

Platinum Cards Insurance

INSURANCE POLICY INFORMATION | 11.11

ANZ FREQUENT FLYER PLATINUM

ANZ REWARDS PLATINUM

ANZ PLATINUM



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

Important Policy Information

Each policy in this booklet has its own definitions, terms and conditions. Coverage for an event under one policy does not automatically mean that cover for the same or similar event will be provided under other policies. Please read these policy documents carefully.

Platinum Overseas Travel and Medical Insurance

The **Platinum** Overseas Travel and Medical Insurance has been issued by QBE Insurance (Australia) Limited ABN 78 003 191 035, AFSL No. 239545 ("QBE"), 82 Pitt Street, Sydney, NSW, 2000 under a Master Policy.

Overseas Travel and Medical Insurance issued to Australia and New Zealand Banking Group Limited (ANZ) ABN 11 005 357 522 of ANZ Centre, Level 9, 833 Collins Street, Docklands, VIC, 3008.

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

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

ANZ may terminate the **Platinum** Overseas Travel and Medical Insurance with QBE at any time and will provide written notification to their **Cardholders**. Purchases made in accordance with this **Platinum** Overseas Travel and Medical Insurance before a notification to terminate the cover is given will be covered under this Overseas Travel and Medical Insurance. Purchases made after this notification to terminate is given will not be eligible for cover under this **Platinum** Overseas Travel and Medical Insurance.

Policy Administration and Claim enquiries

Please contact QBE on
1300 135 271
Email: travel.service@qbe.com
Postal Address: P.O Box 12090
Melbourne VIC 8006

Emergency And Medical Assistance Services – QBE Assist

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

1. Ring the operator in your current locality; and
2. Book a reverse charge call to Australia
+61 (3) 8523 2800
The number underlined is the country code and the number in brackets is the area code.

For the purposes of this Policy:

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

Schedule of Benefits and Sum Insured

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

Section	Benefits	Maximum Sum insured for persons 80 years of age or under unless otherwise stated below	Policy Excess
	(8) Cash in Hospital	\$7,500 for Cardholder only,	\$Nil
		\$15,000 for Cardholder and family	\$Nil
	(9) Hijack	\$10,000 for Cardholder only,	\$Nil
		\$20,000 for Cardholder and family	\$Nil
	(10) Mugging	\$500	\$Nil
	(11) Domestic pets extra boarding fees	\$500 per event	\$Nil
Section 2	Cancellation and Amendment Costs		
	2.1 Cancellation Costs	\$ Unlimited (except Agent fees – cover 15% of the cost up to a maximum of \$1000)	\$Nil
	2.2 Amendment Costs	\$ Unlimited	\$Nil
Section 3	Luggage and Travel Documents		
	3.1 Luggage	\$12,000 for Cardholder only,	\$200
		\$24,000 for Cardholder and family.	\$200

Section	Benefits	Maximum Sum insured for persons 80 years of age or under unless otherwise stated below	Policy Excess
	3.2 Emergency Purchase/ Mislaid Luggage – after 12 hours	\$400 for Cardholder only,	\$Nil
		\$800 for Cardholder and family	\$Nil
	– after 72 hours	\$800 for Cardholder only,	\$Nil
		\$1600 for Cardholder and family	\$Nil
	3.3 Travel Document, Credit Cards or Travellers Cheques	Included in sum insured under 3.1 above.	\$Nil
Section 4	Accidental Death, Disability and Loss of Income		
	4.1 Death and Disability	\$50,000 Cardholder \$50,000 Spouse \$1,000 each dependent child	\$Nil
	4.2 Loss of Income	\$9,000	\$Nil
Section 5	Liability	\$2,500,000	\$Nil

Important matters

1. *Activation of Cover*

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

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

*Should **You** hold a date changeable ticket and **You** subsequently decide to amend **Your** itinerary that changes **Your** travel duration to beyond six months, all cover under this policy will cease immediately from the time **You** make the change to **Your** itinerary.*

2. The Policy is a contract of insurance between the ANZ and **Us**. It is not a contract between QBE and **You**.

3. *Age Limit*

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

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

5. *Pre-existing Medical Condition(s)*

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

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

If You wish to apply for cover for **Your Pre-existing Medical Condition(s)** please contact QBE Assist before You leave Australia, on 1300 135 271. If We agree to cover **Your Pre-existing Medical Condition(s)**, QBE Assist will send You a letter confirming that **Your Pre-existing Medical Condition** is covered under this policy for the **Journey** in question and whether the cover is subject to any special conditions.

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

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

Please refer to the "What to do in the event of a claim" section for full details.

8. You should consider whether the benefits offered under the **Platinum Overseas Travel and Medical Insurance Policy** are appropriate for Your circumstances. The terms and conditions under this Policy cannot be amended or negotiated by You.

Privacy policy

The Privacy Act 1988 (Cth) (the Act) regulates the way organisations such as QBE collect, use, protect and disclose personal information. We are committed to safeguarding your privacy and the confidentiality of your personal information. QBE collects only that personal information necessary for it to assess and manage your insurance application or policy, including any claim that may be made under the policy. We will only use and disclose your personal information for a purpose you would reasonably expect. We will request your consent for any other purpose. If you do not provide QBE with this personal information we may not be able to process your application for insurance cover or process your claim. We or our authorised agent may disclose your personal information to:

- Australia and New Zealand Banking Group Limited ABN 11 005 357 522 (for the purpose of confirming your personal and insurance details);

- any person authorised by you;
- another insurer (for the purpose of seeking recovery from them or to assist with an investigation);
- an airline, medical practitioner, treating doctor or emergency assistance provider (to establish your medical status and fitness to travel);
- an external dispute resolution organisation, such as the Financial Ombudsman Service (for the purpose of resolving disputes between QBE and you or between QBE and a third party);
- a family member, in the case of a medical or other emergency;
- our reinsurers, who may be located overseas;
- a related company that may provide computer hosting and support that may be located overseas;
- a mailing house, records management company or technology service provider (for printing and/or delivery of mail, including secure storage and management of our records);
- a company to conduct surveys on our behalf for the purpose of improved customer services; and
- an insurance reference bureau (to record any claims you make upon us).

