is ANZPCINAC 042018

Date of preparation: 1 December 2017

Date effective: 11 April 2018

CONTENTS

Part 1	4
Important information	4
Allianz Global Assistance contact details	7
Resolving complaints & disputes	12
Schedules of benefits	13
Overseas travel and medical insurance terms and conditions	20
Activation of cover and eligibility criteria	20
General definitions	23
Existing medical conditions	29
General exclusions	33
Section A - Overseas medical and dental expenses	36
Section B - Cancellation and Additional Expenses	42
Section C - Luggage, business items and personal effects	47
Section D - Extra travel cover	52
Section E - Rental vehicle expenses	56
Section F - Accidental death, permanent disability and loss of income	58
Section G - Personal liability and legal expenses	61
Transport accident cover terms and conditions	63
Activation and cover of eligibility criteria	63
General definitions	65
Transport accident cover	70
Rental excess cover terms and conditions	72
Activation of cover and eligibility criteria	72
General definitions	74
Rental excess cover	77
Claims Procedures	79
Part 2	84
Important information about the covers	84
Resolving complaints and disputes	88
General definitions	89
Insurance exclusions	94
90-day Purchase Security Insurance	97
Extended Warranty	98
Best Price Guarantee Scheme	99
Interstate Flight Inconvenience Insurance	100
Claims Procedures	103

PART 1

ALLIANZ POLICY WORDINGS.

Part 1 consists of the policy wordings for the Master Policies issued by AWP Australia Pty Ltd, ABN 52 097 227 177, AFSL 245631 trading as Allianz Global Assistance, 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:

- Overseas travel and medical insurance,
- Transport accident cover, and
- Rental excess cover

PART 1

ALLIANZ POLICY WORDINGS.

OVERSEAS TRAVEL AND MEDICAL INSURANCE, TRANSPORT ACCIDENT COVER AND RENTAL EXCESS COVER

IMPORTANT INFORMATION

Part 1 of this booklet contains the policy wordings for the:

- Overseas travel and medical insurance Master Policy (the **Travel Master Policy**)
- Transport accident cover Master Policy (the **Transport Master Policy**)
- Rental excess cover Master Policy (the **Rental Excess Master Policy**)

(collectively the **Master Policies**)

The benefit of cover under the Master Policies is provided to **you** under master policy arrangements between Australia and New Zealand Banking Group Limited ABN 11 005 357 522 of Level 9, 833 Collins Street, Docklands, VIC, 3008 ("**ANZ**", "**Insured**") and AWP Australia Pty Ltd, ABN 52 097 227 177, AFSL 245631 trading as Allianz Global Assistance, 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**").

Any person seeking to access the cover under any of the Master Policies needs to read this booklet carefully to decide if the cover meets their needs and will cover their potential loss. It is an important document so please keep it in a safe place for future reference.

WHO PROVIDES THESE MASTER POLICIES?

INSURER

These Master Policies are issued and managed by AWP Australia Pty Ltd, ABN 52 097 227 177, AFSL 245631 trading as Allianz Global Assistance, 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**".

INSURED

Allianz Global Assistance has issued the Master Policies on behalf of **Allianz** to **ANZ**.

ANZ is not the issuer of the **Master Policies** and neither **ANZ** nor any of its related corporations guarantee any of the benefits under the Policy. Neither **ANZ** nor any of its related corporations are authorised representatives (under the Corporations Act 2001 (Cth)) of **Allianz** or **Allianz Global Assistance**.

ABOUT THE MASTER POLICIES

ANZ has taken out the **Master Policies** under a master policy arrangements with **Allianz** for the period of insurance. The cover under the Master Policies is provided to **you** if **you** meet the eligibility criteria and by operation of section 48 of the Insurance Contracts Act 1984 (Cth). **ANZ** does not receive any commission or remuneration from **Allianz** or **Allianz Global Assistance** for arranging the Master Policies. Each of the Master Policies must be read separately as they contain terms, conditions, limits and exclusions which are specific to each policy.

ANZ or **Allianz** may terminate the Master Policies 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 Policies before the date of termination of the cover is given will be covered under the relevant Master Policy. Purchases made after the date of termination will not be eligible for cover under the Master Policy.

LETTER OF ELIGIBILITY

A letter of eligibility sets out:

- the **Allianz / ANZ** Premium Cards Insurances policy number for the **Travel Master Policy**, the **Transport Master Policy** or **Rental Excess Master Policy** (as applicable); and
- the eligibility criteria which **you** must have met at the time of loss or damage if **you** seek to make a claim under a particular cover.

If **you** would like a letter of eligibility, please contact **Allianz Global Assistance**.

FOR MORE INFORMATION OR TO MAKE A CLAIM

Please take the time to read through this booklet and if **you** have any questions, need more information or to make a claim, please contact:

Allianz Global Assistance

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

Email: ANZTravelTeam@allianz-assistance.com.au

Postal address: Locked Bag 3014,
Toowong DC, QLD 4066

Additional copies of this document can be obtained by phoning 13 22 73 or online at www.anz.com

ALLIANZ GLOBAL ASSISTANCE CONTACT DETAILS

If **you** are overseas and need assistance, **Allianz Global Assistance** are on call 24 hours a day, 7 days a week. The following numbers are toll free from a landline. Calls from mobiles will be at **your** cost.

Country	Telephone
Australia	1800 010 075
Canada	1800 214 5514
China North	10800 610 0434
China South	10800 261 1323
France	0800 905 823
Germany	0800 182 7635
Greece	0800 611 4107
Hong Kong	800 900 389
India	00080 0610 1108
Indonesia	0018 036 1098
Italy	800 787 451
Japan	0066 3386 1052
Malaysia	1800 815 102
Netherlands	08000 0232 683
New Zealand	0800 778 103
Singapore	800 616 2187
Spain	900 996 115
Switzerland	0800 561 361
Thailand	001 800 612 1082

United Kingdom	0800 289 270
United States	1866 844 4085

If **you** cannot use the toll free numbers above, please contact **our** Emergency Assistance team using the contact details below:

Phone: +61 7 3305 7465 (reverse charges)

Fax: + 61 7 3305 7005

Within Australia: 1800 010 075

Email: medical@allianz-assistance.com.au

SIGNIFICANT RISKS

These Policies may not match your expectations.

The cover provided by the Master Policies may not match **your** expectations (for example, because an exclusion applies). **You** should therefore read the terms and conditions of each of the covers provided. Please ask **us** if **you** are unsure about any aspect of the Master Policies.

Are you sure you have the right level of cover?

You need to make sure the limits of cover are appropriate for **your** needs. Otherwise **you** may be under insured and have to bear part of any loss that exceeds the limits yourself. Please refer to the applicable limits as set out in the **schedule of benefits** and the terms and conditions of each Master Policy.

A claim may be refused

We may refuse to pay or reduce the amount **we** pay under a claim if **you** do not comply with the conditions set out in the Master Policies, if **you** make a misrepresentation, or if **you** make a fraudulent claim.

THE TRAVEL MASTER POLICY

Some of the significant risks which are specific to the **Travel Master Policy** are set out below.

Unattended luggage, business items and personal effects

There is no cover for luggage, business items and personal effects that are left **unattended**. Please refer to the definition of **unattended** in the Master Policy terms and conditions and "**What is not covered?**" under **Section C1 Luggage and personal effects**.

Medical and ancillary costs

There is no cover for any medical, dental or ancillary expenses incurred within Australia. Refer to **Section A Overseas medical and dental expenses** in the Master Policy terms and conditions.

Non travellers

There is no cover for any costs incurred due to the illness, **injury** or death of any person who is not a member of **your travelling party** or who is 80 years of age or over at the time of activation of any cover.

THE TRANSPORT MASTER POLICY

Some of the significant risks which are specific to the **Transport Master Policy** are set out below.

Unlicensed transport operators

There is no cover under this Master Policy whilst travelling on an aeroplane, tourist bus, train or ferry that is not licensed by the local regulatory authority to carry fare paying passengers.

THE RENTAL EXCESS MASTER POLICY

Some of the significant risks which are specific to the **Rental Excess Master Policy** are set out below.

Have you complied with the conditions of the Rental Agreement?

There is no cover under the Master Policy where **your** use of the **rental vehicle** is in breach of the conditions of the vehicle rental agreement or **you** are required to pay more than the collision excess.

OTHER IMPORTANT INFORMATION

GST

If **we** agree to pay a claim under any of the Master Policies, the amount **we** pay covers GST inclusive costs (up to the relevant limit set out in the **schedule of benefits**). However, **we** will reduce any claim payment by any input tax credit **you** are or would be entitled to for the repair or replacement of insured property or for other things covered by any of the Master Policies.

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 its 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 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.

RESOLVING COMPLAINTS & DISPUTES

We are committed to providing **you** with quality products and delivering the highest level 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: cardclaimcomplaints@allianz-assistance.com.au

Post: Dispute Resolution Department
Allianz Global Assistance
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

Online: www.fos.org.au

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 or call **Allianz Global Assistance** on 1300 135 271.

SANCTIONS LIMITATION AND EXCLUSION CLAUSE

You are not insured under any section of the Master Policies 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.

SCHEDULES OF BENEFITS

This is a summary of cover only. **You** must refer to the terms and conditions of each Master Policy for all of the terms, conditions, limits and exclusions.

Values shown in the following tables represent the maximum sum insured in Australian dollars. Please note, not all benefits and benefit amounts are shown. In some cases sub-limits apply or the benefits may not be available to **you**. Please read the entire terms and conditions of each Master Policy to ensure the cover of each Master Policy meets **your** requirements.

Travel Master Policy schedule of benefits

Section	Benefits	Sum insured per cardholder	Excess per event
Section A	Overseas medical and dental expenses		
	A1 Overseas medical and dental expenses	\$ Unlimited except for dental treatment which is limited to \$2,000.	\$250
	A2 Medical evacuation and repatriation	\$ Unlimited	\$250
	A3 Hospital compensation	\$8,000 (plus \$500 if due to mugging)	\$Nil
	A4 Critical illness or injury - emergency travel expenses for a companion	\$ Unlimited	\$Nil
	A5 Post hospital accommodation	\$500	\$Nil
	A6 Dental expenses due to sudden and acute pain	\$2,000	\$250

Section	Benefits	Sum insured per cardholder	Excess per event
Section B	Cancellation and additional expenses		
	B1 Cancellation or trip deferment costs	Up to \$25,000 per event (except agent's fees up to a maximum of \$2,000 and reasonable additional travel arrangements within 48 hours of a public warning of severe weather, natural disaster, riot, strike or civil insurrection that could affect your travel arrangements up to a maximum of \$1,000.)	\$250
	B2 Emergency travel arrangements and accommodation expenses	Up to \$25,000 per event (except \$500 for meals and \$250 for internet and telephone calls)	\$250
	B3 Loss of reward points	Up to \$25,000 per event	\$250
	B4 Non-medical evacuation and repatriation	Up to \$25,000 per event	\$250

Section	Benefits	Sum insured per cardholder	Excess per event
Section C	Luggage, business items and personal effects		
	Maximum total limit for all benefits combined, subject to specific item sub limits below	\$12,000	\$250
	C1 Luggage and personal effects		
	Computer, cameras & video camera	\$4,000	\$250
	Any other item	\$1,000	\$250
	C2 Emergency luggage		
	After 10 hours	\$500	\$Nil
	After 72 hours	\$1,000	\$Nil
	C3 Replacement golf and surf equipment	\$200	\$Nil
	C4 Replacement passports and travel documents	\$3,000	\$Nil
	C5 Fraudulent use of credit or debit cards	\$3,000	\$Nil

Section	Benefits	Sum insured per cardholder	Excess per event
Section D	Extra travel cover		
	D1 Travel delay	\$2,000	\$Nil
	D2 Missed connection - special events	\$2,000	\$Nil
	D3 Resumption of authorised overseas business trip	\$3,000	\$Nil
	D4 Withdrawal of services	\$500	\$Nil
	D5 Hijacking	\$ Unlimited	\$Nil
	D6 Emergency accommodation due to terrorism	\$3,000	\$Nil
	D7 Domestic pets	\$500	\$Nil

Section E	Rental vehicle expenses		
	E1 Rental vehicle insurance excess	\$5,000	\$Nil
	E2 Return of rental vehicle	\$750	\$Nil

Section	Benefits	Sum insured per cardholder	Excess per event
Section F	Accidental death, permanent disability and loss of income		
	F1 Accidental death	\$50,000	\$Nil
	F2 Funeral expenses or repatriation of remains	\$25,000	\$Nil
	F3 Total permanent disability	\$50,000	\$Nil
	F4 Loss of income	\$10,000	\$Nil

Section G	Personal liability and legal expenses		
	G1 Personal liability	\$3,000,000	\$Nil
	G2 Legal expenses	\$15,000	\$Nil

*Per **participating cardholder** and/or accompanying **spouse** (including any accompanying dependent **children**)

In the Travel Master Policy:

- There is no cover for any medical, dental or ancillary costs incurred within Australia. Refer to **Section A “Overseas medical and dental expenses”** in the Master Policy terms and conditions.
- Subject to the above limits and general exclusions, the Overseas Travel and Medical Insurance provides cover in Norfolk Island, Lord Howe Island, the Cocos Island, Christmas Island and for domestic air travel (when connecting to **overseas** travel) under sections B, C, D, E, F, and G.
- Domestic air travel required to connect with **overseas** travel or domestic air travel forming part of the **overseas** travel will be regarded as **overseas** travel as long as the connecting

flight is within 48 hours from the departure date. However medical, hospital, dental and ancillary expenses are not covered within Australia.

Transport Master Policy schedule of benefits

Transport accident injury resulting in:	Sum insured
Loss of life	\$750,000 except for a dependent child where the maximum payable is \$20,000
Loss of both hands or both feet	\$375,000
Loss of one hand and one foot	\$375,000
Loss of entire sight of both eyes	\$375,000
Loss of entire sight of one eye and one hand or one foot	\$375,000
Loss of one hand or one foot	\$175,000
Loss of entire sight of one eye	\$175,000

Rental Excess Master Policy schedule of benefits

	Sum insured	Policy excess per event
Rental vehicle collision excess (pages 63-72)	\$5,000	\$350

OVERSEAS TRAVEL AND MEDICAL INSURANCE TERMS AND CONDITIONS

“TRAVEL MASTER POLICY”

Our agreement with ANZ

The **Travel Master Policy** is a legal contract between **ANZ** and **us** and must be read in conjunction with the **schedule of benefits**. **ANZ** pays **us** the premium, and **we** provide eligible persons with access to the benefit of cover under the **Travel Master Policy**.

Activating cover under this Travel Master Policy

This section describes whether **you** are eligible, and what **you** must do, to activate cover under the **Travel Master Policy**.

1. Activation of Cover

To activate cover under the **Travel Master Policy** for **your** trip **you** must meet the eligibility criteria.

2. Eligibility criteria

To meet the eligibility criteria **you** are:

- (a) (i) a current **participating cardholder**; or
 - (ii) the **spouse** or **child** of a **participating cardholder** who is on the trip with that **participating cardholder**; and
- (b) an Australian citizen or resident of Australia; or
- (c) the holder of a visa which:
 - (i) authorises **you** to live and work in Australia; and
 - (ii) requires **you** to maintain a minimum level of health insurance coverage as required by the Department of Immigration and Citizenship; and
 - (iii) has more than three months validity beyond the scheduled return date to Australia for any **trip**;and **you** have spent at least 75% of **your** time in Australia:
 - (iv) in the 12 months before **you** went on **your trip**; or
 - (v) if **you** have been in Australia less than 12 months before going on **your trip**, since **you** became a permanent resident or visa holder; and
- (d) eighty (80) years of age or under on the day **you** activated cover; and **you**

- (e) have a ticket to return **you** to Australia; and
- (f) used a **participating card account** before **you** went on **your trip** to purchase at least AUD\$250* in total (inclusive of taxes and other charges) of:
 - (i) transport costs (airfares and/or cruise); and/or
 - (ii) land content (tours, hire cars or other hired transport and accommodation),

for **you** and for **your spouse** and **child** who are on that **trip** with **you**.

If **you** have satisfied all of the above criteria then **you** will be automatically considered to have activated cover.

However, in the event of a claim, **we** require that **you** provide **us** with evidence that **you** met these criteria. If **you** have not met the above criteria **you** will not be eligible for cover under any section of the **Travel Master Policy**.

* Award or loyalty points are not considered currency in determining achievement of minimum spend.

ABOUT YOUR RIGHT OF ACCESS TO COVER

ANZ has taken out the **Travel Master Policy** and has done so under a master policy arrangement with **Allianz** for the period of insurance. The cover under the **Travel Master Policy** is provided to **you** at no additional cost and **ANZ** does not receive any commission or remuneration from **Allianz** or **Allianz Global Assistance** for arranging the **Travel Master Policy**.

Access to the **Travel Master Policy** is provided to **you** if **you** meet the eligibility criteria and is provided to **you** solely by operation of section 48 of the Insurance Contracts Act 1984 (*Cth*).

You have no right to cancel or vary the **Travel Master Policy**, only **ANZ** (as the contracting insured) and **Allianz** can do this. If **ANZ** or **Allianz** do so, **we** do not need to obtain **your** consent.

We also do not provide **you** with any notices in relation to the **Travel Master Policy** as **you** are not a contracting insured. **We** only send notices to **ANZ** which is the only entity **we** have contractual obligations to under the **Travel Master Policy**.

You are not obliged to accept any of the benefits of the **Travel Master Policy** but if **you** wish to make a claim, **you** will be bound by the terms, conditions, limitations and exclusions set out in the **Travel Master Policy** terms and conditions.

Neither **Allianz** nor **ANZ** hold the **Travel Master Policy** or the benefits provided under it on trust or for **your** benefit or on **your** behalf.

ANZ DOES NOT:

- act on behalf of **us** or **you** in relation to the **Travel Master Policy**;
- provide, and is not authorised to provide, any financial product advice, recommendations or opinions about the coverage; and
- receive any remuneration or other benefits from **us**.

If **you** are seeking access to the benefit of the **Travel Master Policy**, **you** should consider obtaining advice as to whether it is appropriate for **your** needs from a person who is licensed to give such advice. Nothing prevents **you** from entering into other arrangements regarding insurance.

ANZ or **Allianz** may terminate or amend the **Travel Master Policy** at any time and if this happens **ANZ** will provide written notification to **you**. Notice will be deemed to take effect either:

- (a) on the third day after the date of the notice; or
- (b) in the event that **you** are on a **trip** and cannot be contacted, immediately upon **your** return to **your** place of residence following **your trip**.

The general exclusions and **Claim Procedures** set out in this booklet also apply to any claim **you** make.

We will not pay any more than the sum insured for each section set out in the **schedule of benefits**.

GENERAL DEFINITIONS

There are some words in the **Travel Master Policy** terms and conditions that have a special meaning. These words and their meanings are set out in the table below.

Word or term	Meaning
Applicable limit(s)	The sum insured specified in the schedule of benefits .
Allianz	Allianz Australia Insurance Limited ABN 15 000 122 850, AFSL 234705.
Allianz Global Assistance	AWP Australia Pty Ltd ABN 52 097 227 177, AFSL 245631.
Carrier(s)	The scheduled airline, vessel, train, or motor coach transport in which you are to travel to or from your intended destination.
Child or children	Your child or children, stepchild or stepchildren, grandchild or grandchildren, nieces and nephews who are under 21 years of age on the date your cover is activated and who are financially dependent on you during the trip .

Word or term	Meaning
Claims procedures	Procedures which are set out on page 80 of Part 1 of the Allianz policy wordings. If you do not comply with any of the claim procedures relevant to your claim then we may refuse a claim, reduce any amount payable to you or exercise any remedy available to us at law.
Electronic equipment	Portable game consoles, portable media players, and satellite navigation units.
Existing medical condition(s)	Refer to the section titled ' Existing medical conditions ' on page 29.
Financial default	The insolvency, bankruptcy, provisional liquidation, financial collapse, appointment of receivers, or any other form of insolvency administration of any person, company, or organisation.
General exclusions	The general exclusions which are set out on page 33 of Part 1 of the Allianz policy wordings.
Home in Australia	Your usual residential address in Australia. If you do not travel directly to your home in Australia at the completion of your trip , it means your point of arrival, or an Australian hospital if we repatriate you .
Injury	Bodily injury that is caused solely and directly by external and visible means as a result of an accident and which does not result from an illness or disease.
Medically necessary	Treatment that is appropriate for your illness or injury , consistent with your symptoms, and that can be safely provided to you . It meets the standards of good medical practice and isn't for your convenience or the provider's convenience.

Word or term	Meaning
Mental illness	A condition characterised by the presence of symptoms such as delusions, hallucinations, disorder of thought form, psychosis, or sustained or repeated irrational behaviour, which impairs, either temporarily or permanently, the mental functioning of a person.
Overseas	Outside of Australia and its territories, including any cruise that has a scheduled stop at an international port.
Participating card account	A valid: – ANZ Frequent Flyer Platinum; or – ANZ Rewards Platinum; or – ANZ Rewards Travel Adventures; or – ANZ Low Rate Platinum; or – ANZ Platinum; or – ANZ Frequent Flyer Black; or – ANZ Rewards Black credit card issued by Australia and New Zealand Banking Group Limited, declared to be current by Australia and New Zealand Banking Group Limited at the time of any event, injury, loss or damage which would allow you to claim under the Travel Master Policy.
Participating cardholder	Means a person who ANZ has issued a participating card account as either the primary cardholder or as an additional or supplementary cardholder on the participating card account .

Word or term	Meaning
Period of Insurance	In relation to different types of benefits, the following applies: 1. The cancellation benefit under the Travel Master Policy starts from the date you activated your cover in accordance with the eligibility criteria. 2. All other benefits under the Travel Master Policy commence when you leave your home in Australia to start your trip up to a maximum period of 6 continuous months. 3. All cover under the Travel Master Policy ceases when the first of the following happens: (a) you complete your trip; or (b) you return to your home in Australia; or (c) your trip has exceeded 6 months. If something happens for which you can claim under any of the sections of the Travel Master Policy, and this causes you to extend your trip, cover under this policy will continue until you can reasonably complete your trip.
Personal computer	Laptops, notebooks, tablet PCs, personal digital assistants (PDA's), smart phones, and any other hand-held wireless devices that have the capacity to convey data or information.
Point of arrival	An airport, port, station or bus terminal to which your pre-paid scheduled public transport arrives.
Point of departure	An airport, port, station or bus terminal from which your pre-paid scheduled public transport departs.

Word or term	Meaning
Primary cardholder	Means the person(s) in whose name(s) the participating card account is opened.
Professional sporting activity	An activity for which you receive financial reward, sponsorship or benefits from participating in or training for that activity, regardless of whether or not you are a professional sportsperson.
Relative(s)	Is limited to a relative of yours, or a relative of a member of the travelling party, who is a resident in Australia or New Zealand. It means a spouse, defacto partner, parent, parent in-law, daughter, son, daughter-in-law, son-in-law, brother, sister, brother-in-law, sister-in-law, grandchildren, grandparent, stepparent, stepchildren, fiancé or fiancée, guardian, aunt, uncle, niece or nephew.
Rental vehicle	Any car, campervan, motorcycle or boat you rent from a licensed rental company and for which you have a signed contract with that company.
Repatriate(d) or repatriation	Travel arrangements made by us for your return to your home in Australia or where we consider to be the nearest suitable alternative.
Resident(s) of Australia	Someone who currently resides in Australia and is eligible for an Australian Medicare card.
Scheduled public transport	A public transport system that runs to a timetable.
Schedule of benefits	The Travel Master Policy schedule of benefits which is set out in Part 1 of these policy wordings.

Word or term	Meaning
Spouse	A legal or de facto spouse or a partner with whom you are in a permanent relationship. We may ask for proof of the marriage or permanent relationship.
Terrorist act	An act or threat of force or violence by any person acting alone or in association with an organisation or foreign government, where the purpose, by its nature or context, is to put the public or a section of the public in fear, to resist or influence a government, or to further an ideological, religious, ethnic or similar act.
Total permanent disability	You have lost any part of your arm between the shoulder and wrist or any part of your leg between the hip and ankle or use of the above, or lost sight in one or both eyes for at least 12 months and after consultation with an appropriate medical specialist and, in our opinion, that loss will continue indefinitely.
Travelling party	You and any travelling companion who has made arrangements to accompany you for at least 50% of the trip .
Travel Master Policy	Part 1 – Allianz policy wordings and the Overseas Travel and Medical Insurance Master Policy which has been issued to ANZ . The benefit of cover under the Travel Master Policy is provided to persons who meet the eligibility criteria and solely by operation of section 48 of the Insurance Contracts Act 1984 (Cth).
Trip(s)	The period begins on the date of departure from your home in Australia and ends when you return to your home in Australia .

Word or term	Meaning
Unattended	Leaving your luggage or personal effects either with a person you have not previously met, or in a public place where it can be taken without your knowledge, or at a distance from which you cannot prevent it from being taken.
We, our(s), us	Allianz Australia Insurance Limited ABN 15 000 122 850, AFSL 234708 and its agent AWP Australia Pty Ltd ABN 52 097 227 177, AFSL 245631.
You and your	A person who has activated cover under the Travel Master Policy .

EXISTING MEDICAL CONDITIONS

What is an existing medical condition?

An **existing medical condition** is:

1. any chronic, metastatic or ongoing (whether chronic or otherwise) medical or dental condition, illness or disease which:
 - (a) **you** were aware of;
 - (b) **you** should reasonably have been aware of; or
 - (c) in the 12 months before **you** activated cover;
 - (i) was medically documented; or
 - (ii) was under investigation.
2. any physical or medical condition (including pregnancy), defect, illness or disease for which:
 - (a) symptoms were apparent in the 12 months before **you** activated cover; or
 - (b) treatment, medication, preventative medication, advice, preventative advice or investigation have been received or prescribed by a medical or dental practitioner in the 60 days before **you** activated cover.

Points 1 and 2 above apply irrespective of whether or not a diagnosis of the condition, illness or disease has been made.

What is not an existing medical condition?

An **existing medical condition** is not a condition which:

1. **we** have agreed in writing to cover for (see '**Applying for cover for an existing medical condition**' below); or
2. is a covered condition (see '**Conditions which are covered automatically**' below).

Applying for cover for an existing medical condition

You can apply to **Allianz Global Assistance** to provide cover for an **existing medical condition(s)** by contacting them on 1300 135 271 before **you** depart on a **trip**.

If **Allianz Global Assistance** agree to cover all or part of **your existing medical condition(s)** **you** must pay them a \$75 administration fee per person and then they will send **you** a Medical Terms of Cover letter which sets out:

1. the **existing medical condition we** have agreed to cover;
2. the period the cover is provided for; and
3. any special conditions or exclusions which apply to the cover.

Example 1 – Heart condition

Do I have to apply for cover for my heart condition?

Yes. Please contact **Allianz Global Assistance** so that they can conduct an assessment.

Example 2 – High blood pressure

I have high blood pressure, do I have to apply for cover?

No, provided that **your** high blood pressure is stable and **you** are not waiting for treatment, on a hospital waiting list or awaiting results of medical tests or investigations.

Conditions which are covered automatically

The covered conditions in the table below are not **existing medical conditions** provided that:

1. the condition is stable; and
2. the person with the condition is not:
 - (a) awaiting treatment; or
 - (b) on a hospital waiting list; or
 - (c) awaiting results of medical tests or investigations.

Covered conditions
Acne
Allergies
Anaemia
Asthma but not if you: (a) are over 60 years of age, or (b) in the 12 months before you activated cover for the trip, have required cortisone medication (except cortisone medication taken by inhaler or puffer), or have been hospitalised (including as an outpatient).
Bell's palsy
Benign breast cysts
Bunions
Carpal tunnel syndrome
Cataracts
Coeliac disease
Diabetes mellitus (Types 1 and 2), but not if you: (a) were diagnosed in 12 months before you activated cover for a trip; (b) have any known cardiovascular, hypertensive, vascular disease, related kidney, eye or neuropathy complications.
Ear grommets
Epilepsy, but not if you: (a) had a seizure; or (b) required more than 1 anti-seizure medication; Goitre, hypothyroidism, Hashimotos disease, Graves disease
Gout
Hiatus hernia/gastro-oesophageal reflux disease, Peptic ulcer disease

High blood pressure (Hypertension)

High cholesterol (Hypercholesterolaemia)

High lipids (Hyperlipidaemia)

Insulin resistance or impaired glucose tolerance

Incontinence

Menopause

Migraines but not if **you** have been hospitalised 12 months before **you** activated cover for a **trip**

Nocturnal cramps

Osteoporosis, but not if **you**:

- (a) have ever fractured a bone;
- (b) require more than 1 medication; or
- (c) suffer any back pain.

Plantar fasciitis

Pregnancy related illnesses but not if :

- (a) **you** are more than 26 weeks gestation on the date **you** depart for a **trip**;
- (b) there have been complications in this pregnancy or any previous pregnancy;
- (c) **you** used artificial reproductive techniques (including IVF) to conceive.

Raynaud's disease

Trigeminal neuralgia

Trigger finger

Routine screening tests where no underlying disease has been detected

GENERAL EXCLUSIONS

These are the general exclusions which apply to all sections of the **Travel Master Policy**. **You** should read them, together with the cover and the specific exclusions referred to under each section.

There is no cover under any section of the **Travel Master Policy** for any claim arising directly or indirectly because of any of the following:

1. **you** travel:
 - (a) even though **you** know **you** are unfit to travel; or
 - (b) against medical advice; or
 - (c) when **you** know **you** will have to consult a medical practitioner; or
 - (d) for the purpose of obtaining medical advice or treatment.
2. **you** failed to maintain a course of treatment **you** were on at the time **your trip** commenced.
3. (a) **your existing medical condition(s)**;
 - (b) an **existing medical condition** of a member of **your travelling party, relatives**, business colleagues or any other person **you** have a relationship with whose state of health could affect **your** travel plans;

Exclusion 3(a) will not apply if **you** have applied to cover the **existing medical condition**, cover has been granted by us in writing and **you** have paid **us** any required assessment fee **we** asked for, or the medical condition is one that is automatically covered.

4. **your mental illness** or the **mental illness** of a member of **your travelling party**.
5. illness, **injury** or death in relation to any medical condition, where a metastatic condition was diagnosed and/or a terminal prognosis was made prior to the activation of cover for any **trip**.
6. the birth of a child, whatever the proximate cause is. (Unless otherwise excluded by this policy **we** will cover pregnancy related illnesses of the mother up to and including 26 weeks gestation).
7. **your** treatment in a health spa, convalescent or nursing home or any rehabilitation centre unless agreed by **us**.