In addition to the above, in the event of a claim, QBE or our authorised agent may disclose your personal information:

- to a repairer or supplier (for the purpose of repairing or replacing your insured items);
- to an investigator, assessor, state or federal authority, medical practitioners, hospitals or other professional advisers (for the purpose of investigating or assessing your claim);
- to a lawyer or recovery agent (for the purpose of defending an action by a third party against you or recovering our costs including your excess);
- to a witness to a claim (for the purpose of obtaining a witness statement);
- to another party in a claim (for the purpose of obtaining a statement from them or seeking recovery from them or to defend an action by a third party).

Personal information (about you) may also be obtained from the above people or organisations.

In addition we will:

- give you the opportunity to find out what personal information we hold about you and, when necessary, correct any errors in this information. Generally we will do this without restriction or charge; and
- provide our dispute resolution procedures to you, should you wish to complain about how we handle your personal information.

If you have a complaint or want more information about how QBE is managing your personal information, please contact the Compliance Manager using the contact details provided below. For security reasons, any request for details of personal information held by us should be made in writing.

The Compliance Manager
QBE Insurance (Australia) Limited
GPO Box 82, Sydney NSW 2001
Email: compliance.manager@qbe.com

Our dispute resolution process

If a complaint arises during your dealings with us or our representatives, you should first discuss the matter with the person with whom you have been dealing. Where your complaint is not resolved to your satisfaction you should request that the matter be dealt with by our Internal Complaints Handling Process. Our representative can assist you to lodge your complaint or our Customer Service Centre can take the details for you. You will be provided with a copy of our brochure detailing our complaints handling process. Your complaint will be handled by a person with authority to resolve the matter. Your complaint should be dealt with within 15 business days unless we notify you of the reasons why it cannot be dealt with within that time. If the complaint remains unresolved to your satisfaction, you can request that it be reviewed by the Financial Ombudsman Service (FOS). FOS resolves certain insurance disputes between consumers and insurers and will provide an independent review at no cost to you. QBE is bound by the determination of FOS but the determination is not binding on you.

The General Insurance Code of Practice

QBE is a signatory to the General Insurance Code of Practice.

The Code aims to:

- (a) promote better, more informed relations between insurers and their customers;
- (b) improve consumer confidence in the general insurance industry;
- (c) provide better mechanisms for the resolution of complaints and disputes between insurers and their customers; and
- (d) 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

Financial Claims Scheme

This policy is a protected policy under the Financial Claims Scheme (FCS), which protects certain insureds and claimants in the event of an insurer becoming insolvent. In the unlikely event of QBE becoming insolvent you may be entitled to access the FCS, provided you meet the eligibility criteria. More information may be obtained from APRA - www.apra.gov.au or 1300 13 10 60.

General Policy Conditions

1. *General* – At the commencement of the **Period Of Insurance**, **You** must be medically fit to travel and do not and could not reasonably know of any reason why **Your Journey** may need to be cancelled or disrupted.
2. *Australian Law* – This Policy shall be interpreted in accordance with the law of the State or Territory in Australia in which **You** reside and be subject to the jurisdiction of the courts of that State or Territory in Australia.
3. *Currency* – All amounts shown are in Australian Currency. If expenses are incurred in a foreign currency, then the rate of currency exchange used to calculate the amount payable will be the rate at the time of incurring the expense or suffering a loss.
4. *Cancellation or amendment of Cover* – QBE and **ANZ** may agree to amend or terminate this **Platinum Overseas Travel and Medical Insurance** at any time. QBE may also refuse to cover any individual **Platinum Cardholder**.

Any amendment, termination or individual termination must be by written notification from **Us** and/or **ANZ** by ordinary mail to **Your** last known place of residence and will be deemed to take effect either:

- a. on the third day after the date of the notice; or
 - b. in the event **You** are on a **Journey** and cannot be contacted, immediately upon **Your** return to **Your** place of residence following **Your Journey**.
5. Cover will terminate immediately upon cancellation of **Your Platinum** account for the following reasons:
- a. cancellation by **You**.
 - b. cancellation by **ANZ** in accordance with its rights under the terms of its contract with **You** for the issue of **Your Platinum**.
6. If **You** have a loss involving other persons or their property, **You** must not tell them it was **Your** fault or that **You** will pay them for the loss.
7. **You** must provide **Us** immediately with full particulars of any claim made against **You** by any other person, all legal documents served on **You** and allow **Us** the sole option to negotiate settlement of, or defend the claims in **Your** name.

You must assist **Us** even after **We** have paid **Your** claim if **We** want to defend **You** against an allegation. This could include attending court to give evidence.

8. *Subrogation*

- If **You** can claim from anyone else and **We** also pay **You**, then **You** must refund **Us** the amount **We** paid if they pay **You**. **You** cannot claim from **Us** and them unless **We** are only making up the difference.
 - **You** must assist **Us** even after **We** have paid **Your** claim if **We** want to recover the amount of any payment from anyone who caused **You** to suffer loss or damage. This could include attending court to give evidence.
 - **You** must not start any legal action before telling **Us**.
9. *Fraudulent Claims* – if any claim is in any respect fraudulent or if any fraudulent means or devices are used by **You** or any one acting on **Your** behalf to obtain any benefit under this Policy then any amount payable in respect of such claim shall be forfeited.

Definitions

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

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

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

Cardholder means a primary cardholder of a **Platinum** credit card account which has been issued by ANZ.

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

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

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

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

Doctor – is a general practitioner registered to practise medicine.

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

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

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

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

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

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

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

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

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

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

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

Platinum means an original and valid

- ANZ Frequent Flyer Platinum or
- ANZ Rewards Platinum, or
- ANZ Platinum

credit card account issued to a client of the Australia and New Zealand Banking Group Limited, declared to be current by Australia and New Zealand Banking Group Limited at the time of any event, injury, loss or damage which would allow **You** to claim under this policy. **You** does not include an additional or supplementary cardholder unless stated otherwise.

American Express is a registered trademark of American Express. This card is issued by Australia and New Zealand Banking Group Limited pursuant to a license from American Express.

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

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

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

Condition	Requirement
Asthma	If no attack requiring treatment by a medical practitioner in the last 12 months.
Cataracts	If You have no ongoing complications, are not on a waiting list for an operation and have not been operated on in the last 30 days.
Diabetes – Non Insulin Dependent	If You were diagnosed over 12 months ago, and have not had any complications in the last 12 months. You must have a blood sugar level reading between 4 and 10.
Ear Grommets	With no current infection.
Epilepsy	If there is no underlying medical conditions and You have not required treatment by a medical practitioner for a seizure in the last 2 years.
Gastric Reflux	If the condition does not relate to an underlying diagnosis (ie. hernia gastric ulcer).
Gout	If the gout has remained stable for more than 6 months.
Hiatus Hernia	If no surgery is planned.
Hip Replacement	If performed more than 6 months ago and less than 10 years ago.
Hypertension (High Blood Pressure)	If You have no heart conditions and Your current BP reading is lower than 165/95.
Peptic Ulcer	If the condition has remained stable for more than 6 months.
Pregnancy up to and including 24 weeks	If no complications exist relating to this pregnancy and the conception was not medically assisted.
Underactive Thyroid	If not as a result of a tumour.

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

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

Reasonable – means:

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

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

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

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

Travelling Companion – means the person/s **You** arranged to travel with before **You** left **Your** residence in Australia to commence **Your Journey**. This person must be a permanent resident of Australia or New Zealand, and be travelling with **You** for at least 50% of **Your Journey**.

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

We, Our, Us means QBE Insurance (Australia) Limited ABN 78 003 191 035, AFSL No. 239545 (“QBE”).

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

General Policy Exclusions

What We Will Not Pay For Under Any Types Of Cover

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

1. **War**, civil war, invasion, insurrection, revolution, use of military power or usurpation of government or military power.
2. Nuclear explosion including all effects thereof; or radioactive contamination caused by ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste caused by the combustion and or ongoing combustion of nuclear fuel; or the radioactive, toxic, explosive or other hazardous properties of any nuclear equipment or component thereof.
3. Loss of cash, bank notes or other negotiable documents.
4. Losses incurred if **You**:
 - a. have not met the Activation of Cover criteria on the “Important Matters” section;
 - b. do not have a ticket returning **You** to Australia within six months of the commencement of **Your Journey**;
 - c. were over 80 years of age at the time **Your** cover was activated.
5. **Pre-existing Medical Conditions** of any person. This includes **You, Your Travelling Companions, Your Relatives, or Your Business Partners**. This will not apply to **You** if **You** have applied for and **We** have approved additional cover for **Your Pre-**

existing Medical Condition(s). You cannot apply for cover for **Pre-existing Medical Condition(s)** of any person not insured under this policy.

6. Pregnancy or childbirth. This does not include any medical complication which occurs before the end of the 24th week of **Your** pregnancy. The 24th week is calculated using **Your** estimated date of delivery given to **Us** by **Your Doctor**.
7. **Your** failure to make reasonable efforts to:
 - a. safeguard **Your** property. This includes failure to use any safe or safety deposit facility made available to **You**; or
 - b. avoid accidental injury; or
 - c. minimise **Your** loss; or
 - d. avoid a loss, if there has been a warning given by the general media of an intended strike, riot or civil commotion, severe weather.
8.
 - a. Motor cycling unless the driver has a current motor cycle licence. This applies even if the driver is not required to hold a motor cycle licence because the driver has a motor vehicle licence, or a motor cycle licence is not required by law.
 - b. Hunting.
 - c. Racing, other than on foot.
 - d. Any sporting activity **You** play in a professional capacity, or for which **You** receive a financed sponsorship.
 - e. Polo.
 - f. Diving with an artificial breathing device. This does not apply if **You** have an open water diving certificate or are being directly supervised by a qualified diving instructor.
 - g. Travel in, or attached to, any air supported device (e.g. a hang glider). This does not apply if **You** are a passenger in a fully licensed passenger aircraft operated by a airline or air charter company.
 - h. Mountaineering or rock climbing if **You** need to or reasonably ought to use climbing equipment.
 - i. Yachting which involves sailing in international waters.
9. **Your** or any other person's suicide or attempted suicide or intentional self-injury.
10. Nervous, anxiety, depression or stress related disorders resulting in a disinclination to travel.

11. Any sexually transmitted or transmissible disease.
12. Any disease transmitted by **You**.
13. **You** having a blood alcohol content over the prescribed legal limit when driving or operating any motor vehicle, and/or being under the influence of any drug other than a drug administered by, or in accordance with the advice of a legally qualified medical practitioner.
14. Telephone or transport costs in connection with any claim, unless cover is specifically noted under the policy.
15. Any consequential loss including loss of enjoyment or any financial loss not specifically covered in this Policy.
16. Any illegal or unlawful act by **You**. This includes any loss because of **Your** legal detention, or the legal confiscation or destruction of **Your** property.
17. Breach of any government prohibition or regulation. This includes **Your** failure to obtain a visa, work permit or passport, when **You** are required to do so.
18. Any act of violence by **You**.
19. Additional **Platinum** cardholders unless they are the **Spouse** or dependent children of the **Platinum Cardholder** and are accompanied by the **Platinum Cardholder**. This exclusion will not apply while the **Spouse** or dependent child is travelling directly to the **Platinum Cardholder** from Australia, or directly to Australia, after departing from the accompanied **Platinum Cardholder**.
20. The failure of any travel agent, tour operator, accommodation provider, airline or other carrier, car rental agency, or any other travel or tourism service provider to provide services or accommodation due to their **Financial Default**, or the **Financial Default** of any person, company or organisation they deal with.

Types of Cover

Section 1 – Overseas Medical, Dental and Additional Expenses

1.1 Overseas Medical and Dental Expenses

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

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

1.2 Additional Expenses

(1) Additional Accommodation and/or travelling expenses

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

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

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

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

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

(2) Resumption of Overseas Journey

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

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

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

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

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

(3) Travel Delay

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

Reasonable and additional costs **You** incur for accommodation and meals until **Your Journey** is restarted or cancelled. **We** will only pay if **You** are delayed for more than 6 hours because **Your** scheduled transport is delayed, and the delay is not **Your** fault. The most **We** will pay is \$500, or \$1,000 if

the **Cardholder** is travelling with their **Spouse** and/or dependent children under 21 years of age.

(4) Missed Connection

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

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

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

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

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

(5) Return of Hire Vehicle

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

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

(6) Hire Vehicle Excess Waiver

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

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

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

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

(7) Funeral Costs

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

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

(8) Cash in Hospital

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

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

(9) Hijack

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

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

(10) Mugging

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

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

(11) Domestic pets

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

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

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

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

1. **Your** return airfare, to Australia, if **You** have not already booked and paid for it before **Your** claim and before **We** return **You** to Australia.