8. any medical charges in excess of reasonable and necessary expenses, or charges caused directly or indirectly by an error of the medical provider.
9. the illness, **injury** or death of a person who is not a member of **your travelling party** and is 80 years of age or over at the time of activation of cover for any **trip**.
10. a member of the **travelling party** decides to alter their plans or not to continue with the **trip**.
11. **you** or any member of the **travelling party**:
 - (a) intentionally or recklessly places themselves in circumstances, or undertakes activities, which pose a risk to their personal safety (except in an attempt to save a human life); or
 - (b) deliberately **injures** themselves; or
 - (c) being under the influence of, or is addicted to, intoxicating liquor or a drug, except a drug taken in accordance with the advice of a registered medical practitioner; or
 - (d) suffers HIV with AIDS related infection or illness; or
 - (e) takes part in a riot or civil commotion; or
 - (f) acts maliciously; or
 - (g) hunts, plays polo, races (except amateur racing on foot), mountaineers using support ropes, rock climbs, abseils, participates in base jumping, running with the bulls, or pot holing; or
 - (h) travels in international waters in a private sail vessel or privately registered sail vessel; or
 - (i) participates in, or trains for, a professional sporting activity; or
 - (j) scuba dives unless they hold an open water diving licence or were diving under licensed instruction; or
 - (k) rides a motor cycle without wearing a helmet, or without an unrestricted motorcycle licence that is valid in their country of residence, or with an engine capacity greater than 250cc; or
 - (l) rides a 4 wheel motor cycle even as a pillion passenger.
12. a loss which is recoverable under some other scheme that provides coverage for any medical treatment. For example, Medicare, a private health fund, national reciprocal health fund or scheme, workers' compensation scheme, travel

compensation fund or accident compensation scheme. **We** will not pay for private medical care when reciprocal health cover is available and accessible. In any case, **we** will only pay for private medical care where approval has been given by **Allianz Global Assistance**.

13. any expenses or costs which:
 - (a) are considered to be "**Health Insurance business**" as defined within the Private Health Insurance Act 2007 (Cth) and its regulations; or
 - (b) **we** are prohibited from paying under the Health Insurance Act 1973 (Cth) or the National Health Act 1953 (Cth), Private Health Insurance Act 2007 (Cth) or any other applicable legislation (whether in Australia or not).
14. any expenses or costs which are prohibited by law from paying within Australia or the country in which a claim occurs.
15. any consequential loss or loss of enjoyment.
16. a loss caused by, or in any way connected with a criminal or dishonest act by **you** or by a person with whom **you** are in collusion.
17. a loss caused by, or in any way connected with war, invasion, act of a foreign enemy, hostilities (whether war is declared or not), civil war, rebellion, revolution, military or usurped power or civil insurrection.
18. a loss caused by, or in any way connected with the use, existence or escape of nuclear weapons material, or ionising radiation from, or contamination by, radioactivity from any nuclear fuel, or nuclear waste from the combustion of nuclear fuel.
19. a loss caused by, or in any way connected with any government intervention, prohibition, or regulation. This exclusion does not apply where **you** are confined in compulsory quarantine.
20. a government authority seizing, withholding or destroying anything of **yours** or any prohibition by or regulation or intervention of any government, or any government not allowing **you** to enter or to stay in that country.
21. any **terrorist act**. This exclusion does not apply to '**Section A1 Overseas medical and dental expenses**', '**Section D5 Hijacking**', and '**D6 Emergency accommodation due to terrorism**', '**Section C1 Luggage and personal effects**'

'Section C2 Business items' or under **'Section A2 Medical evacuation and repatriation'** for the cost of repatriation to or within Australia, if the carrier requires **you** to be brought back with a medical escort.

22. the cancellation or delay of travel arrangements due to mechanical breakdown of transportation or failure of the **carrier** to operate the service. This exclusion does not apply to **'Section D1 Travel delay'** or **'Section D2 Missed connection - special events'**.
23. **you** fail to take reasonable precautions to avoid a financial loss after a public warning of a strike, riot, civil commotion, or natural disaster.
24. **you** operate a **rental vehicle** in violation of the rental agreement.
25. the financial default of any person, company or organisation involved in **your** travel arrangements.
26. credit card conversion fees or any other bank charges.
27. losses incurred if **you**:
 - (a) have not met the activation of cover criteria as detailed in the activating cover under Overseas Travel and Medical Insurance section;
 - (b) were over 80 years of age at the time **your** cover was activated for any **trip**.

SECTION A - OVERSEAS MEDICAL AND DENTAL EXPENSES

Section A is made up of subsections A1, A2, A3, A4, A5 and A6. Specific terms, conditions, limits and exclusions, as well as the **'General exclusions'**, **'General conditions'** and **'Claims'** sections of the **Travel Master Policy**, apply to each subsection.

SECTION A1 - OVERSEAS MEDICAL AND DENTAL EXPENSES

When does the cover begin and end?

The cover under this benefit begins when **you** commence **your trip** and ends when **you** return to **your home in Australia** or when the **period of insurance** ends, whichever happens first.

What is covered?

We will cover **you** for:

- (a) medical, hospital and ambulance expenses **you** incur as a result of an illness, **injury** or death; or
- (b) dental treatment expenses **you** incur as a result of an **injury** to healthy natural teeth;

that **you** suffer while **you** are **overseas**, or on board a cruise that includes a scheduled stopover at an international port.

We will pay medical and dental expenses which **we** believe are medically necessary to treat the illness or **injury**.

Conditions

1. Any treatment **you** receive must be given by a medical practitioner, physiotherapist, chiropractor, osteopath, dentist or oral surgeon who is registered to practise in the country or jurisdiction where **you** receive treatment.
2. Where **you** need treatment for an **injury** by a physiotherapist, chiropractor, osteopath or emergency dental treatment, **you** may have the first 6 treatments (up to a limit of \$2,000 for dental treatment) without asking **us**. Any treatments after that must be with **our** consent. If **your** claim is denied, there will be no payment for any treatment **you** chose to have.
3. To determine if expenses are reasonable and necessary, **we** may consider all relevant factors, including the average reimbursement received by the provider for similar treatment.
4. All expenses under this section must be incurred within 12 months of the date of the illness or **injury**.

What is not covered?

We do not cover:

1. any medical, hospital, dental or ancillary expenses **you** incur in Australia. **We** cannot cover these because **we** are not allowed to do so by law.
2. any claim under this section because of an illness or **injury**, the signs and symptoms of which **you** first became aware of after activation of cover and before **you** went on **your trip**.
3. any person whose date of birth is after the commencement of **your trip**.

4. damage to dentures or dental prostheses under this section. Refer to **Section C1 “Luggage and personal effects”** for cover that may be available.
5. expenses incurred for dental treatment due to normal wear and tear or the normal maintenance of dental health.
6. any **existing medical condition** unless **you** have applied for cover for the **existing medical condition**, **Allianz Global Assistance** have agreed in writing to cover it and, if applicable, **you** have paid the administration fee, or the medical condition is one that is automatically covered.
7. ongoing payments under this section if **we** decide on the advice of a doctor appointed by **us** that **you** are capable of being repatriated to or within Australia. If **you** do not agree to return to **your home in Australia** **we** may choose not to make any further payment for medical expenses and associated costs as determined by **us**.
8. any costs where **you** have made a claim for the same costs under any other section of the **Travel Master Policy**.

What is the most we will pay?

The most **we** will pay is the applicable limit set out in the **schedule of benefits**.

The most **we** will pay for an event solely requiring dental treatment is \$2,000.

SECTION A2 - MEDICAL EVACUATION AND REPATRIATION

When does the cover begin and end?

The cover under this section begins when **you** commence **your trip** and ends when **you** return to **your home in Australia** or when the **period of insurance** ends, whichever happens first.

What is covered?

We will cover **you** if **you** have to interrupt **your trip** after it has begun because **you** have suffered an illness or **injury** while **you** are on **your trip** and, in **our** opinion, **you** need to be evacuated or repatriated.

We will pay expenses which **we** believe are reasonable and necessary to bring **you** back to **your home in Australia** or where **we** consider to be the nearest suitable alternative. Before **we** will pay this **you** must give **us** written certification from **your** treating doctor that **your** evacuation or repatriation is necessary and that **you** cannot continue **your trip**.

The decision to evacuate or repatriate **you** is **ours**, and **we** will not pay for any evacuation or repatriation expenses unless it is medically justified and **you** have received **our** consent. Based on the advice of **your** treating doctor **we** will either:

- (a) return **you** to **your home in Australia** with a medical attendant; or
- (b) pay for a return economy class airfare, reasonable accommodation and additional expenses for a friend or **relative** to fly to, remain with and escort **you** in place of a medical attendant; or
- (c) return **you** to **your home in Australia** without an attendant.

What is not covered?

We will not cover **you**:

- 1. if **you** evacuate or repatriate when it is not medically necessary or without **our** consent.
- 2. for any expenses **you** incur to resume **your trip** after **you** have returned to **your home in Australia**.
- 3. for more than the cost of repatriation to **your home in Australia**.
- 4. for an illness or **injury**, the signs and symptoms of which **you** first became aware of after activation of cover and before **you** went on **your trip**.
- 5. for any additional costs for travel **you** undertake that is not at the fare class that **you** originally chose, unless it is medically justified, based on the written recommendation from **your** treating doctor and **you** have **our** consent.
- 6. for any costs where **you** have made a claim for the same costs under any other section of the **Travel Master Policy**.

What is the most we will pay?

Cover is unlimited.

SECTION A3 - HOSPITAL COMPENSATION

When does the cover begin and end?

The cover under this section begins when **you** are hospitalized **overseas** and ends when **you** are discharged from hospital.

What is covered?

We will cover **you** if **you** are hospitalised **overseas** for more than 48 continuous hours because of an illness or **injury** which first happened while **you** were outside Australia on **your trip**.

What is the most we will pay?

We will pay \$75 for every 24 hours up to a maximum of \$8,000. Additionally, where an **injury** is as a result of a mugging attack that has been reported to police **we** will pay **you** \$500.

SECTION A4 - CRITICAL ILLNESS OR INJURY - EMERGENCY TRAVEL EXPENSES FOR A COMPANION

When does the cover begin and end?

The cover under this section begins when **you** are hospitalized **overseas** and ends when **you** are discharged from hospital.

What is covered?

We will pay for a return economy class airfare and reasonable accommodation for a friend or **relative** to travel directly to **you**, if **you** are hospitalised as a direct result of **you** suffering a sudden life-threatening critical **injury** or illness during **your trip**. Before **we** will pay this **you** must give **us** a written recommendation from **your** treating doctor and **you** must have **our** consent.

What is the most we will pay?

Cover is unlimited.

SECTION A5 - POST-HOSPITAL ACCOMMODATION

When does the cover begin and end?

The cover under this section begins when **you** are discharged from an **overseas** hospital and ends when **your** treating doctor deems **you** are fit to resume **your trip**, or after 5 days, whichever occurs first.

What is covered?

We will cover **you** if **you** are hospitalised **overseas** for more than 48 hours because of an illness or **injury** which first happened while **you** were outside Australia on **your trip**, and **you** need accommodation to recover from your illness or **injury** after **you** leave hospital. Before **we** will pay this **you** must give **us** a written recommendation from **your** treating doctor and **you** must have **our** consent.

What is not covered?

We will not pay:

1. for post-hospitalisation accommodation expenses when **you** have also made a claim for cancelled accommodation expenses covering the same period of time.
2. any costs where **you** have made a claim for the same costs under any other section of the **Travel Master Policy**.

What is the most we will pay?

We will pay the daily amount of \$100 up to a maximum of \$500.

SECTION A6 - DENTAL EXPENSES DUE TO SUDDEN AND ACUTE PAIN

When does the cover begin and end?

The cover under this section begins when **you** commence **your trip** and ends when **you** return to **your home in Australia** or when the period of insurance ends, whichever happens first.

What is covered?

We will cover **you** for dental treatment expenses **you** incur **overseas** to relieve sudden and acute pain. **We** will pay expenses which **we** believe are reasonable and necessary to treat the pain. Before **we** will pay this **you** must give **us** written certification from **your** treating dentist that treatment is necessary to alleviate **your** pain. Any treatment **you** receive must be given by a dentist or oral surgeon who is registered to practise in the country where **you** receive treatment.

What is not covered?

We do not cover:

1. expenses incurred for dental treatment due to normal wear and tear or the normal maintenance of dental health.
2. any dental expenses **you** incur in Australia.
3. any costs where **you** have made a claim for the same costs under any other section of the **Travel Master Policy**.

What is the most we will pay?

The most **we** will pay under this section is \$2,000.

SECTION B - CANCELLATION AND ADDITIONAL EXPENSES

Section B is made up of subsections B1, B2, B3 and B4. Specific terms, conditions, limits and exclusions, as well as the **'General exclusions', 'General conditions'** and **'Claims'** sections of the **Travel Master Policy**, apply to each subsection.

SECTION B1 - CANCELLATION OR TRIP DEFERMENT COSTS

When does the cover begin and end?

The cover under this benefit begins from the date **your** cover is activated and ends when **you** return to **your home in Australia** or when the **period of insurance** ends, whichever happens first.

What is covered?

If **you** have to cancel any pre-paid travel arrangements due to any unforeseen or unforeseeable circumstances outside of **your** control **we** will pay **you** up to the applicable limit as set out in the **schedule of benefits** for the value of the unused travel arrangements, less any refunds due to **you**, or the reasonable cost of rearranging **your trip**, provided that this cost is not greater than the cancellation fees or lost deposits which would have been incurred had the **trip** been cancelled.

We will also pay the agent's cancellation fees up to \$2,000, when full monies have been paid. If only a deposit has been paid at the time of the cancellation **we** will pay the agent's cancellation fees up to the maximum of the deposit. In any event **we** will not pay more than the level of commission or service fees normally earned by the agent, had the **trip** not been cancelled.

We will also cover **you** if **you** make reasonable additional travel arrangements within 48 hours of a public warning of severe weather, natural disaster, riot, strike or civil insurrection that could affect **your** travel arrangements. This cover is limited to \$1,000.

Conditions

If cancellation is due to an illness or **injury** **you** must provide **us** with documentation from **your** treating doctor to confirm **you** are medically unfit to commence or continue with **your trip**.

We will not pay for cancellation or **trip** deferment costs unless these costs are medically justified and if **you** have already commenced **your trip** **you** must have **our** consent.

What is not covered?

We will not pay:

1. for the value of unused pre-paid transport costs where **we** have repatriated **you** a distance equivalent to, or greater than, the total distance remaining on **your** itinerary at the point of repatriation. Where the total distance of the repatriation is less than the unused travel arrangements **we** will calculate **your** entitlement on a pro- rata basis, taking into account the cost of **your** original ticket.
2. any amount which **we** have already agreed to pay under another section of the **Travel Master Policy**.

What is the most we will pay?

The most **we** will pay is the applicable limit set out in the **schedule of benefits**.

SECTION B2 - EMERGENCY TRAVEL ARRANGEMENTS AND ACCOMMODATION EXPENSES

When does the cover begin and end?

The cover under this benefit begins when **you** leave **your home in Australia** to start **your trip** and ends when **you** return to **your home in Australia** or when the **period of insurance** ends, whichever happens first.

What is covered?

We will cover **you** for expenses **you** incur for reasonable additional travel, accommodation, meals and internet use and emergency telephone calls less any refunds **you** are entitled to, if **you** have to interrupt **your trip** after it has begun. **We** will pay the higher of the non-refundable cancellation fees (under section B1) or the additional rearrangement costs that have been incurred as a result of the same event.

Conditions

1. **You** must not organise any additional travel or accommodation in excess of \$2,000 without **our** express prior consent.
2. Any additional travel **you** undertake must be at the fare class that **you** originally chose, except where **we** agree differently on the basis of a written recommendation from **your** treating doctor.