We will deduct the cost of this fare from any claim where **We** have returned **You** to Australia.
2. any **Medical Expenses, Dental Expenses** or additional expenses from the date **We** ask **You** to move (and **Our Doctor** agrees with **Your** treating **Doctor** that **You** could be moved), and **You** refuse to move or **Your Spouse** or **Relative** refuses to allow **You** to be moved.
3. any **Medical Expenses, Dental Expenses** or additional expenses, if **You** travel against medical advice or travel to obtain **Medical Treatment** or **Dental Treatment**, even if it is for an approved **Pre-existing Medical Condition**.
4. **Medical Expenses, Dental Expenses** or additional expenses for any **Pre-existing Medical Condition** of any person. This will not apply to non-routine **Medical Treatment** or **Dental Treatment** for **Pre-existing Medical Condition(s)** that **You** have applied for and **We** have approved. No cover is provided for routine **Medical Treatment** or **Dental Treatment**, even if **Your Pre-existing Medical Condition(s)** has been approved.
5. Ongoing physiotherapy or manipulative therapy after **You** have been **Disabled**, unless **Your Doctor** recommends it in writing.
6. **Medical Treatment** or **Dental Treatment** provided in Australia.
7. any expenses relating to the death or **Disablement** of any **Relative** or **Business Partner** who is not a permanent resident of, and living in, Australia or New Zealand at the time of the death or **Disablement**.
8. additional travel or accommodation expenses, if **You** have received cancellation costs under the Cancellation section of the policy, for the same period.
9. any additional expenses (other than section 1.2(1) point 3 under Additional Expenses) **You** incur resulting from any act of **Terrorism**.

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

Section 2 – Cancellation/ Amendment Costs

2.1 Cancellation Costs

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

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

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

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

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

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

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

2.2 Amendment Costs

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

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

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

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

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

For losses directly or indirectly caused by:

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

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

Section 3 – Luggage and Travel Documents

3.1 Luggage

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

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

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

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

Except:

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

Per item sub-limits:

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

3.2 Emergency Purchase/ *Mislaidd Luggage*

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

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

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

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

3.3 Travel Documents, Credit Cards or Traveller Cheques

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

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

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

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

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

5. Loss of **Luggage Left Unsupervised in a Public Place**.
6. Loss of **Luggage** from an unlocked vehicle.
7. Damage to sporting equipment while it is in use.
8. Loss of, or damage to, **Your Luggage** which **You** do not take with **You** on **Your** transport or which has been sent by road, rail or marine freight contract.
9. Loss of, or damage to, jewellery, cameras, video cameras, computers, or portable electrical equipment which **You** put in the cargo area of a train, aircraft, ship or coach. This exclusion commences from the time **Your Luggage** is passed to the carrier or its representative.

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

Section 4 – Accidental Death, Disability and Loss of Income

4.1 Accidental Death and Disability

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

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

We will only pay if:

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

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

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

The most We will pay for death or disability is:

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

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

4.2 Loss of Income

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

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

We will only pay **You** if:

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

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

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

- a. the difference between **Your** average net monthly earnings for the six months prior to the accident, and any amount **You** earn from alternative work (i.e. not **Your** usual work) during the period for which the loss of income is payable, or
- b. \$1,500 each month. The most **We** will pay is \$9,000.

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

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

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

4.3 Liability

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

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

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

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

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

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

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

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

What to do in the event of a claim

1. All claims should be advised to **Us** within 30 days after the completion of **Your Journey**.
2. **You** must submit to **Us** all information **We** require in support of **Your** claim, such as medical or police reports, declarations, receipts, valuations, certified translations or other evidence of ownership at **Your** own expense and co-operate with **Us** at all times.
3. **You** will be requested to provide proof of **Your** Activation of Cover and that **You** have met all the terms and conditions under this Policy.
4. For liability claims, do not make any admission or offer. Request the claim against **You** to be put in writing.
5. All losses under luggage and travel documents section must be reported to the local authority within 24 hours and a written acknowledgment obtained.
6. In respect of medical expense items: **You** must submit accounts to **Your** private health fund before submission to **Us**.
7. Immediately report any luggage loss or damage to the airline or carrier and submit a claim to them. The airline or carrier may be legally liable for the loss or damage.
8. For claims enquiries please call 1300 135 271.

Emergency and Medical Assistance Services – QBE Assist

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

1. Ring the operator in your current locality; and
2. Book a reverse charge call to Australia
61 (3) 8523 2800

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

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

1. In the event of an emergency whilst **You** are outside Australia, QBE Assist is only a telephone call away anywhere in the world – 24 hours a day.

The free telephone number is listed above.

2. QBE Assist case managers are available by telephone 24 hours a day for policy advice and emergency assistance in the event of a medical emergency and any associated problems for travellers outside of Australia.
3. QBE Assist provides the following services under **Your Policy**:
 - a. Access to highly trained case managers for emergency assistance and policy advice
 - b. Emergency transportation to the nearest suitable hospital.
 - c. Emergency evacuation back home if necessary.
 - d. The family back home will be advised of Your medical condition and be kept informed of the situation.
 - e. Payment guarantees to hospitals and insurance verification.
 - f. Second opinions on surgery.
 - g. Case management if hospitalised and cost containment and control.
 - h. Urgent message service and emergency travel planning.
 - i. All these services are provided free of charge to **You**.

Transport Accident Cover

The Platinum Transport Accident Insurance has been issued by QBE Insurance (Australia) Limited ABN 78 003 191 035, AFSL No. 239545 ("QBE"), 82 Pitt Street, Sydney, NSW, 2000 under a Master Policy.

Transport Accident Cover issued to Australia and New Zealand Banking Group Limited (ANZ) ABN 11 005 357 522 of ANZ Centre, Level 9, 833 Collins Street, Docklands, VIC, 3008.

ANZ is not the issuer of the Platinum Transport Accident Cover and neither ANZ nor any of its related corporations guarantee any of the benefits under this Policy. The cover is provided at no additional cost to the Platinum Cardholder and ANZ does not receive any commission or remuneration from QBE for arranging the Insurance Policy.

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

ANZ may terminate the Platinum Transport Accident Cover with QBE at any time and will provide written notification to their Primary Platinum Cardholders. Purchases made in accordance with this Platinum Transport Accident Cover before a notification to terminate the cover is given will be covered under this Platinum Transport Accident Cover. Purchases made after this notification to terminate is given will not be eligible for cover under this Platinum Transport Accident Cover.

Policy Administration and claim enquiries

Please contact QBE on
1300 135 271
Email: travel.service@qbe.com
Postal Address: P.O Box 12090
Melbourne VIC 8006

Platinum Transport Accident Cover

Platinum Transport Accident Cover is a benefit offered to Platinum Cardholders. This cover provides certain accidental death and injury benefits for Platinum Cardholders who sustain an Injury while riding as a passenger in (not as a pilot, driver or crew member), or boarding or alighting from a plane, tourist bus, train or ferry as outlined in these Terms and Conditions.

In certain circumstances the benefits also extend to the Platinum Cardholder's Spouse and Dependent Children, provided they are travelling with the Platinum Cardholder.

The cover provided does not include benefits as prescribed under the Insurance Contracts Act 1984 and is only available when, before the Trip is commenced the Full Cost of Your Trip including charges, fees and/or taxes is charged to the Platinum Cardholder's Eligible Platinum Credit Card Account.

Important matters You should know about

You are under no obligation to accept this cover. However, if You wish to make a claim under this Cover, You will be bound by the Definitions, Terms and Conditions, Exclusions and Claims Procedures of this Cover. Therefore please read this document carefully and keep it in a safe place. Please also keep all purchase receipts, detailed particulars and proof of any loss You suffer and proof of Your eligibility for this Cover.

Definitions

For the purposes of this cover:

"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".

"Dependent Child/Children" means –

- (a) All unmarried children of a Platinum Cardholder from birth to the age of 19 who live with the Platinum Cardholder, or
- (b) Unmarried children of a 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 Platinum Cardholder for their maintenance and support and reside ordinarily with the Platinum Cardholder or live with the Platinum Cardholder when they are not attending the accredited institution of higher learning, that are travelling with You on the Trip.

"Eligible Platinum Credit Card Account" – means a current and valid

- ANZ Frequent Flyer Platinum, or
- ANZ Rewards Platinum, or
- ANZ Platinum

credit card account issued to a client of the Australia and New Zealand Banking Group Limited, declared to be current by Australia and New Zealand Banking Group Limited at the time of any event, injury, loss or damage which would allow **You** to claim under this policy.

“Full Cost of Your Trip” – means all charges, fees and/or taxes which have been paid in full for the plane, 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 whilst this 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.

“Insurer” – means QBE Insurance (Australia) Limited ABN 78 003 191 035, AFSL No. 239545 (“QBE”).

“Platinum Cardholder” – means a person:

- (i) being a permanent Australian resident; and
- (ii) who is primarily (more than 75% of your time) living in Australia; and
- (iii) to whom ANZ has issued an **Eligible Platinum Credit Card Account**.

This includes joint and additional cardholders. During the period of insurance only one person is eligible to claim the benefits payable to the Platinum Cardholder and other persons covered under this Policy would only be eligible as a Spouse or Dependent Child.

“Primary Platinum Cardholder(s)” – means the person(s) in whose name(s) the **Eligible Platinum Credit Card Account** is opened.

“Spouse” – means the Primary Platinum Cardholder’s married or de facto partner with whom You have continuously cohabited for a period of three (3)

consecutive months or more and who travels with You on the Trip.

“Terrorist Act” – means any actual or threatened use of force or violence directed at or causing damage, injury, harm or disruption, or committing of an act dangerous to human life or property, against any individual, property or government, with the stated or unstated objective of pursuing economic, ethnic, nationalistic, political, racial or religious interests, whether such interests are declared or not. Robberies or other criminal acts, primarily committed for personal gain and acts arising primarily from prior personal relationships between perpetrator(s) and victim(s) shall not be considered Terrorist Acts. Terrorist Acts shall also include any act which is verified or recognised by the (relevant) government as an act of terrorism.

“Trip” – means

(a) A journey outside of Australia:

- (i) by the Platinum Cardholder 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 Full Cost of Your Trip was charged to the Platinum Cardholder’s Eligible Platinum Credit Card Account, and
- (ii) by the Spouse and/or Dependent Child paying passengers (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 Platinum Cardholder’s Eligible Platinum Credit Card Account and they are accompanying the Platinum Cardholder who is on a Trip.

“We, Our, Us” – means QBE Insurance (Australia) Limited ABN 78 003 191 035, AFSL No. 239545 (“QBE”).

“You and Your” – means a Platinum Cardholder.

Terms and Conditions

The Benefits listed under the Schedule of Benefits will be paid if the Platinum Cardholder, Spouse or Dependent Child 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 on a Trip while riding as a passenger or boarding or alighting from a licensed plane, tourist bus, train or ferry.
2. The Injury is sustained within Australia or overseas 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 Platinum Cardholder, Spouse or Dependent Child 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 Platinum Cardholder, Spouse, or Dependent Child 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 this Policy.
4. If the body of the Platinum Cardholder, Spouse or Dependent Child 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 Platinum Cardholder, Spouse or Dependent Child suffered loss of life as a result of bodily injury caused by the Accident at the time of his/her disappearance.
5. A benefit payable under the Policy will be paid to the injured Platinum 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 Dependent Child the benefit will be paid to the Platinum Cardholder.

Exclusions

This Policy does not cover any loss, fatal or non-fatal, caused by or resulting from:

- (a) 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) A Trip with a departure date prior to 1 November 2011,
- (g) An intentional or illegal or criminal act of:
 - the Platinum Cardholder, or
 - a person acting on the Platinum Cardholder's behalf, or
 - the Platinum Cardholder's designated beneficiary, executor(s) or administrator(s) or legal heirs or personal legal representatives(s).

Schedule of Benefits

When an Accident results in any of the following Injuries within one year of the date of the Accident, QBE will pay the amount shown opposite the said Injury.

If more than one Injury results from one Accident, only the Benefit Amount for the greater Injury will be paid.

Injury as defined resulting in:	Benefit Amount
Loss of Life	AU\$750,000
Loss of both hands or both feet	AU\$375,000
Loss of one hand and one foot	AU\$375,000
Loss of entire sight of both eyes	AU\$375,000
Loss of entire sight of one eye and one hand or one foot	AU\$375,000
Loss of one hand or one foot	AU\$175,000
Loss of entire sight of one eye	AU\$175,000

Limits on what QBE will pay

The most QBE will pay in claims under this Policy, resulting from one Event is AU\$5,000,000 regardless of the number of Platinum Cardholders, Spouses and/or Dependent Children who were injured in the event.