What is not covered?

We will not pay:

1. any expenses **you** incur to resume **your trip** after **you** have returned to **your home in Australia**, except as set out under section **D3 "Resumption of trip"**.
2. for additional accommodation where **you** have claimed for cancelled accommodation expenses covering the same period of time or for additional transport costs in excess of the distance of the cancelled travel arrangements.
3. accommodation expenses for periods where **you** have not forfeited pre-paid accommodation arrangements, except as set out under **Section A5 "Post-hospital accommodation"**.
4. where **you** have made a claim for the same event under any other section of the **Transport Master Policy**.

What is the most we will pay?

The most **we** will pay under this section for the reasonable cost of additional meals is \$75 for each 24 hour period up to maximum of \$500. For additional travel and accommodation the most **we** will pay **you** under this benefit is the applicable limit set out in the **schedule of benefits**. **We** will also pay **you** for necessary emergency internet use and telephone calls up to maximum of \$250.

SECTION B3 - LOSS OF REWARD POINTS

When does the cover begin and end?

The cover under this benefit begins from the date **your** cover is activated and ends when you return to **your home in Australia** or when the **period of insurance** ends, whichever happens first.

What is covered?

We will choose between paying for or reinstatement of lost frequent flyer or similar flight reward points, due to the cancellation of **your** airline ticket.

The amount **we** will pay is calculated as follows:

- (a) the cost of the equivalent class airline ticket, based on the best available advance purchase airfare for the same season of the following year, less **your** financial contribution towards the airline ticket;
- (b) multiplied by the total amount of points lost;

- (c) divided by the total amount of points redeemed to obtain the airline ticket.

Example:

Equivalent class advance purchase airfare	\$1,000
Points lost	5,000
Points redeemed to obtain original ticket	20,000
Claimable amount = $\frac{\$1,000 \times 5,000}{20,000}$	\$250

What is not covered?

We will not provide cover if **you** can recover **your** frequent flyer or similar reward points, or their value, from any source.

What is the most we will pay?

Cover is unlimited.

SECTION B4 - NON-MEDICAL EVACUATION AND REPATRIATION

When does the cover begin and end?

The cover under this section begins when **you** commence **your trip** and ends when **you** return to **your home in Australia** or when the **period of insurance** ends, whichever happens first.

What is covered?

We will cover **you** if, in **our** opinion, **you** need to be evacuated or repatriated during **your trip**.

We will pay expenses which **we** believe are reasonable and necessary to bring **you** back to **your home in Australia** or to another destination of **our** choice.

Conditions

1. The decision to evacuate or repatriate **you** is **ours**, and **we** will not pay for any evacuation or repatriation expenses unless **you** have received **our** prior consent.
2. Any additional travel **you** undertake must be at the fare class that **you** originally chose unless **you** have **our** consent.

3. You must obtain a refund for any unused prepaid transport which may be due to **you** for any transport which **you** will not take if **you** are evacuated or repatriated. **You** agree that **you** will pay that refund to **us**. If **your** transport provider does not issue **you** with a refund, but agrees to provide **you** with credit, **you** agree that:
 - (a) **we** may use that credit towards **your** repatriation or evacuation; and
 - (b) **you** will take any steps **we** reasonably require to have that credit applied towards **your** repatriation or evacuation.

What is not covered?

We do not cover **you**:

1. if **you** evacuate or repatriate without **our** consent.
2. for any expenses **you** incur to resume **your trip** after **you** have returned to **your home in Australia**.
3. for more than the cost of repatriation to **your home in Australia**.
4. where **you** have made a claim for the same costs under any other section of the **Travel Master Policy**.

What is the most we will pay?

Cover is unlimited.

SECTION C - LUGGAGE, BUSINESS ITEMS AND PERSONAL EFFECTS

Section C is made up of subsections C1, C2, C3, C4, C5 and C6. Specific terms, conditions, limits and exclusions, as well as the **'General exclusions'**, **'General conditions'** and **'Claims'** sections of the **Travel Master Policy**, apply to each subsection.

SECTION C1 - LUGGAGE AND PERSONAL EFFECTS

When does the cover begin and end?

The cover under this section begins when **you** leave **your home in Australia** to start **your trip** and ends when **you** return to **your home in Australia** or when the **period of insurance** ends, whichever happens first.

What is covered?

We will cover **you** for each of the following:

1. accidental loss, theft of, or damage to, **your** luggage or personal effects including things **you** buy during the **trip**, while they are accompanying **you** during **your trip**.
2. loss of, or damage to, dentures or dental prostheses whilst not on **your** person during **your trip**.
3. the cost of medical consultation fees **you** incur to replace prescription medication which is accidentally lost, stolen or damaged, together with the cost of the medication itself.
4. theft of, or damage to, **your** luggage or personal effects while they are left in a locked motor vehicle or a motor home during daylight hours and there is forced entry into the vehicle.
5. theft of, or damage to, **your** luggage or personal effects while they are left in a locked storage facility and there is forced entry into the facility.

In the event of a claim under this section **we** will reinstate the applicable limit for an event that arises from any other set of circumstances.

What is not covered?

We do not cover:

1. accidental loss or damage to or theft of:
 - (a) cash, bank or currency notes, cheques or negotiable instruments;
 - (b) fragile or brittle items (eg. glass or china), except loss or damage caused by fire, or by accident to the transport carrying them;
 - (c) damage to computer screens at any time, computer software or applications;
 - (d) property that is being transported independently of **you**;
 - (e) property that **you** leave unattended or that occurs because **you** do not take reasonable care to protect them;
 - (f) property for which you are entitled to compensation from the **carrier**;
 - (g) computer, communication or photographic equipment, electronic equipment, jewellery or watches left **unattended** by you in a motor vehicle or a motorhome for any length of time, even if they are locked in the motor vehicle or motor home;
 - (h) property left **unattended** by you:
 - i) during non daylight hours in a motor vehicle or a motorhome for any length of time; or
 - ii) in a tent or caravan for any length of time;
 - (i) computers, communication or photographic equipment, electronic equipment, jewellery or watches checked in as luggage;
 - (j) gold or precious metals, precious unset or uncut gemstones;
 - (k) trade items, trade samples or **your** tools of trade or profession;
 - (l) watercraft of any type (excluding theft of surfboards or damage to surfboards whilst in the custody of the carrier);
 - (m) sporting equipment (including surfboards) whilst in use; or

- (n) property that has been left in a locked storage facility for greater than 48 hours.
- 2. wear and tear or depreciation of property or damage by the action of insects or vermin, mildew, rust or corrosion.
- 3. mechanical or electrical breakdown, or malfunction repair costs.
- 4. any cover where **you** have made a claim for the same costs under any other section of the **Travel Master Policy**.

Conditions

If **we** agree to cover **you** under this section, **we** will choose between:

- (a) repairing or replacing **your** items to a condition no better than their condition at the time of loss, damage or theft; or
- (b) paying **you** their value in cash, taking into account an allowance for age, wear and tear. The way in which **we** depreciate is set out under the heading **"Depreciation"** which is set out in the **Claims Procedures**.

The limits in total, for a camera, video camera or computer, and for any other item are set out in the **schedule of benefits**.

A pair or related set of items - for example, a camera, lenses (attached or not), tripod and accessories, a chain and pendant or a set of golf clubs - are only one item for this purpose.

What is the most we will pay?

The most **we** will pay is the applicable limit set out in the **schedule of benefits**. **We** will not pay more than the original price paid for an item, even if the applicable limit set out in the **schedule of benefits** is higher.

SECTION C2 - EMERGENCY LUGGAGE

When does the cover begin and end?

The cover under this section begins when **you** leave **your home in Australia** to start **your trip** and ends when **you** commence **your** return leg to Australia, or when the **period of insurance** ends, whichever happens first.

What is covered?

We will cover **you** towards the cost of purchasing essential articles such as clothing, toiletries and personal requisites if **your** accompanied luggage is delayed, misdirected or temporarily misplaced by the **carrier** for a period in excess of

10 hours during **your trip**. If **your** luggage is not recovered, the amount paid by **us** for the loss will be reduced by the total of any amounts paid for under this section.

What is not covered?

We do not cover:

1. any costs where **you** have made a claim for the same costs under any other section of the **Travel Master Policy**.
2. **you** for purchase of jewellery, perfume, fragrances or alcohol.
3. **you** on the leg of **your trip** that returns **you** to **your home in Australia**.

What is the most we will pay?

The most **we** will pay is the applicable limit set out in the **schedule of benefits**. If after 72 hours **your** accompanied luggage is still missing, the applicable limit for this benefit is doubled.

SECTION C3 - REPLACEMENT GOLF AND SURF EQUIPMENT

When does the cover begin and end?

The cover under this section begins when **you** leave **your home in Australia** to start **your trip** and ends when **you** return to **your home in Australia** or when the **period of insurance** ends, whichever happens first.

What is covered?

If **your** golf or surf equipment is accidentally lost, delayed or damaged during **your trip**, **we** will pay for the cost of hiring replacement golf or surf equipment.

What is not covered?

We do not cover **you** for any costs where **you** have made a claim for the same costs under any other section of the **Travel Master Policy**.

What is the most we will pay?

The most **we** will pay under this benefit is \$200.

SECTION C4 - REPLACEMENT PASSPORTS AND TRAVEL DOCUMENTS

When does the cover begin and end?

The cover under this section begins when **you** leave **your home in Australia** to start **your trip** and ends when **you** return to **your home in Australia** or when the **period of insurance** ends, whichever happens first.

What is covered?

We will pay for the cost of reissuing or replacing **your** travel or personal documents, drivers licence, traveller's cheques, passport, or debit or credit cards, after they have been stolen, accidentally lost or damaged during **your trip**.

During **your trip we** will also cover the reasonable cost of **you** travelling to the nearest location where the documents can be replaced.

What is not covered?

We do not cover **you** for any costs where **you** have made a claim for the same costs under any other section of the **Travel Master Policy**.

What is the most we will pay?

The most **we** will pay under this benefit is \$3,000.

SECTION C5 - FRAUDULENT USE OF CREDIT OR DEBIT CARDS

When does the cover begin and end?

The cover under this section begins when **you** leave **your home in Australia** to start **your trip** and ends when **you** return to **your home in Australia** or when the **period of insurance** ends, whichever happens first.

What is covered?

We will cover **you** for the fraudulent use of **your** credit or debit card if it was accidentally lost or stolen during **your trip**. **You** must comply with any conditions of the issuing body of the credit or debit card.

What is not covered?

We do not cover **you**:

1. if the credit or debit cards are fraudulently used by **you**, **your** relative or a **travelling companion**.
2. where **you** have made a claim for the same costs under any other section of the **Travel Master Policy**.

What is the most we will pay?

The most **we** will pay under this benefit is \$3,000.

SECTION D - EXTRA TRAVEL COVER

Section D is made up of subsections D1, D2, D3, D4, D5, D6 and D7.

Specific terms, conditions, limits and exclusions, as well as the **'General exclusions', 'General conditions' and 'Claims'** sections of the **Travel Master Policy**, apply to each subsection.

SECTION D1 - TRAVEL DELAY

When does the cover begin and end?

The cover under this section begins when **you** leave **your home in Australia** to start **your trip** and ends when **you** return to **your home in Australia** or when the **period of insurance** ends, whichever happens first.

What is covered?

We will cover **you** if **your** scheduled public transport from or within Australia or **overseas** in respect of any individual leg of **your trip** is delayed for at least 6 hours for a reason outside **your** control, and for each subsequent 24 hours (or part of that time) from the original departure time.

What is not covered?

We do not cover **you** for any costs where **you** have made a claim for the same costs under any other section of the **Travel Master Policy**.

What is the most we will pay?

The most **we** will pay under this section is the applicable limit which is the total of:

- (a) the reasonable cost of rearranging **your** travel arrangements, including additional accommodation and travel arrangements to resume **your** pre-paid arrangements; and
- (b) up to a maximum of \$250 per day for the cost of reasonable additional accommodation and \$50 per day for meals.

The most **we** will pay under this benefit is \$2,000.

SECTION D2 - MISSED CONNECTION - SPECIAL EVENTS

When does the cover begin and end?

The cover under this section begins when **you** leave **your home in Australia** to start **your trip** and ends when **you** return to **your home in Australia** or when the **period of insurance** ends, whichever happens first.

What is covered?

We will cover **you** if **your trip** is interrupted by an event that is not anticipated, is unexpected, and outside of **your** control, and **you** are unable to arrive at **your** destination by the time originally scheduled for the purpose of attending a wedding, funeral, conference, 25th or 50th wedding anniversary, concert or ticketed sporting event which cannot be delayed as a consequence of **your** late arrival. **We** will pay for the reasonable additional cost of using alternative public transport to arrive at the destination on time.

What is not covered?

We do not cover **you** for any costs where **you** have made a claim for the same costs under any other section of the **Travel Master Policy**.

What is the most we will pay?

The most **we** will pay under this benefit is \$2,000.

SECTION D3 - RESUMPTION OF TRIP

This section is in place of, and not in addition to, any benefit payable under **Section B1 "Cancellation or deferment costs"**.

When does the cover begin and end?

The cover under this section begins when **you** leave **your home in Australia** to start **your trip** and ends when **you** return to **your home in Australia** or when the **period of insurance** ends, whichever happens first.

There is no cover under the **Travel Master Policy** for any period of time **you** are in Australia. The **Travel Master Policy** will recommence when **you** leave Australia to resume **your trip**.

What is covered?

We will cover **you** if **you** have to return to Australia because of the hospitalisation or death of a **relative** in Australia during **your trip** as a direct result of a serious illness initially diagnosed, or serious **injury** occurring during **your trip**.

We will pay **you** for the transport costs **you** have paid to resume **your original trip** so **you** can use any pre-paid travel, accommodation or tours.

However, **we** will only do so if:

- (a) **you** obtain **our** consent for the resumption of **your trip**, and
- (b) **you** have more than 25% of **your trip** remaining, and
- (c) **your** return **overseas** occurs prior to the original return date of **your** original **trip**, and
- (d) no claim due to the same event is made under any other section of the **Travel Master Policy**.

What is not covered?

We do not cover **you**:

- 1. for more than the cancellation costs that would have been incurred on those pre-paid arrangements had **you** not resumed **your trip**.
- 2. for any costs where **you** have made a claim for the same costs under any other section of the **Travel Master Policy**.

What is the most we will pay?

The most **we** will pay under this benefit is \$3,000.

SECTION D4 - WITHDRAWAL OF SERVICES

When does the cover begin and end?

The cover under this section begins when **you** leave **your home in Australia** to start **your trip** and ends when **you** return to **your home in Australia** or when the **period of insurance** ends, whichever happens first.

What is covered?

We will cover **you** if all electrical and water facilities in **your** room, or waiter service at meals, or kitchen services where no food is served, or all chambermaid services are withdrawn due to unforeseeable circumstances at the pre-paid accommodation that **you** are staying at during **your trip**.

Conditions

The services must be withdrawn for 48 hours continuously and **you** must have written confirmation of **your** claim from the accommodation manager.

What is not covered?

We do not cover **you** for any costs where **you** have made a claim for the same costs under any other section of the **Travel Master Policy**.

What is the most we will pay?

The most **we** will pay under this benefit is up to \$50 for each completed 24 hour period up to a maximum \$500.

SECTION D5 – HIJACKING

When does the cover begin and end?

The cover under this section begins when **you** leave **your home in Australia** to start **your trip** and ends when **you** return to **your home in Australia** or when the **period of insurance** ends, whichever happens first.

What is covered?