This means that if as a result of one event a number of Platinum Cardholders, Spouses and/or Dependent Children were injured, We will pay each on a proportional basis (using the above schedule) up to a total of AU\$5,000,000. Therefore, if for example eight (8) Platinum cardholders lost their lives in the same Accident QBE would pay AU\$625,000 to each of their legal representatives.

The maximum Loss of Life compensation payable for a Dependant Child is AU\$20,000.

What to do in the event of a claim

- (1) All claims should be advised to QBE within 30 days or as soon as practical after the completion of the Trip.
- (2) All information QBE requires must be submitted to QBE in support of a Transport Accident Cover claim, such as medical or police reports or other declarations required by Us.

Privacy policy

The Privacy Act 1988 (Cth) (the Act) regulates the way organisations such as QBE collect, use, protect and disclose personal information. We are committed to safeguarding your privacy and the confidentiality of your personal information. QBE collects only that personal information necessary for it to assess and manage your insurance application or policy, including any claim that may be made under the policy. We will only use and disclose your personal information for a purpose you would reasonably expect. We will request your consent for any other purpose. If you do not provide QBE with this personal information we may not be able to process your application for insurance cover or process your claim. We or our authorised agent may disclose your personal information to:

- Australia and New Zealand Banking Group Limited ABN 11 005 357 522 (for the purpose of confirming your personal and insurance details);
- any person authorised by you;
- another insurer (for the purpose of seeking recovery from them or to assist with an investigation);
- an airline, medical practitioner, treating doctor or emergency assistance provider (to establish your medical status and fitness to travel);

- an external dispute resolution organisation, such as the Financial Ombudsman Service (for the purpose of resolving disputes between QBE and you or between QBE and a third party);
- a family member, in the case of a medical or other emergency;
- our reinsurers, who may be located overseas;
- a related company that may provide computer hosting and support that may be located overseas;
- a mailing house, records management company or technology service provider (for printing and/or delivery of mail, including secure storage and management of our records);
- a company to conduct surveys on our behalf for the purpose of improved customer services; and
- an insurance reference bureau (to record any claims you make upon us).

In addition to the above, in the event of a claim, QBE or our authorised agent may disclose your personal information:

- to a repairer or supplier (for the purpose of repairing or replacing your insured items);
- to an investigator, assessor, state or federal authority, medical practitioners, hospitals or other professional advisers (for the purpose of investigating or assessing your claim);
- to a lawyer or recovery agent (for the purpose of defending an action by a third party against you or recovering our costs including your excess);
- to a witness to a claim (for the purpose of obtaining a witness statement);
- to another party in a claim (for the purpose of obtaining a statement from them or seeking recovery from them or to defend an action by a third party).

Personal information (about you) may also be obtained from the above people or organisations.

In addition we will:

- give you the opportunity to find out what personal information we hold about you and, when necessary, correct any errors in this information. Generally we will do this without restriction or charge; and
- provide our dispute resolution procedures to you, should you wish to complain about how we handle your personal information.

If you have a complaint or want more information about how QBE is managing your personal information, please contact the Compliance Manager using the contact details provided below. For security reasons, any request for details of personal information held by us should be made in writing.

The Compliance Manager
QBE Insurance (Australia) Limited
GPO Box 82, Sydney NSW 2001
Email: compliance.manager@qbe.com

Our dispute resolution process

If a complaint arises during your dealings with us or our representatives, you should first discuss the matter with the person with whom you have been dealing. Where your complaint is not resolved to your satisfaction you should request that the matter be dealt with by our Internal Complaints Handling Process. Our representative can assist you to lodge your complaint or our Customer Service Centre can take the details for you. You will be provided with a copy of our brochure detailing our complaints handling process. Your complaint will be handled by a person with authority to resolve the matter. Your complaint should be dealt with within 15 business days unless we notify you of the reasons why it cannot be dealt with within that time. If the complaint remains unresolved to your satisfaction, you can request that it be reviewed by the Financial Ombudsman Service (FOS). FOS resolves certain insurance disputes between consumers and insurers and will provide an independent review at no cost to you. QBE is bound by the determination of FOS but the determination is not binding on you.

The General Insurance Code of Practice

QBE is a signatory to the General Insurance Code of Practice.

The Code aims to:

- (a) promote better, more informed relations between insurers and their customers;
- (b) improve consumer confidence in the general insurance industry;
- (c) provide better mechanisms for the resolution of complaints and disputes between insurers and their customers; and
- (d) 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

Financial Claims Scheme

This policy is a protected policy under the Financial Claims Scheme (FCS), which protects certain insureds and claimants in the event of an insurer becoming insolvent. In the unlikely event of QBE becoming insolvent you may be entitled to access the FCS, provided you meet the eligibility criteria. More information may be obtained from APRA - www.apra.gov.au or 1300 13 10 60.

Important information about the covers provided by Zurich

Zurich Australian Insurance Limited, ABN 13 000 296 640, AFS Licence No. 232507, of 5 Blue Street, North Sydney, NSW 2060 ('Zurich'), is the product issuer of the following covers included in this booklet which are effective for purchases where the final payment is made on or after 23 October 2010 and are only available to *Platinum cardholders of Platinum credit card accounts*:

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

These benefits are provided automatically to *Platinum cardholders* under the Master Agreement 78 ANZ PLAT CCI, 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 Zurich Australian Insurance Limited ('Zurich'), ABN 13 000 296 640, AFS Licence No 232507 of 5 Blue Street, North Sydney, NSW, 2060. In this booklet, Zurich may also be expressed as 'Zurich', 'we', 'us' or 'our'.

Although the benefits under the covers are automatically provided to *Platinum 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 policies.

Zurich is the product issuer of the covers and these benefits are provided at no additional cost to the *Platinum 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 Zurich or any of its related companies.

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

Termination of these covers

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

Privacy

Zurich respects your privacy. Before you make a claim under any of the policies in this document you should know the following things.

- We do not require personal information until a claim is made. We may, however, need personal information to assess claims. We will, in relevant cases, disclose the personal information (other than sensitive information such as health information) to ANZ, their service providers and business partners in order to allow the bank to monitor the claims service we provide, prevent fraud and to ensure *you* are eligible for the cover.
- We will also, where relevant, disclose personal information including sensitive information, such as health information to our service providers (including medical practitioners, other health professionals, reinsurers, legal representatives and loss adjusters). By submitting personal details, the person consents to those organisations collecting and us disclosing personal and sensitive information about you for this purpose.
- A list of the type of service providers and business partners we commonly use is available on request, or on our website. Go to www.zurich.com.au and click on the link to our Privacy link on our home page.
- If a claimant does not provide the requested information, the assessment of a claim may be delayed or we may not accept a claim.
- We may also disclose personal information about persons where we are required or permitted to do so by law.
- In most cases, on request we will give persons access to the personal information we hold about them. In some circumstances, we may charge a fee for giving this access, which will vary but will be based upon our costs.

General Insurance Code of Practice

As a member of the Insurance Council of Australia Limited, Zurich subscribes to the General Insurance Code of Practice.

The purpose of the Code is to raise the standards of practice and service in the general insurance industry.

The Code aims to:

- constantly improve claims handling in an efficient, honest and fair manner;
- build and maintain community faith and trust in the financial integrity of the insurance industry; and
- provide helpful community information and education about general insurance.

Complaints and Dispute resolution process

If you have a complaint about an insurance product issued by us or a service you have received from us, including the settlement of a claim, please call us on 13 26 87. We will respond to your complaint within 15 working days provided we have all necessary information and have completed any investigation required. If more information or investigation is required we will agree reasonable alternative timeframes with you.

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

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

If you are not satisfied with the steps taken by Zurich to resolve the complaint, or with the result of Zurich's investigation, you may wish to contact an alternative dispute resolution scheme.

Financial Ombudsman Service

GPO Box 3

Melbourne VIC 3001

Telephone: 1300 780 808

Fax: +61 3 9613 6399

Internet: www.fos.org.au

Definitions and interpretation

The following key words (and/their plurals) when are highlighted in italics have special meaning in the covers included in this document.

“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.

“dependent child/children” means

- all unmarried children of a *Platinum cardholder* to and including the age of 19 who always live with the *Platinum cardholder*, and
- unmarried children of a *Platinum 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 *Platinum cardholder* for their maintenance and support and always live with the *Platinum cardholder* or live with the *Platinum 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.

“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.

“Platinum cardholder” means a person who permanently resides in Australia and to whom ANZ has issued a *Platinum credit card account* which allows the *Platinum card holder* to charge purchases to the *Platinum credit card account*. This includes additional *Platinum cardholders*. If a family is travelling together only one person can claim the benefits payable to the *Platinum cardholder*. The others can only claim as a *spouse or dependent child*.

“Platinum credit card account” means a current and valid

- ANZ Frequent Flyer Platinum, or
- ANZ Rewards Platinum, or
- ANZ Platinum

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

“pre-existing medical condition” is relevant to the *Platinum 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 *Platinum 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 *Platinum cardholder* who is permanently living with the *Platinum cardholder* at the time the *journey* starts or a person married to the *Platinum 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.

“you”, “your”, “yours”, “yourself” means the *Platinum cardholder* or the *Platinum cardholder’s spouse* or *Platinum cardholder’s dependent children* 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 personal items/ personal goods

If a personal item/*personal good* is damaged, lost or stolen we may choose to:

- repair the article;
- replace the article, less depreciation. This means we will replace the article for an amount equal to its original cost, less a depreciation figure which takes into account its age and condition; or
- pay *you* the amount it would cost us to replace the article less depreciation.

If *you* bought the article duty free or overseas the amount *you* paid for the article will be the maximum amount paid by us.

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.

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.

Enquiries

- Additional copies of this document can be obtained by phoning ANZ on 13 22 73 or visit www.anz.com
- If *you* require personal advice on any of these covers, please see *your* insurance adviser.
- If *you* wish to make a general inquiry regarding the cover outlined in this document *you* can phone us on 1800 648 093, however please make sure *you* have this document on hand when *you* phone us.

Insurance exclusions – what is not covered by Zurich

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 document, the following exclusions apply to all the covers provided by Zurich in this document:

- 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 of liquor or drugs; 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 or rock climbing (if *you* need to use climbing equipment, ropes or guides), white water rafting or boating, abseiling, bungee jumping, pot holing, running with the bulls, caving or tobogganing; or
 - > *your* racing (other than foot); or
 - > *your* participation in any kind of professional 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.

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; or

- 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.

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 covers, *you* must:

1. Contact us on 1800 648 093 within 30 days 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 us within 21 days of the purchase of the *personal good*.

We may require *you* to complete a written loss report. If we do, we will provide *you* with the forms which should be returned to us within 30 days after *you* receive them.

Note: Failing to contact us or return the completed loss report (if required) within the times stated might result in denial of the claim.

2. *You* must provide us 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 Platinum 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 policy;
- 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 Zurich 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 document.

Fraudulent claims

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

If any claim is fraudulent in any way or if *you* or any one acting on *your* behalf uses fraudulent means to made a claim on any of the covers in this document, 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 Price guarantee cover contained in this document.

90-day Purchase Security Insurance

90-day Purchase Security Insurance is a benefit available to *Platinum 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 *Platinum cardholder's Platinum credit card account*.

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

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

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

Extended Warranty

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

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.

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.

For example:

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*.

The liability of Zurich for claims made pursuant to this insurance shall not exceed:

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

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

Best Price Guarantee Scheme

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

This scheme guarantees the *Platinum cardholder* gets the best price if, within 21 days after the purchase of a *personal good*, they advise us that they have subsequently 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 Zurich within 21 days of the purchase of the *personal good*. This is because under this Best Price Guarantee Scheme Zurich only provides 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 *Platinum cardholders* whilst they are on an interstate *Australian* holiday of up to 14 days provided the *Platinum cardholder* charges the entire cost of their return *interstate flight* fare (but not taxes, or airport or travel agent's charges) to the *Platinum cardholder's Platinum credit card account*.