We will cover **you** if the **scheduled public transport** on which **you** are travelling is hijacked during **your trip** and **you** subsequently want to cancel **your trip** and return to **your home in Australia**. **We** will pay **you** for **your** reasonable additional travel expenses and the cost of pre-paid travel arrangements that **you** do not use, less any refunds due to **you**.

What is not covered?

We do not cover **you** for any costs where **you** have made a claim for the same costs under any other section of the **Travel Master Policy**.

What is the most we will pay?

Cover is unlimited.

SECTION D6 - EMERGENCY ACCOMMODATION DUE TO TERRORISM

When does the cover begin and end?

The cover under this section begins when **you** leave **your home in Australia** to start **your trip** and ends when **you** return to **your home in Australia** or when the **period of insurance** ends, whichever happens first.

What is covered?

We will cover **you** after **your trip** has begun for expenses **you** incur for necessary emergency accommodation if **your trip** is interrupted due to a **terrorist act**.

What is not covered?

We do not cover **you** for any costs where **you** have made a claim for the same costs under any other section of the **Travel Master Policy**.

What is the most we will pay?

The most **we** will pay under this section is a daily benefit of \$300 up to a maximum of \$3,000.

SECTION D7 – DOMESTIC PETS

When does the cover begin and end?

The cover under this section begins when **you** leave **your home in Australia** to start **your trip** and ends when **you** return to **your home in Australia** or when the **period of insurance** ends, whichever happens first.

What is covered?

We will cover **you** for additional kennel or cattery fees for domestic cats and dogs owned by **you** if **you** are delayed beyond **your** original return date because of an event covered under the **Travel Master Policy**.

What is not covered?

There is no cover for kennel or cattery fees incurred outside Australia or as a result of quarantine regulations.

What is the most we will pay?

The most **we** will pay under this benefit is up to \$150 for each 24 hour period, up to a maximum of \$500.

SECTION E - RENTAL VEHICLE EXPENSES

Section E is made up of subsections E1 and E2. Specific terms, conditions, limits and exclusions, as well as the **'General exclusions'** and **'Claim'** sections of the **Travel Master Policy**, apply to each subsection.

SECTION E1 - RENTAL VEHICLE INSURANCE EXCESS

When does the cover begin and end?

The cover under this section begins when **you** leave **your home in Australia** to start **your trip** and ends when **you** return to **your home in Australia** or when the **period of insurance** ends, whichever happens first.

What is covered?

We will cover **you** for the **rental vehicle** insurance excess, or the cost of repairing the **rental vehicle**, whichever is lower, if:

- (a) **you** rent a **rental vehicle** from a rental company; and
- (b) it is damaged by accident, storm, fire or theft; and
- (c) **you** are a nominated driver on the **rental vehicle** agreement.

Conditions

For this section to apply, the **rental vehicle** must have comprehensive motor vehicle insurance for the period of hire.

What is not covered?

This cover is not in place of **rental vehicle** insurance and only provides cover for the excess component up to the applicable limit.

We do not cover:

1. **your** liability resulting out of **your** use of a mechanically propelled vehicle (e.g. motor vehicle or motor cycle).
2. any costs where **you** have made a claim for the same costs under any other section of the **Travel Master Policy**.

What is the most we will pay?

The most **we** will pay is the amount set out in the **schedule of benefits**.

SECTION E2 - RETURN OF RENTAL VEHICLE

When does the cover begin and end?

The cover under this section begins when **you** leave **your home in Australia** to start **your trip** and ends when **you** return to **your home in Australia** or when the **period of insurance** ends, whichever happens first.

What is covered?

We will pay towards the cost of returning **your rental vehicle** to the nearest depot, including airport concession charges, if due to a claimable event covered by any section of this policy **you** are unable to do so during **your trip**.

What is not covered?

We do not cover **you** for any costs where **you** have made a claim for the same costs under any other section of the **Travel Master Policy**.

What is the most we will pay?

The most **we** will pay under this benefit is \$750.

SECTION F - ACCIDENTAL DEATH, PERMANENT DISABILITY AND LOSS OF INCOME

Section F is made up of subsections F1, F2, F3, and F4.

Specific terms, conditions, limits and exclusions, as well as the **'General exclusions'** and **'Claim'** sections of the **Travel Master Policy**, apply to each subsection.

SECTION F1 - ACCIDENTAL DEATH

When does the cover begin and end?

The cover under this section begins when **you** leave **your home in Australia** to start **your trip** and ends when **you** return to **your home in Australia** or when the **period of insurance** ends, whichever happens first.

What is covered?

We will pay **your** estate if during **your trip**:

- (a) **you** suffer an **injury** which results in **your** death within 12 months of the **injury** being sustained; or
- (b) **you** disappear because **your** means of transport disappeared, sank or was wrecked, and **your** body has still not been found 12 months after **your** disappearance.

What is not covered?

- 1. There is no cover if **your** death is due to an illness or **your** suicide.
- 2. **We** do not cover **you** for any costs where **you** have made a claim for the same costs under any other section of the **Travel Master Policy**.

What is the most we will pay?

The most **we** will pay per adult will be \$50,000. Cover for each accompanying dependent **child** is limited to \$1,000.

SECTION F2 - FUNERAL EXPENSES OR REPATRIATION OF REMAINS

When does the cover begin and end?

The cover under this section begins when **you** leave **your home in Australia** to start **your trip** and ends when **you** return to **your home in Australia** or when the **period of insurance** ends, whichever happens first.

What is covered?

We will pay for expenses for **your** burial or cremation or the transporting of **your** remains to a funeral home in Australia if **you** die during **your trip**.

What is not covered?

We do not cover **you** for any costs where **you** have made a claim for the same costs under any other section of the **Travel Master Policy**.

What is the most we will pay?

The most **we** will pay under this benefit is \$25,000.

SECTION F3 - TOTAL PERMANENT DISABILITY

When does the cover begin and end?

The cover under this section begins when **you** leave **your home in Australia** to start **your trip** and ends when **you** return to **your home in Australia** or when the **period of insurance** ends, whichever happens first.

What is covered?

We will cover **you** if during **your trip** **you** suffer an **injury** and as a result of that **injury** **you** suffer total **permanent disability** within 12 months of sustaining the **injury**.

What is not covered?

1. There is no cover if **you** suffer **total permanent disability** as a result of illness or disease.
2. **We** do not cover **you** for any costs where **you** have made a claim for the same costs under any other section of the **Travel Master Policy**.

What is the most we will pay?

The most **we** will pay under this benefit is \$50,000.

SECTION F4 - LOSS OF INCOME

When does the cover begin and end?

The cover under this section begins when **you** leave **your home in Australia** to start **your trip** and ends when **you** return to **your home in Australia** or when the **period of insurance** ends, whichever happens first.

What is covered?

We will cover **you** if due to an **injury you** suffer during **your trip**, and on the advice of **your** treating doctor, **you** are unable to return to **your** usual place of employment or take up an offer of employment in Australia. The benefit under this section is only payable if **you** are unable to resume or begin **your** employment within 30 days of the **injury**. Before **we** make any payment **we** will contact Centrelink or similar bodies to confirm any payments that must be deducted from any payment **we** make.

What is not covered?

1. **We** will not pay **you** in respect of the first 30 days after **you** originally planned to resume work in Australia.
2. **We** do not cover **you** for any costs where **you** have made a claim for the same costs under any other section of the **Travel Master Policy**.

What is the most we will pay?

The most **we** will pay under this benefit is up to \$1,666 per month for a maximum period of 6 months.

SECTION G - PERSONAL LIABILITY AND LEGAL EXPENSES

Section G is made up of subsections G1 and G2. Specific terms, conditions, limits and exclusions, as well as the '**General exclusions**' and '**Claims**' sections of the **Travel Master Policy**, apply to each subsection.

SECTION G1 - PERSONAL LIABILITY

When does the cover begin and end?

The cover under this section begins when **you** leave **your home in Australia** to start **your trip** and ends when **you** return to **your home in Australia** or when the **period of insurance** ends, whichever happens first.

What is covered?

We will pay **you** for **your** legal liability to pay damages or compensation because **your** negligence during the **trip** causes:

- (a) **injury** to a person who is not a member of **your** family or **travelling party**; or
- (b) loss or damage to property that is not owned by **you** or a member of **your** family or **travelling party**, or which is not in **your** or their custody or control.

We will also pay **your** legal costs in relation to that liability, but only if **you** get **our** consent before **you** take or are involved in any legal action.

What is not covered?

1. There is no cover for any liability:
 - (a) arising out of or in connection with **your** trade, business or profession; or
 - (b) for **injury** to an employee arising out of, or in the course of, their employment by **you**; or
 - (c) arising out of **your** unlawful, wilful or malicious act; or
 - (d) arising out of **your** ownership, possession or use (including as a passenger) of a mechanically propelled vehicle, for example; motor vehicle, motor cycle or any aircraft or watercraft, or firearm; or
 - (e) arising out of **you** passing on an illness or disease to another person.

2. **We** do not cover **you** for any costs where **you** have made a claim for the same costs under any other section of the **Travel Master Policy**.

What is the most we will pay?

The most **we** will pay under this section is \$3,000,000.

This applicable limit is a combined total for **your** liability and **your** costs.

SECTION G2 - LEGAL EXPENSES

When does the cover begin and end?

The cover under this section begins when **you** leave **your home in Australia** to start **your trip** and ends when **you** return to **your home in Australia** or when the **period of insurance** ends, whichever happens first.

What is covered?

We will cover **you** for legal costs and expenses incurred in pursuit of compensation and/or damages arising from, or out of personal **injury** or **your** death occurring during **your trip**.

Before **we** will cover **you** for any legal costs and expenses under this benefit **you** or **your** Estate must obtain our express consent in writing and **we** will have complete control over the selection and appointment of **your** lawyers and the conduct of the proceedings.

What is not covered?

1. There is no cover for:
 - (a) any claims against a travel agent, tour operator, accommodation provider or **carrier** involved in the arrangement or provision of **your** travel or accommodation;
 - (b) any legal expenses incurred without **our** written consent;
 - (c) any claims reported in excess of 180 days after the commencement of the incident giving rise to such a claim;
 - (d) any claim in which **we** consider that no benefit would be achieved in pursuing such claim; or
 - (e) any claim against any insurance company.
2. **We** do not cover **you** for any costs and expenses which **we** have already agreed to pay under another section of the **Travel Master Policy**.

What is the most we will pay?

The most **we** will pay under this section is \$15,000.

TRANSPORT ACCIDENT COVER TERMS AND CONDITIONS

“TRANSPORT MASTER POLICY”

OUR AGREEMENT WITH ANZ

The **Transport Master Policy** is a legal contract between **ANZ** and **us** and must be read in conjunction with the **schedule of benefits**. **ANZ** pays **us** the premium, and **we** provide eligible persons with access to the benefit of cover under the **Transport Master Policy**.

Activating cover under this Transport Master Policy

This section describes whether **you** are eligible, and what **you** must do, to activate cover under the **Transport Master Policy**.

1. Activation of Cover

To activate cover under the **Transport Master Policy** for **your trip**, **you** must meet the eligibility criteria.

2. Eligibility criteria

To meet the eligibility criteria, **you** must:

- (a) continue to be a **participating cardholder** for the duration of **your trip**;
- (b) be a permanent resident of Australia or a person who holds an Australian visa which:
 - (i) authorises **you** to live and work in Australia; and
 - (ii) requires **you** to maintain a minimum level of health insurance coverage as required by the Department of Immigration and Citizenship; and
 - (iii) that has more than three months validity beyond the scheduled return date to Australia for any **trip**; and
- (c) have charged the full cost of any **trip** to the **participating card account**; and
- (d) if **you** have been an Australian permanent resident or visa holder referred to in paragraph (b) above for at least 12 months, have spent at least 75% of that time in Australia.

If **you** have satisfied all of the above criteria then **you** will be automatically considered to have activated cover.

However, in the event of a claim, **we** may require that **you** provide **us** with evidence that **you** met these criteria.

If **you** have not met the above criteria **you** will not be eligible for cover under any section of the **Transport Master Policy**.

ABOUT YOUR RIGHT OF ACCESS TO COVER

ANZ has taken out the **Transport Master Policy** and has done so under a master policy arrangement with **Allianz** for the period of insurance. The cover under the **Transport Master Policy** is provided to **you** at no additional cost and **ANZ** does not receive any commission or remuneration from **Allianz** or **Allianz Global Assistance** for arranging the **Transport Master Policy**.

Access to the **Transport Master Policy** is provided to **you** if **you** meet the eligibility criteria and is provided to **you** solely by operation of section 48 of the Insurance Contracts Act 1984 (Cth).

You have no right to cancel or vary the **Transport Master Policy**, only **ANZ** (as the contracting insured) and **Allianz** can do this. If **ANZ** or **Allianz** do so, **we** do not need to obtain **your** consent.

We also do not provide **you** with any notices in relation to the **Transport Master Policy** as **you** are not a contracting insured.

We only send notices to **ANZ** which is the only entity **we** have contractual obligations to under the **Transport Master Policy**.

You are not obliged to accept any of the benefits of the **Transport Master Policy** but if **you** wish to make a claim, **you** will be bound by the terms, conditions, limitations and exclusions set out in the **Transport Master Policy** terms and conditions.

Neither **Allianz** nor **ANZ** hold the **Transport Master Policy** or the benefits provided under it on trust or for **your** benefit or on **your** behalf.

ANZ does not:

- act on behalf of **us** or **you** in relation to the **Transport Master Policy**;
- provide, and is not authorised to provide, any financial product advice, recommendations or opinions about the coverage; and
- receive any remuneration or other benefits from **us**.

If **you** are seeking access to the benefit of the **Transport Master Policy**, **you** should consider obtaining advice as to whether it is appropriate for **your** needs from a person who is licensed to give such advice. Nothing prevents **you** from entering into other arrangements regarding insurance.

ANZ or **Allianz** may terminate or amend the **Transport Master Policy** at any time and if this happens **ANZ** will provide written notification to **you**. Notice will be deemed to take effect either:

- (a) on the third day after the date of the notice; or
- (b) in the event that **you** are on a **trip** and cannot be contacted, immediately upon **your** return to **your** place of residence following **your trip**

The general exclusions and **Claim procedures** set out in this booklet also apply to any claim **you** make.

We will not pay any more than the sum insured for each section set out in the **schedule of benefits**.

GENERAL DEFINITIONS

There are some words in the **Transport Master Policy** terms and conditions that have a special meaning. These words and their meanings are set out in the table below.

Word or term	Meaning
Accident	Means any sudden and unexpected physical force, which occurs on a trip and causes an injury that is described in the schedule of benefits .
Allianz	Allianz Australia Insurance Limited ABN 15 000 122 850, AFSL 234705
Allianz Global Assistance	AWP Australia Pty Ltd ABN 52 097 227 177, AFSL 245631.
Claims procedures	Procedures which are set out in Part 1 of these policy wordings. If you do not comply with any of the claim procedures relevant to your claim then we may refuse a claim, reduce any amount payable to you or exercise any remedy available to us at law.

Word or term	Meaning
Dependant	(a) All unmarried children of a participating cardholder from birth to the age of 19 who live with the participating cardholder, or (b) Unmarried children of a participating cardholder from the age of 19 to the age of 25 who are full-time students attending an accredited institution of higher learning in Australia, and are dependent upon the participating cardholder for their maintenance and support and reside ordinarily with the participating cardholder or live with the participating cardholder when they are not attending the accredited institution of higher learning, that are travelling with you on the trip.
Full cost of your trip	Means all charges, fees and/ or taxes which have been paid in full for the airline, tourist bus, train or ferry tickets, prior to the commencement of the trip .
Injury	Means loss of life or bodily injury (but not an illness or sickness): (a) caused by an accident while the Transport Master Policy is in force; and (b) resulting independently of any other cause. Furthermore injury as used with reference to: (i) hand or foot – means the physical severance or entire loss of the use of the entire hand below the wrist or foot below the ankle; and/or (ii) eye – means irrecoverable loss of the entire sight thereof.