This cover extends to the *Platinum cardholder's spouse* and/or *dependent children* who are travelling with the *Platinum cardholder* for the entire holiday and who have also had the entire cost of their return *interstate flight* fares (but not taxes, or airport or travel agent's charges) charged to the *Platinum cardholder's Platinum 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 *Platinum cardholder, spouse* and *dependent child* 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 *Platinum cardholder, spouse* and *dependent child* 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 *cardholder* is entitled to charge up to A\$50 per person to their *Platinum 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 *cardholder* is entitled to charge up to A\$75 per person to their *Platinum 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 items (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 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 *Platinum 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 \$1,250 for any excess or deductible which *you* become legally liable to pay in respect of loss or damage to a *rental vehicle* during the rental period provided:

- the *rental vehicle* must be rented from a licensed rental agency; and
- the hiring agreement must incorporate the standard comprehensive motor insurance normally provided by the rental agency covering loss or damage to the *rental vehicle*; 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.

ANZ Car Rental Cover Terms and Conditions

You are eligible for the benefits under this Master Policy by virtue of you continuing to be a holder of a valid **Platinum** credit card account. The Master Policy is a contract between ANZ and QBE Insurance (Australia) Limited ("QBE"), ABN 78 003 191 035, AFSL 239545 of 82 Pitt Street, Sydney NSW 2000. It is not a contract between QBE and you. ANZ is not the issuer of this cover and neither ANZ nor any of its related corporations guarantee any of this benefits of this Policy.

Definitions

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

"Platinum cardholder" means the primary cardholder in whose name the **Platinum** credit card account has been opened.

"Platinum" means an original and valid

- ANZ Frequent Flyer Platinum, or
- ANZ Rewards Platinum, or
- ANZ Platinum

credit card account, or any other credit card account which ANZ and QBE may advise, from time to time, as qualifying under this policy.

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

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

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

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

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

Note: If **you** have a collision **your car rental company** will require **you** to contribute towards the cost of

repairing the damage. This amount can vary **by car rental company**, but could be between \$2,000 and \$4,000.

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

“**you**” and “**your**” means the **Platinum cardholder**.

“**we**” and “**us**” means QBE Insurance (Australia) Limited (“QBE”), ABN 78 003 191 035. AFSL 239545.

What we will pay for

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

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

What we will not pay for

We will not pay:

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

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

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

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

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

How much we will pay

For rental agreements entered into prior to the 1 April 2012, the maximum amount we insure you for is \$2,400. For rental agreements entered into on, or after the 1 April 2012, the maximum amount we insure you for is \$5,000.

Claims Information – What you must do

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

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

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

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

Our Privacy Promise

The Privacy Act 1988 (Cth) (the Act) regulates the way organisations such as QBE collect, use, protect and disclose personal information. We are committed to safeguarding your privacy and the confidentiality of your personal information. QBE collects only that personal information necessary for it to assess and manage your insurance application or policy, including any claim that may be made under the policy. We will only use and disclose your personal information for a purpose you would reasonably expect. We will request your consent for any other purpose. If you do not provide QBE with this personal information we may not be able to process your application for insurance cover or process your claim. We or our authorised agent may disclose your personal information to:

- Australia and New Zealand Banking Group Limited ABN 11 005 357 522 (for the purpose of confirming your personal and insurance details);
- any person authorised by you;
- another insurer (for the purpose of seeking recovery from them or to assist with an investigation);

- an airline, medical practitioner, treating doctor or emergency assistance provider (to establish your medical status and fitness to travel);
- an external dispute resolution organisation, such as the Financial Ombudsman Service (for the purpose of resolving disputes between QBE and you or between QBE and a third party);
- a family member, in the case of a medical or other emergency;
- our reinsurers, who may be located overseas;
- a related company that may provide computer hosting and support that may be located overseas;
- a mailing house, records management company or technology service provider (for printing and/or delivery of mail, including secure storage and management of our records);
- a company to conduct surveys on our behalf for the purpose of improved customer services; and
- an insurance reference bureau (to record any claims you make upon us).

In addition to the above, in the event of a claim, QBE or our authorised agent may disclose your personal information:

- to a repairer or supplier (for the purpose of repairing or replacing your insured items);
- to an investigator, assessor, state or federal authority, medical practitioners, hospitals or other professional advisers (for the purpose of investigating or assessing your claim);
- to a lawyer or recovery agent (for the purpose of defending an action by a third party against you or recovering our costs including your excess);
- to a witness to a claim (for the purpose of obtaining a witness statement);
- to another party in a claim (for the purpose of obtaining a statement from them or seeking recovery from them or to defend an action by a third party).

Personal information (about you) may also be obtained from the above people or organisations.

In addition we will:

- give you the opportunity to find out what personal information we hold about you and, when necessary, correct any errors in this information. Generally we will do this without restriction or charge; and

- provide our dispute resolution procedures to you, should you wish to complain about how we handle your personal information.

If you have a complaint or want more information about how QBE is managing your personal information, please contact the Compliance Manager using the contact details provided below. For security reasons, any request for details of personal information held by us should be made in writing.

The Compliance Manager
QBE Insurance (Australia) Limited
GPO Box 82, Sydney NSW 2001
Email: compliance.manager@qbe.com

Our dispute resolution process

If a complaint arises during your dealings with us or our representatives, you should first discuss the matter with the person with whom you have been dealing. Where your complaint is not resolved to your satisfaction you should request that the matter be dealt with by our Internal Complaints Handling Process. Our representative can assist you to lodge your complaint or our Customer Service Centre can take the details for you. You will be provided with a copy of our brochure detailing our complaints handling process. Your complaint will be handled by a person with authority to resolve the matter. Your complaint should be dealt with within 15 business days unless we notify you of the reasons why it cannot be dealt with within that time. If the complaint remains unresolved to your satisfaction, you can request that it be reviewed by the Financial Ombudsman Service (FOS). FOS resolves certain insurance disputes between consumers and insurers and will provide an independent review at no cost to you. QBE is bound by the determination of FOS but the determination is not binding on you.

The General Insurance Code of Practice

QBE is a signatory to the General Insurance Code of Practice.

The Code aims to:

- (a) promote better, more informed relations between insurers and their customers;
- (b) improve consumer confidence in the general insurance industry;
- (c) provide better mechanisms for the resolution of complaints and disputes between insurers and their customers; and

(d) 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

Financial Claims Scheme

This policy is a protected policy under the Financial Claims Scheme (FCS), which protects certain insureds and claimants in the event of an insurer becoming insolvent. In the unlikely event of QBE becoming insolvent you may be entitled to access the FCS, provided you meet the eligibility criteria. More information may be obtained from APRA - www.apra.gov.au or 1300 13 10 60.

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