Word or term	Meaning
Participating card account	A valid: – ANZ Frequent Flyer Platinum; or – ANZ Rewards Platinum; or – ANZ Rewards Travel Adventures; or – ANZ Low Rate Platinum; or – ANZ Platinum; or – ANZ Frequent Flyer Black; or – ANZ Rewards Black credit card issued by Australia and New Zealand Banking Group Limited, declared to be current by Australia and New Zealand Banking Group Limited at the time of any event, injury, loss or damage which would allow you to claim under the Transport Master Policy.
Participating cardholder	Means a person who ANZ has issued a participating card account as either the primary cardholder or as an additional or supplementary cardholder on the participating card account .
Primary cardholder	Means the person(s) in whose name(s) the participating card account is opened.
Schedule of benefits	The schedule of benefits set out in this booklet.
Spouse	A legal or de facto spouse or a partner with whom you are in a permanent relationship. We may ask for proof of the marriage or permanent relationship.

Word or term	Meaning
Terrorist act	An act or threat of force or violence by any person acting alone or in association with an organisation or foreign government, where the purpose, by its nature or context, is to put the public or a section of the public in fear, to resist or influence a government, or to further an ideological, religious, ethnic or similar act.
Transport Master Policy	Part 1 – Allianz policy wordings and this Transport Master Policy which has been issued to ANZ . The benefit of cover under the Transport Master Policy is provided to persons who meet the eligibility criteria and solely by operation of section 48 of the Insurance Contracts Act 1984 (Cth).

Word or term	Meaning
Trip(s)	Means a journey outside of Australia: (i) by the participating cardholder as a paying passenger (not as a pilot, driver or crew member etc.) in a licensed aeroplane, tourist bus, train or ferry authorised pursuant to any statute, regulation, by law or the equivalent thereof for the transportation of passengers for hire. Provided that before boarding any of the above transportation the full cost of your trip was charged to the participating cardholder's participating card account; and (ii) by the spouse and/or dependent child as a paying passenger (not as a pilot, driver or crew member etc.) in a licensed plane, tourist bus, train or ferry authorised pursuant to any statute, regulation, by law or the equivalent thereof for the transportation of passengers for hire. Provided that before boarding any of the above transportation the cost of the journey was charged to the participating cardholder's participating card account and in the case of a spouse or dependant, they are accompanying the participating cardholder who is on the trip.
We, our(s), us	Allianz Australia Insurance Limited ABN 15 000 122 850, AFSL 234708 and its agent AWP Australia Pty Ltd ABN 52 097 227 177, AFSL 245631.
You and your	Means the participating cardholder and the participating cardholder's spouse and/or the participating cardholder's dependants .

TRANSPORT ACCIDENT COVER

Specific terms, conditions, limits, exclusions as well as the **Claims procedures** apply to this cover.

When does the cover begin and end?

The cover under this **Transport Master Policy** begins from the date **your trip** commences and ends when **your trip** concludes.

What is covered?

We will pay the amount set out in the **schedule of benefits** if the **participating cardholder, spouse** or **dependant** suffer a loss as a result of an **injury** suffered under the circumstances specified in points 1, 2, 3 or 4 as follows:

1. The **injury** is sustained as a result of an **accident** on a **trip** while riding as a passenger or boarding or alighting from a licensed aeroplane, tourist bus, train or ferry, that is licensed by the local regulatory authority to carry fare paying passengers.
2. The **injury** is sustained within Australia or **overseas** as a result of an **accident** while riding as a passenger in (not as a pilot, driver or crew member), or boarding, or alighting from a licensed taxi or bus or hire vehicle authorised pursuant to any statute, regulation, by-law or the equivalent thereof for the transportation of passengers for hire, provided the **participating cardholder, spouse** or **dependant** are travelling directly to or from an airport, tourist bus depot, railway station or dock, immediately preceding or following the scheduled **trip**.
3. When, by reason of an **accident** specified in points 1 or 2, a **participating cardholder, spouse**, or **dependant** is unavoidably exposed to the elements and, as a result of such exposure, suffers an **injury** for which indemnity is otherwise payable hereunder; the loss shall be covered under the terms of the **Transport Master Policy**.
4. If the body of the **participating cardholder, spouse** or **dependant** has not been found within one year of the date of his/ her disappearance arising out of an **accident** which would give rise to a loss as specified in points 1, 2 or 3, it will be presumed that the **participating cardholder, spouse** or **dependant** suffered loss of life as a result of bodily **injury** caused by the **accident** at the time of his/ her disappearance.

Conditions

A benefit payable under the **Transport Master Policy** will be paid to the **injured participating cardholder** or **spouse** or, in the event of their death the benefit will be paid to their legal representative(s). In the event of an **injury** to a **dependant** the benefit will be paid to the **participating cardholder**.

What is not covered?

The **Transport Master Policy** does not cover any loss, fatal or non-fatal, caused by or resulting from:

- (a) **your** suicide or self-destruction, or any attempt at suicide or self-destruction, while sane or insane.
- (b) a hijack or war or war-like hostilities.
- (c) any **terrorist act**.
- (d) radioactive contamination.
- (e) consequential loss or damage, punitive damages.
- (f) an intentional or illegal or criminal act of:
 - **you**; or
 - a person acting on **your** behalf; or
 - **your** designated beneficiary, executor(s) or administrator(s) or legal heirs or personal legal representative(s).

What is the most we will pay?

The most **we** will pay per **injury** for each **participating cardholder** or **spouse** is the applicable limit set out in the **schedule of benefits**. If more than one **injury** results from one **accident**, only the highest benefit amount for the applicable **injury** will be paid.

The loss of life benefit amount payable for a **dependant** is AU\$20,000.

The most **we** will pay in claims under the **Transport Master Policy**, resulting from one event is AU\$5,000,000 regardless of the number of **participating cardholders, spouses** and/or **dependants** who were **injured** in the event.

This means that if as a result of one event a number of **participating cardholders, spouses** and/or **dependants** were **injured**, **we** will pay each on a proportional basis (using the amounts set out in the **schedule of benefits**) up to a total of AU\$5,000,000.

Therefore, if for example eight (8) **participating cardholders** lost their lives in the same accident **we** would pay AU\$625,000 to each of their legal representatives.

RENTAL EXCESS COVER TERMS AND CONDITIONS

“RENTAL EXCESS MASTER POLICY”

Our agreement with ANZ

The **Rental Excess Master Policy** is a legal contract between **ANZ** and **us** and must be read in conjunction with the **schedule of benefits**. **ANZ** pays **us** the premium, and **we** provide eligible persons with access to the benefit of cover under the **Rental Excess Master Policy**.

Activating cover under this Rental Excess Master Policy

This section describes whether **you** are eligible, and what **you** must do to activate cover under this **Rental Excess Master Policy**.

1. Activation of Cover

To activate cover under this **Rental Excess Master Policy** for **your rental vehicle** hire, **you** must meet the eligibility criteria.

2. Eligibility criteria

To meet the eligibility criteria, **you** must:

- (a) be a current **participating cardholder**; and
- (b) be a permanent resident of Australia or a person who holds:
 - (i) a Temporary Work (Skilled) visa; or
 - (ii) an Australian visa which;
 - A. authorises **you** to live and work in Australia; and
 - B. requires **you** to maintain a minimum level of health insurance coverage as required by the Department of Immigration and Citizenship; and
- (c) have been an Australian permanent resident or visa holder referred to in paragraph (b) (i) or (ii) above for at least 12 months, and have spent at least 75% of that time in Australia.

If **you** have satisfied the above criteria then **you** will be automatically considered to have activated cover. However, in the event of a claim, **we** may require that **you** provide us with evidence that **you** met this criteria. If **you** have not met the above criteria **you** will not be eligible for cover under the **Rental Excess Master Policy**.

About your right of access to cover

ANZ has taken out the **Rental Excess Master Policy** and has done so under a master policy arrangement with **Allianz** for the period of insurance. The cover under the **Rental Excess Master Policy** is provided to **you** at no additional cost and **ANZ** does not receive any commission or remuneration from **Allianz** or **Allianz Global Assistance** for arranging the **Rental Excess Master Policy**.

Access to the **Rental Excess Master Policy** is provided to **you** if **you** meet the eligibility criteria and is provided to **you** solely by operation of section 48 of the Insurance Contracts Act 1984 (Cth).

You have no right to cancel or vary the **Rental Excess Master Policy**, only **ANZ** (as the contracting insured) and **Allianz** can do this. If **ANZ** or **Allianz** do so, **we** do not need to obtain **your** consent.

We also do not provide **you** with any notices in relation to this **Rental Excess Master Policy** as **you** are not a contracting insured. **We** only send notices to **ANZ** which is the only entity **we** have contractual obligations to under the **Rental Excess Master Policy**.

You are not obliged to accept any of the benefits of the **Rental Excess Master Policy** but if **you** wish to make a claim, **you** will be bound by the terms, conditions, limitations and exclusions set out in the **Rental Excess Master Policy** terms and conditions.

Neither **Allianz** nor **ANZ** hold the **Rental Excess Master Policy** or the benefits provided under it on trust or for **your** benefit or on **your** behalf.

ANZ does not:

- act on behalf of **us** or **you** in relation to the **Rental Excess Master Policy**;
- provide, and is not authorised to provide, any financial product advice, recommendations or opinions about the coverage; and
- receive any remuneration or other benefits from **us**.

If **you** are seeking access to the benefit of the **Rental Excess Master Policy**, **you** should consider obtaining advice as to whether it is appropriate for **your** needs from a person who is licensed to give such advice. Nothing prevents **you** from entering into other arrangements regarding insurance.

ANZ or **Allianz** may terminate or amend the **Rental Excess Master Policy** at any time and if this happens **ANZ** will provide written notification to **you**. Notice will be deemed to take effect either:

- (a) on the third day after the date of the notice; or
- (b) in the event that **you** are on a **trip** and cannot be contacted, immediately upon **your** return to **your** place of residence following **your trip**.

The general exclusions and **Claim Procedures** set out in this booklet also apply to any claim **you** make.

We will not pay any more than the sum insured set out in the **schedule of benefits**.

GENERAL DEFINITIONS

There are some words in the **Rental Excess Master Policy** terms and conditions that have a special meaning. These words and their meanings are set out in the table below.

Word or term	Meaning
Allianz	Means Allianz Australia Insurance Limited ABN 15 000 122 850, AFSL 234705.
Allianz Global Assistance	Means AWP Australia Pty Ltd ABN 52 097 227 177, AFSL 245631.
Car rental company	Means the company that you have entered the rental vehicle agreement with.
Claims Procedures	Means the claims conditions and claims procedures which are set out in Part 1 of the policy wording. If you do not comply with any of the claim procedures relevant to your claim then we may refuse a claim, reduce any amount payable to you or exercise any remedy available to us at law.

Word or term	Meaning
Collision excess	Means the specified first amount listed in the rental vehicle agreement that you have agreed to pay as a result of damage to an Australian registered rental vehicle. Note: If you have a collision, your car rental company will require you to contribute towards the cost of repairing the damage. This amount can vary by car rental company, but, for example, could be between \$2,000 and \$4,000.
Hirer	Means the person: (a) named as the hirer on the rental vehicle agreement; (b) who has provided their credit card details to the car rental company; and (c) is not the joint hirer
Joint hirer	Means a person named as a joint hirer on a rental vehicle agreement .
Participating card account	Means a valid: – ANZ Frequent Flyer Platinum; or – ANZ Rewards Platinum; or – ANZ Rewards Travel Adventures; or – ANZ Low Rate Platinum; or – ANZ Platinum; or – ANZ Frequent Flyer Black; or – ANZ Rewards Black credit card issued by Australia and New Zealand Banking Group Limited, declared to be current by Australia and New Zealand Banking Group Limited at the time of any event, loss or damage which would allow you to claim under the Rental Excess Master Policy.

Word or term	Meaning
Participating cardholder	Means a person who ANZ has issued a participating card account as either the primary cardholder or as an additional or supplementary cardholder on the participating card account .
Primary cardholder	Means the person(s) in whose name(s) the participating card account is opened.
Rental Excess Master Policy	Means Part 1 Allianz policy wordings and the Rental Excess Master Policy which has been issued to ANZ. The benefit of cover under the Rental Excess Master Policy is provided to persons who meet the eligibility criteria, and solely by operation of section 48 of the Insurance Contracts Act 1984 (Cth).
Rental vehicle	Means a rented passenger vehicle rented from a licensed motor vehicle rental company.
Rental vehicle agreement(s)	Means the written agreement between you and the rental company which stipulates the terms you agree to follow when renting a vehicle.
Schedule of benefits	Means the schedule of benefits set out in this booklet.
We, our(s), us	Means Allianz Australia Insurance Limited ABN 15 000 122 850, AFSL 234708 and its agent AWP Australia Pty Ltd ABN 52 097 227 177, AFSL 245631.
You and your	Means the participating cardholder .

RENTAL EXCESS COVER

Specific terms, conditions, limits and exclusions, as well as the **Claims Procedures** apply to this cover.

When does the cover begin and end?

The cover under the **Rental Excess Master Policy** begins from the date **your rental vehicle agreement** commences and ends when **your rental vehicle agreement** concludes.

What is covered?

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

- **you** are the **hirer**, or
- **you** are a **joint hirer** and **you** were driving the **rental vehicle** when the accident occurred.

Conditions

As soon as **you** discover that a claim is likely to be made on the **Rental Excess Master Policy** **you** must:

1. take all reasonable steps to reduce the loss or damage and to prevent further damage.
2. notify **us** by calling 1300 135 271 as soon as practicable after **you** become aware that **you** have to pay the collision excess to the car rental company.
3. provide all details requested by **us** which will include but is not limited to:
 - date and time of accident;
 - road conditions (e.g, was it wet or dry?);
 - the location of accident;
 - a description of circumstances that gave rise to the accident;
 - any details of other vehicles involved including:
 - name of driver(s);
 - the address of any other driver(s);
 - the contact details for any other driver(s)
 - the make of all other vehicle(s)
 - registration numbers for any other vehicle(s);

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

If **you** unreasonably withhold from providing the above, **we** may refuse to pay a claim or reduce any amount payable to **you**.

What is not covered?

We will not pay:

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

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

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

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

- (a) the driver of the **rental vehicle** not being listed on the **rental vehicle agreement**;
 - (b) driving the **rental vehicle** on off-road conditions without the agreement of the rental company;
 - (c) for carrying a greater load or more persons than the **rental vehicle** is licensed for; or
 - (d) driving under the influence of alcohol or drugs.
3. for the first \$350 of any claim under this **Rental Excess Master Policy**.
 4. any claim where the car rental company does not have a current licence under any applicable legislation to hire out vehicles.
 5. any claim for the **collision excess** arising from damage to unregistered vehicles, or for off road vehicles when they are being hired for use on private property.

What is the most we will pay?

The maximum amount **we** will pay is \$5,000.

CLAIMS PROCEDURES

This section describes what **you** must do, as well as conditions which apply, when **you** make a claim under a Master Policy and at the time loss or damage occurs which is likely to give rise to a claim under a Master Policy. The conditions which apply at the time a claim is made are listed below. These are contractual terms which grant rights to us to deal with the claimant and their claim.

What to do in the event of a claim

1. All claims should be advised to **Allianz Global Assistance** within thirty (30) days after completion of **your trip**.
2. To support your claim, **you**:
 - (a) must retain all receipts for claimable expenses and items purchased by **you**.
 - (b) must submit to **Allianz Global Assistance** all information **we** require in support of **your** claim such as medical or police reports, declarations, receipts,

valuations, certified translations or other evidence of ownership at **your** expense and co-operate with **us** at all times.

- (c) will be requested to provide proof that **you** have satisfied the Master Policy activation conditions and that **you** have met all the terms and conditions under the Master Policy.
3. Liability claims against **you** must be in writing. **You** are not to make any admission or offer to settle any claim. If **you** do so, **we** may refuse to pay or reduce the amount payable in respect of the claim.
4. All losses under the **Travel Master Policy, Section C Luggage, and personal effects'** must be reported to the local authority within twenty four (24) hours and a written acknowledgement obtained.
5. Immediately report any lost luggage or damage to the conveyance **carrier** and submit a claim to them. The conveyance **carrier** may be legally liable for the loss or damage. If any articles are lost or stolen during the time that a **carrier** was responsible for looking after them, **you** must get a letter from the **carrier** explaining what happened and stating the amount of refund **you** received from them.

To make or enquire about a claim or to obtain a claim form, contact **our** Claims Department:

- If **you** are in **Australia**: 1300 135 271 (Toll Free)
- Overseas: + 61 7 3305 7499 (reverse charge).
- By email: cardclaims@allianz-assistance.com.au

Claims service standard

Our claims service standard is to settle **your** claim within 10 working days upon receipt of a completed claim form and all necessary supporting information. If more information is required **we** will contact **you** within 10 working days.

After you have made a claim

You agree that:

- (a) **we** may, at **our** expense, take proceedings in **your** name to recover compensation or enforce an indemnity against someone else in respect of a loss covered by this insurance in accordance with the law;

- (b) **we** may refuse to pay a claim or reduce the amount payable in respect of a claim under a Master Policy if **you** do not comply with these **Claims Procedures** or any condition of the Master Policy;
- (c) **we** may refuse to pay all or part of a claim if **your** claim is fraudulent; and
- (d) if anyone else is legally responsible for **your** illness, **injury** or death **we** may seek compensation from them to recover any costs **we** have paid or seek reimbursement from **you** if **you** receive any payment from any other source for these expenses.

Proof of loss

If **you** make a claim under any of the Master Policies **we** will ask **you** for evidence of the circumstances which gave rise to the claim and proof that **you** have suffered a loss. If **you** are claiming for loss of, or damage to any item **we** will ask **you** to provide:

- (a) proof that **you** owned the item; and
- (b) proof of its value and age.

You must keep all relevant receipts, accounts, valuations and police or medical reports. **We** will not pay any claim when the only proof of ownership is:

- (a) a photograph; or
- (b) a photocopy of any documentation; or
- (c) a copy of the user's manual downloaded from the internet unless **you** also submit a statutory declaration in support of any of the above.

If **you** cannot provide the evidence or proof that **we** ask for **we** may not pay **you**.

PAYING A CLAIM

1. An excess may apply if **you** make a claim under any of the Master Policies. The amount of the excess is shown on the **schedule of benefits**.

This excess will apply to each event that results in a claim. Where applicable **we** will deduct the excess from any payment **we** make to **you**. This excess will be reimbursed to **you** if **we** successfully recover an amount exceeding the amount of the excess.

2. Claims will be paid to **you** or **your** personal representative in **Australian** dollars on the basis of the exchange rate that applied at the time of the event that gave rise to the claim.
3. **We** will not pay more than **your** actual loss.
4. **You** must tell **us** if **you** are entitled to claim an input tax credit at the time of making the claim. If this information is not provided, **we** may deduct up to 1/11th of the amount otherwise payable in settlement of the claim.
5. All claims paid under this agreement are GST inclusive.

DEPRECIATION

If **we** agree to cover an item, for the purpose of calculating an amount to pay **you**, **we** will apply a depreciation rate to that item before paying **you**. The nominated depreciation rate will apply to each year of age up to a maximum of 80% of the original purchase price of that item.

10%	Camping, sporting and leisure equipment (not leisure clothing), and musical instruments.
15%	Clothing, footwear, personal effects, luggage, prescription glasses, sunglasses, costume jewellery and books.
20%	Personal and or laptop computers, communication or photographic equipment, electronic equipment, ipods, mobile phones, CDs, and DVDs.
50%	Toiletries including skin care, makeup, perfume, medication.
0%	Fine jewellery (manufactured using precious metals) and new artwork.

Items not listed above will also be subject to depreciation at **our** reasonable discretion.

Example

You have a \$500 digital camera which was purchased 2 years before the date it was lost. The applicable rate of depreciation would be 20% per year.

In the event of a claim **we** will pay **you** \$320 (i.e. **we** will depreciate the value of the digital camera by 20% for each year for the two years **you** have owned it), calculated as follows –

Year 1 - Purchase price of \$500 less 20% = \$400

Year 2 - Depreciated value of \$400 less 20% = \$320

PART 2

TERMS AND CONDITIONS

Part 2 consists of the Terms and Conditions for the insurance cover provided by **Allianz** for:

- *90-day Purchase Security Insurance*
- *Extended Warranty Insurance*
- *Best Price Guarantee Scheme and*
- *Interstate Flight Inconvenience Insurance*

IMPORTANT INFORMATION ABOUT THE COVERS

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**"), is the product issuer of the following covers included in this booklet and that are only available to **participating cardholders** of **participating credit card accounts** for events that occur on or after 11 April 2018:

- 90-day Purchase Security Insurance
- Extended Warranty
- Best Price Guarantee Scheme
- Interstate Flight Inconvenience Insurance

These benefits are provided automatically to **participating cardholders** under the Master Policy, entered into between Australia and New Zealand Banking Group Limited ABN 11 005 357 522 of ANZ Centre, Level 9, 833 Collins Street, Docklands, VIC, 3008 ("**ANZ**") and **Allianz**. In this booklet, **Allianz** and **Allianz Global Assistance** may also be expressed as '**we**', '**us**' or '**our**'.

Although the benefits under the covers are automatically provided to **participating cardholders**, they are not obliged to take these benefits. However, if a person wishes to claim these benefits, they will be bound by the Definitions, Terms and Conditions, Exclusions and **Claims Procedures** of the Master Policy.

Allianz is the insurer of the covers and these benefits are provided at no additional cost to the **participating cardholder**.

ANZ is not the product issuer (insurer) of these covers and neither it nor any of its related corporations guarantee any of

the benefits under these covers and **ANZ** does not receive any commission or remuneration in relation to these benefits. Neither **ANZ** nor any of its related corporations are Authorised Representatives of **Allianz, Allianz Global Assistance** or any of its related companies.

SANCTIONS LIMITATION AND EXCLUSION CLAUSE

You are not insured under any section of these policies 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.

Please read this booklet carefully to ensure the benefits satisfy **your** requirements and keep detailed particulars and proof of any loss including the sales receipt and a **participating credit card account** statement showing any relevant purchases.

TERMINATION OF THESE COVERS

ANZ or **Allianz** may terminate the benefits under any one or all of the covers in this booklet for all **participating cardholders** or an individual **participating cardholder**, and if so **ANZ** will notify primary cardholders (i.e. the persons in whose name the **participating credit card account** is opened) of the termination. Purchases finalised before the date of termination will still be eligible for cover. However, purchases finalised after termination will not be eligible for cover.

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 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.

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.

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 - 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

Online: www.fos.org.au

General definitions

The following key words (and their plurals) when highlighted in bold font have special meaning in the covers included in this booklet.

“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.

“Australia” means the area enclosed by the territorial waters of the Commonwealth of Australia where Medicare benefits are payable and **“Australian”** has a corresponding meaning.

“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.

“dependant” means:

- all unmarried children of a **participating cardholder** to and including the age of 19 who always live with the **participating cardholder**, and
- unmarried children of a **participating cardholder** from the age of 19 to and including the age of 25 who are full-time students attending an accredited institution of higher learning in Australia, and are dependent upon the **participating cardholder** for their maintenance and support and always live with the **participating cardholder** or live with the **participating cardholder** when they are not attending the accredited institution of higher learning.

“interstate flight” means travel on a registered passenger airline (but not charter trips) to or from any **Australian** state or territory.

“participating cardholder” means a person who permanently resides in **Australia** and holds either an **Australian** Medicare Card or a Visa entitling the holder to residency in **Australia**, to whom **ANZ** has issued a **participating credit card account** as either the primary or additional / supplementary cardholders. If a family is travelling together only one person can claim the benefits payable to the **participating cardholder**. The others can only claim as a **spouse** or **dependant**.

“participating credit card account” means a current and valid:

- ANZ Frequent Flyer Platinum, or
- ANZ Rewards Platinum, or
- ANZ Rewards Travel Adventures; or
- ANZ Low Rate Platinum, or
- ANZ Platinum; or
- ANZ Frequent Flyer Black, or
- ANZ Rewards Black

credit card facility provided by **ANZ** to which purchases made by **participating cardholders** are charged.

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

- articles acquired for the purpose of re-supply/re-sale; or
- articles acquired for transformation in a business; or
- articles purchased in a business name; or
- business owned or business related articles; or
- animals or plant life; or
- computer software or non tangible articles; or
- cash, bullion, negotiable instruments, trading cards, lottery tickets or other gambling related articles, tickets of any description, travellers cheques, or collections such as stamps, coins and cards; or
- consumable or perishable articles (including but not limited to food, drugs, fuel or oil); or
- boats, automobiles, motorboats, airplanes or any other motorised vehicles and their integral parts and installed accessories; or
- second-hand articles, including antiques; or
- articles of contraband; or
- 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 home or real estate; or
- articles acquired for a purchase price exceeding A\$10,000.

“pre-existing medical condition” is relevant to the **participating cardholder**, any **relative**, **travel companion** or any other person that may give cause for **you** to claim and means:

- any existing medical condition, including but not limited to mental disorder, anxiety, alcoholism, drug addiction or

pregnancy and/or any chronic or ongoing physical, medical or dental condition, for which investigation (whether or not a diagnosis has been made), treatment or advice has been received, or medication prescribed or taken at any time before **you** paid for **your interstate flight** fares;

- any condition, including but not limited to mental disorder, anxiety, alcoholism, drug addiction or pregnancy and/or any physical, medical or dental condition, for which investigation (whether or not a diagnosis has been made), treatment or advice is received, or medication prescribed or taken, after **you** paid for **your interstate flight** fares, but prior to the commencement of **your** interstate **Australian** holiday; and
- any complication arising from any such condition outlined above, except that unexpected/unforeseen events relating to pregnancy are not regarded as a pre-existing medical condition.

“relative” means the **participating cardholder’s**:

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

“rental vehicle” means a rented passenger vehicle rented from a licensed motor vehicle rental company.

“spouse” means a legal or a de facto partner of the **participating cardholder** who is permanently living with the **participating cardholder** at the time the journey starts or a person married to the **participating cardholder**. We may ask for proof of any relationship.

“unattended” means (but is not limited to) **your** possessions are not with **you** or are in a position where they can be taken without **you** knowing or being able to prevent them from being taken.

“we”, “our” or “us” means Allianz Australia Insurance Limited ABN 15 000 122 850, AFSL 234708 and its agent AWP Australia Pty Ltd ABN 52 097 227 177, AFSL 245631 trading as **Allianz Global Assistance**.

“you”, “your”, “yours”, “yourself” means the **participating cardholder** or the **participating cardholder’s spouse** or **participating cardholder’s dependants** provided they are eligible for the insurance.

Excess – what you contribute to a claim

Excesses may apply to certain sections of cover. An excess is not an additional fee, charged by **us** at the time of making a claim. Rather, it is the uninsured first portion of a loss for which **you** are otherwise covered. (i.e. the amount that **you** must contribute towards each claim). Details of the Excess amounts and circumstances in which they will be applied are as follows:

- **Interstate Flight Inconvenience Insurance** – **You** must pay the first A\$75 for each claim made under benefits 2 & 4.
- **Best Price Guarantee Scheme** – **You** must pay the first A\$75 for each claim.

Repairing or replacing damaged lost or stolen personal items/personal goods

If a covered belonging is damaged, lost or stolen **we** may choose to:

- repair the article;
- replace the article, less an amount which takes into consideration its age as shown below; or
- pay **you** the amount it would cost **us** to replace the article less an amount which takes into consideration its age as shown below.

However under no circumstances will **we** pay **you** more than it originally cost **you** to buy the article and where the article is part of a pair or set, **you** will receive no more than the value of the particular part or parts lost, stolen or damaged, regardless of any special value that the article may have by way of being part of such pair or set.

When taking into consideration the age of an article **we** will deduct the following amounts from our replacement or replacement cost:

- For toiletries (including skin care, make-up, perfume and medications) we will deduct 3.00% for each month **you** have owned the article up to a maximum amount of 80%.
- For phones, electrical devices, communication devices, all computers, photographic equipment, tablets and electronics equipment **we** will deduct 1.75% for each month **you** have owned the article up to a maximum amount of 60%.

- For clothing, footwear, luggage and books we will deduct 1.75% for each month **you** have owned the article up to a maximum amount of 80%.
- For camping, sporting and leisure equipment (but not leisure clothing) and musical instruments **we** will deduct 1.00% for each month **you** have owned the article up to a maximum amount of 60%.
- For jewellery **we** will deduct 0.25% for each month **you** have owned the article to a maximum amount of 25%.
- For all other articles **we** will deduct 1.25% for each month **you** have owned the article to a maximum amount of 60%.

For example: If **your** stolen bracelet has been owned for 8 years (96 months) and **we** can replace it for A\$1,000, **we** pay **you** (or replace) A\$760, as **we** will deduct A\$240 ($A\$1,000 \times 24\%$ {i.e. $96 \text{ months} \times 0.25\%/\text{month}$ }) from our replacement cost. This assumes that the stolen bracelet originally cost **you** at least A\$760.

Safety of your personal items/personal goods

You must take all adequate and reasonable precautions (considering the value of the articles) to protect **your** personal items/**personal goods** and **you** are not covered if **you** do not take reasonable precautions (considering the value of the article) to protect **your** personal items/**personal goods**.

Personal items/**personal goods** is/are not covered under any of the insurances if left:

- **unattended** in a **public place**; or
- **unattended** in an unlocked motor vehicle; or
- **unattended** in a motor vehicle in view of someone looking into the motor vehicle; or
- **unattended** in a motor vehicle overnight; or
- behind, forgotten or misplaced; or
- with a person who steals or deliberately damages them.

A '**public place**' includes, but is not limited to shops, airports, bus depots, streets, hotel foyer (and hallways and grounds), planes, buses, restaurants, beaches, public toilets, car parks, office areas, behind or near counters, housing and hostel common areas, unlocked hostel and hotel rooms and any place which is accessible to the public.

Reporting lost, stolen or willfully damaged items/personal goods

In the event that **your** personal items/**personal goods** are stolen, willfully damaged or accidentally lost, **you** must make a report to the Police or to the nearest government agency or

authority. **You** must do this within 24 hours of learning of the theft, loss or damage and the report must list and describe the missing or damaged personal items/**personal goods**.

If the loss or wilful damage 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.

For more information or to make a claim

Please take the time to read through this booklet and if **you** have any questions or need more information, or to make a claim, please contact:

Allianz Global Assistance

Phone: 1300 135 271 - Toll free (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

Postal Address: Locked Bag 3014, Toowong DC, QLD 4066

Insurance exclusions - What is not covered

In any form of insurance there are situations that are not covered. Whilst **we** try to extend **our** cover to most situations, **we** are not able to insure some situations because of the costs or types of events involved.

In addition to any specific exclusions contained in any individual cover in this booklet, the following exclusions apply to all the covers provided by **Allianz** in this booklet:

- **We** do not insure **you** for any event that is caused by or arises as a result of any **pre-existing medical condition** of **yours**, a **relative** or any other person that may give cause for **you** to claim.
- **We** do not insure **you** in regard to any travel that:
 - **you** book or take against medical advice; or
 - **you** take for the purpose of getting medical treatment or advice; or
 - **you** take after a qualified and registered member of the medical profession informs **you** that **you** are terminally ill.
- **We** do not insure **you** for any event that is caused by or arises from:
 - any event that is intentionally caused by **you** or by a person acting with **your** consent (including suicide or attempted suicide); or
 - **your** conscious exposure to exceptional danger unless in an attempt to preserve **your** life or the life of another person; or

- **you** being under the influence or addicted to, intoxicating liquor or a drug, except a drug taken in accordance with the advice of a registered medical practitioner; or
- **your** involvement in illegal activities, fraud or abuse; or
- **your** underwater activities that involve using artificial breathing equipment (unless **you** have an open water diving licence or are diving with a qualified and registered diving instructor); or
- **your** mountaineering (if **you** need to use climbing equipment, ropes or guides), rock climbing (if **you** need to use climbing equipment, ropes or guides), white water rafting, white water boating, abseiling, bungee jumping, pot holing, running with the bulls, caving or tobogganing; or
- **your** racing (other than amateur foot racing); or
- **your** participation in any kind of professional sport for which **you** obtain/are attempting to obtain financial gain, sponsorship or benefit from participating in or training for that sport; or
- sporting equipment while it is being used; or
- **your** air travel or any aerial activity (for example, hang-gliding, base jumping and skydiving). But if **you** are a paid passenger in a fully licensed commercial passenger aircraft, **we** do insure **you**; or
- any activities involving hunting equipment or projectiles (e.g. shooting and archery); or
- **your** participation in motor cycling, unless it involves a hired motorcycle with an engine capacity of 200cc or less; and
 - **you** are the driver; and
 - **you** hold a current **Australian** motorcycle licence; but
 - **we** never cover any event that is caused by or arises from motorcycle racing; or
- **your** participation as a crew member or pilot of any conveyance; or
- any **act of terrorism**; or
- any war or war like activities, whether war has been formally declared or not, any hostilities, rebellion or revolution, or civil war, military coup, or overthrow/ attempted overthrow of a government/military power; or
- any person or organisation, who lawfully destroys or removes **your** ownership or control of any property/ **personal goods**; or

- any government prohibition or restrictions or government customs, or other government authorities, delaying or detaining **you** or seizing or keeping **your** baggage; or
- any item that is brittle or fragile (except photographic or video equipment), unless the loss or damage is caused by thieves, burglars, fire, or an accident involving the means of transport in which **you** are travelling; or
- non-receipt of the property/**personal goods** that **you** have purchased and is being transported to **you**; or
- personal goods/**personal items** whilst being transported under a freight agreement or by postal or courier services; or
- jewellery, watches, cameras, mobile phones, electrical articles or laptops in a motor vehicle or being carried in baggage/luggage, unless hand-carried and under **your** personal supervision; or
- **your** failure to comply with the recommended security guidelines for the use of bank or currency notes, cheques, credit card, postal or money orders or petrol coupons; or
- **you** not taking all adequate precautions (considering the value of the articles) to protect *your* property/**personal goods** or if the property/**personal goods** are left:
 - **unattended** in a **public place**; or
 - **unattended** in an unlocked motor vehicle; or
 - **unattended** in a motor vehicle in view of someone looking into the motor vehicle; or
 - **unattended** in a motor vehicle overnight; or
 - behind, forgotten or misplaced; or
 - with a person who steals or deliberately damages them.
- disappearance of the property/**personal goods** in circumstances which cannot be explained to **our** satisfaction; or
- radioactivity, radioactivity contamination or the use, existence or escape of any nuclear fuel, nuclear material or nuclear waste; or
- deterioration, normal wear and tear; or
- any defective item or any defect in an item, or damage arising from inherent defects in an item or an electrical or mechanical fault or breakdown, unless covered under the **Extended Warranty** cover, or any process of servicing, repairing or restoring an item unless **we** have given prior approval; or

- laundering (including washing, ironing and dry cleaning) whether by professional persons or otherwise; or
- vermin or insects, mildew, atmospheric or climatic conditions, or flood; or
- any process of servicing, repairing or restoring an item unless **we** have given prior approval.

90-DAY PURCHASE SECURITY INSURANCE

90-day Purchase Security Insurance is a benefit available to **participating cardholders**. This cover provides 3 months of insurance against loss, theft, or accidental damage over a wide range of new **personal goods** purchased anywhere in the world, provided the purchase is charged to the **participating cardholder's participating credit card account**.

This insurance provides automatic protection for **personal goods** when their purchase is charged to a **participating credit card account** unless the **personal goods** and/or claims are excluded by the definitions, terms and conditions, or exclusions, or the **participating cardholder** fails to comply with the **Claims Procedures**.

The **personal goods** are insured anywhere in the world for 3 months from the date of purchase in the event of loss, theft or accidental damage. However, there is no cover until **you** have taken possession of the **personal goods**.

Our liability for claims made pursuant to this insurance shall not exceed the lesser of:

- the actual amount charged to the **participating cardholder's participating credit card account** to purchase the **personal good**; or
- A\$3,500 per claim in respect of jewellery, watches and new works of art; or
- A\$135,000 in any 12 month period in respect of any one **participating credit card account**.

EXTENDED WARRANTY

Extended Warranty is a benefit available to **participating cardholders**. The cover extends the manufacturer's expressed **Australian warranty** on **personal goods** purchased, provided the purchase is charged to the **participating cardholder's** eligible **participating credit card account**. The insurance does not affect the rights of **participating cardholders** against a manufacturer in relation to contravention of statutory or implied warranties under **Australian** legislation.

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 insurance cover comes into effect at the end of the **Australian warranty** period that applies to the **personal good(s)**, provided the **Australian warranty** is for no more than 5 years.

For example:

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

Only articles with a manufacturer's unique identification serial number on them are covered under this insurance and the extended warranty period will be for a period of time equivalent to the **Australian warranty** period, up to a maximum of one full year.

This Extended Warranty only covers the failure of **personal 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**.

Our liability for claims made pursuant to this insurance shall not exceed:

- the actual **Australian** dollar purchase price of the **personal good** charged to a **participating credit card account**; and
- in a 12 month period the sum of A\$10,000 per **participating credit card account**.

If a claim is to be paid under this insurance **you** must obtain **our** approval prior to proceeding with any repairs or replacement of the **personal goods** which have broken down or are defective.

BEST PRICE GUARANTEE SCHEME

Best Price Guarantee Scheme is a benefit available to **participating cardholders** when new **personal goods** are purchased anywhere in **Australia** and the entire cost is charged to the **participating cardholder's participating credit card account**.

This scheme guarantees the **participating cardholder** gets the best price if, within 21 days after the purchase of a **personal good**, they advise us that they have subsequent to their purchase, received a printed catalogue showing the same **personal good** (same model number and same model year), by the same manufacturer, for a lower price from a store within 25 kilometres of the store from where the **personal good** was purchased, and the price difference is greater than A\$75.

The cheaper **personal good** must be:

- the same model number; and
- same model year; and
- produced by the same manufacturer as the **personal good you** had previously purchased.

The catalogue showing the cheaper article must have been printed after the date **you** purchased the **personal good**.

You must report (make a claim) the cheaper article to **us** within 21 days of the purchase of the **personal good**. This is because under this Best Price Guarantee Scheme **we** only provide cover for cheaper articles reported within 21 days of the date of purchase of the original **personal good**.

Provided the price difference is greater than A\$75 **you** will be refunded the price difference up to A\$300.

INTERSTATE FLIGHT INCONVENIENCE INSURANCE

Interstate Flight Inconvenience Insurance is available to **participating cardholders** whilst they are on an interstate **Australian** holiday of up to 14 days provided the **participating cardholder** charges the entire cost of their return **interstate flight** fare (but not necessarily the associated taxes, airport or travel agent's charges) to the **participating cardholder's participating credit card account**.

This cover extends to the **participating cardholder's spouse** and/or **dependants** who are travelling with the **participating cardholder** for the entire holiday and who have also had the entire cost of their return **interstate flight** fares (but not necessarily the associated taxes, airport or travel agent's charges) charged to the **participating cardholder's participating credit card account**.

Except for the cancellation cover, the other covers included in this policy are available for a period of 14 days from the date the **participating cardholder, spouse** and **dependants** leaves their **Australian** home to travel directly to the airport from where they are catching their **interstate flight**. The cover will cease after this 14 day period or earlier if the **participating cardholder, spouse** and **dependants** return to their **Australian** home within 14 days.

This cover is not designed to provide travel insurance benefits as prescribed under the Insurance Contracts Act 1984.

BENEFITS

1. Delays

Flight delay

If the intended **interstate flight** is delayed by four hours or more and no alternative transport is made available, the **participating cardholder** is entitled to charge up to A\$50 per person to their **participating credit card account** for meals and refreshments up to a total of A\$100.

12 Hour luggage delay

If following an **interstate flight, your** luggage containing clothes and toiletries is delayed in getting to **you** for over 12 hours, the **participating cardholder** is entitled to charge up to A\$75 per person to their **participating credit card account** for essential clothing and toiletries, up to a total of A\$250.

2. Loss or damage to personal items

We insure **you** during **your** holiday for the theft and accidental loss or damage to clothing and **your personal good(s)** (but not laptop computers or business owned articles, business related articles or articles purchased in a business name) that **you** have with **you**.

We will pay up to a value of A\$450 for each item to a maximum of A\$1,200 in total.

3. Funeral expenses as a result of accidental death

If whilst on the interstate holiday, **you** die as a result of **injuries** caused accidentally, directly and solely by a sudden physical force (but not illness or disease), **we** will pay for **your** funeral expenses up to A\$2,250 per person to a maximum of A\$4,500.

By funeral expenses **we** mean:

- the reasonable costs of returning **your** remains or ashes to **your** home town/city in **Australia**; and/or
- the reasonable cost of **your** funeral or cremation.

4. Cancellation of domestic travel arrangements

Under this section **we** cover **you**, after the payment of the entire cost of **your** return **interstate flight** fares, to a maximum A\$1,500, if holiday travel arrangements **you** have paid for (but not business related travel) are cancelled for any of the following reasons:

- **you**, or a **relative** unexpectedly:
 - dies;
 - is seriously injured; or
 - becomes seriously ill.

We will need to see medical advice written by a qualified and registered member of the medical profession regarding any of the above events and be satisfied that the expenses involved are reasonable in amount and reasonably necessary.

- **your** normal residence in **Australia** is totally destroyed but not as a result of an **act of terrorism**;
- **you** are quarantined;
- **you** are subpoenaed to attend court in **Australia**;
- **your** arranged travel is cancelled or delayed by the carrier because of unexpected natural disasters; or
- the **participating cardholder** or **spouse** is unexpectedly retrenched. This does not include voluntary retrenchment or redundancy.

This cancellation cover will cease 14 days after **you** leave **your Australian** home to travel directly to the airport from where **you** are catching **your interstate flight** or when **you** return to **your Australian** home if **you** return to **your Australian** home before the 14 days has expired.

5. Rental vehicle excess cover

We will reimburse **you** up to A\$1,250 for any excess or deductible which **you** become legally liable to pay in respect of the **rental vehicle** insurance during the rental period provided:

- the **rental vehicle** must be rented from a licensed rental agency; and
- the hiring agreement must incorporate the standard **rental vehicle** insurance normally provided by the rental agency; and
- **you** must comply with all the requirements of the rental organisation under the hiring agreement and of the **rental vehicle** insurer.

But we will not pay for...

We will not pay for **your** costs arising from:

- loss or damage resulting from the operation of the **rental vehicle** in violation of the terms of the rental agreement; or
- wear and tear, gradual deterioration, damage from insects or vermin, inherent vice or damage; or
- driving the **rental vehicle** on non-public roads.

CLAIMS PROCEDURES

Please do not contact **ANZ** in the event of a claim, as **ANZ** does not approve claims and is not involved in processing the claims.

If **you** want to make a claim under any of these insurance covers, **you** can follow the procedures below:

1. Contact **Allianz Global Assistance** on 1300 135 271 within 30 days or as soon as possible of learning of an occurrence (loss, damage or breakdown) that may result in a claim. However, if **you** are making a **Best Price Guarantee Scheme claim**, **you** must contact **Allianz Global Assistance** within 21 days of the purchase of the **personal good**.

Allianz Global Assistance may require **you** to complete a written loss report. If they do, they will provide **you** with the forms which should be returned to them within 30 days or as soon as possible after **you** receive them.

Note: Failing to contact **Allianz Global Assistance** or return the completed loss report (if required) within a reasonable time might result in denial of the claim, or reduction of the amount **we** will pay, if **we** have been prejudiced by the delay.

2. **You** must provide **Allianz Global Assistance** with any evidence/ documentation **we** require to verify **your** claim. Depending on the cover **you** are claiming for, this might include (but is not limited to) any of the following:
 - proof that **you** are eligible for insurance cover – e.g. **your participating credit card account** statement and credit card receipt;
 - if items are stolen, willfully damaged or accidentally lost **you** must give **us** the police report number, or if the incident occurred whilst **you** were overseas, a copy of the report **you** obtained from the police or nearest government agency or authority. The report should be certified by the relevant authority as being a true and correct copy of the original;
 - proof of **your** ownership of any lost, stolen or damaged articles or defective articles – e.g. purchase receipts;
 - evidence of **your interstate flight**/intended **interstate flight** – e.g. ticket, travel agent's itinerary

showing details of **your interstate flight** or a letter from the airline;

- evidence of the delay, including in the case of luggage delay, a lost property/delayed property report issued by the airline;
- receipts for any articles **you** buy to replace those that were lost or stolen or purchased as emergency replacement of **your** clothes and toiletries;
- if any articles are lost or stolen during the time that a carrier was responsible for looking after them, **you** must get a letter from the carrier explaining what happened and stating the amount of refund **you** received from them;
- any damaged articles for which **you** are claiming so that they can be inspected by **us** or **our** authorised representative;
- a quote (at **your** expense) for the replacement of lost or stolen articles, or quote (noting the serial number for **Extended Warranty** claims) for the repair of damaged or broken down articles. **We** will however pay the reasonable cost of the quote if **we** agree to pay the claim;
- copy of the **Australian warranty** if claiming under the **Extended Warranty** cover;
- in regard to the **Best Price Guarantee Scheme**, **we** require evidence that the cheaper item is the same (i.e. model number, model year, and manufacturer) as the **personal good you** purchased, and **we** require a copy of the printed catalogue advertising the cheaper item, and evidence that the advertisement was printed after **you** purchased the **personal good**.

SUBROGATION AND YOU MUST ASSIST US WITH YOUR CLAIM

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 any of the insurances and ***Best Price Guarantee Scheme*** cover contained in this booklet.

Australia and New Zealand Banking Group Limited (ANZ) ABN 11 005 357 522. Australian Credit Licence Number 234527. Item No. 55983 12.2017 W585346
(ANZPCINAC 0418)

