

Premium Cards - insurances

INSURANCE POLICY INFORMATION | 12 MARCH 2014

This booklet comprises two parts.

A Product Disclosure Statement and policy wordings for the insurance cover provided by QBE Insurance (Australia) Ltd, and policy wordings for insurance cover provided by Zurich Australian Insurance Limited



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

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

Part 1 – QBE product disclosure statement and policy wordings for:

- Overseas travel and medical insurance Master Policy
- Transport accident cover Master Policy
- Rental excess cover Master Policy

(collectively the **Master Policies**)

If you make a claim under any of the Master Policies, you must comply with QBE's claims procedures which are set out on page 59 of Part 1- QBE product disclosure statement and policy wordings.

QM3210 0314

Date of preparation: 21 January 2014

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Part 2 – Zurich terms and conditions for the following insurances

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

If you make a claim under any of Zurich policies, you must comply with Zurich's claims procedures which are set out on page 77 of Zurich's terms and conditions.

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Part 1 QBE terms and conditions

Part 1 consists of the product disclosure statement and policy wordings for the Master Policies issued by QBE Insurance (Australia) Limited for:

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

QBE is responsible for the information in Part 1 of this booklet. QBE does not warrant and has no responsibility in respect of Part 2 of this booklet.

Part 1 – QBE product disclosure statement and policy wordings.

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

Important information

Part 1 of this booklet contains QBE's product disclosure statement and policy wordings for the:

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

(collectively the **Master Policies**)

QBE does not warrant and has no responsibility in respect of Part 2 of this booklet. This PDS contains information designed to help you understand the Master Policies. Other documents may form part of this document and we will tell you if this is the case in that document.

The information in this PDS is of a general nature only and has not considered your objectives, financial situation or needs. You should carefully consider the information provided, having regard to your personal circumstances to decide if this insurance is right for you.

The benefit of cover under the Master Policies is provided to you under master policy arrangements between Australia and New Zealand Banking Group Limited and QBE Insurance (Australia) Limited. Any person seeking to access the cover under any of the Master Policies needs to read this PDS and the Master Policy wordings carefully to decide if the cover meets their needs and will cover their potential loss. It is an important document so please keep it in a safe place for future reference.

Who provides these Master Policies?

Insurer

These Master Policies are underwritten by QBE Insurance (Australia) Limited ABN 78 003 191 035 AFS Licence No. 239545 of 82 Pitt Street, Sydney NSW 2000 (**QBE, insurer**).

Insured

QBE has issued the Master Policies 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, insured**).

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

About the Master Policies

ANZ has taken out the Master Policies under master policy arrangements with QBE for the period of insurance. The Master Policies are contracts of insurance solely between ANZ and QBE. They are not contracts between QBE and you. The cover under the Master Policies is provided to you if you meet the eligibility criteria by operation of section 48 of the *Insurance Contracts Act 1984* (Cth) at no additional cost to you. ANZ does not receive any commission or remuneration from QBE for arranging the Master Policies. Each of the Master Policies must be read separately as they contain terms, conditions, limits and exclusions which are specific to each policy.

ANZ may terminate the Master Policies with QBE at any time and will provide written notification to you if it does so. Purchases made in accordance with the Master Policies before a notification to terminate the cover is given will be covered under the relevant Master Policy. Purchases made after this notification to terminate is given will not be eligible for cover under the Master Policy.

About QBE Australia

QBE Insurance (Australia) Limited ABN 78 003 191 035 is a member of the QBE Insurance Group (ASX: QBE). QBE Insurance Group is Australia's largest international general insurance and reinsurance group, and one of the top 25 insurers and reinsurers worldwide. The company has been operating in Australia since 1886 and continues to provide industry-leading insurance solutions that are focused on the needs of intermediaries and their clients.

QBE is a household name in Australian insurance, backed by sizeable assets, and well known as a strong and financially secure organisation.

Please contact QBE for policy administration and claim enquiries:

Phone (toll free): 1300 135 271 (Office Hours Mon-Fri: 8:30-18:00)

Email: travel.service@qbe.com

Postal Address: P.O Box 12090
Melbourne VIC 8006

Emergency and medical assistance services – QBE Assist

QBE Assist contact details

If you're overseas and need assistance, QBE Assist are on call 24 hours a day, 7 days a week.– The following numbers are toll free from a landline. Calls from mobiles will be at your cost.

Country	Telephone
Austria	0800 291 702
Brazil	0800 891 8401
Canada	1800 665 3870
China North	10800 611 0133
China South	10800 361 0151
Fiji	00800 2149
France	0800 90 5097
Germany	0800 181 7694
Greece	00800 6112 6195
Hong Kong	800 933 877
India	0008006101119
Indonesia	001 803 61 683
Ireland	1800 552 636
Israel	180 945 6589
Italy	800 875 100
Japan	00531 616 441
Malaysia	1800 800 428
Netherlands	08000 226 742
New Zealand	0800 441 678
Philippines	1800 1611 0045
Singapore	800 6161 051
South Africa	0800 99 3514
Spain	900 996 167
Sweden	0200 214 612
Switzerland	0800 838 533
Thailand	001 800 611 2885
Turkey	00800 6190 3627
United Kingdom	0800 899 813
United States	1800 765 8631

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

Phone: + 61 3 8523 2800
 Fax: + 61 3 8523 2815
 Within Australia: 1300 555 019 or 03 8523 2800
 Email: qbeassist@qbe.com

Significant risks

These policies may not match your expectations

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

Are you sure you have the right level of cover?

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

A claim may be refused

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

The Travel Master Policy

The risks which are specific to the Travel Master Policy are set out below.

Unattended luggage and personal effects

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

Medical and ancillary costs

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

Non travellers

There is no cover for any costs incurred due to the illness, injury or death of any person 80 years of age or over not travelling with you.

The Transport Master Policy

The risks which are specific to the Transport Master Policy are set out below.

Unlicensed transport operators

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

The Rental Excess Master Policy

The risks which are specific to the Rental Excess Master Policy are set out below.

Have you complied with the conditions of the Rental Agreement?

There is no cover under this Master Policy where your use of the rental vehicle is in breach of the conditions of the Rental Agreement.

GST

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

Privacy

All companies in the QBE Group are committed to safeguarding your privacy and the confidentiality of your personal information. QBE collects only that personal information from or about you for the purpose of assessing your application for insurance and administering your insurance policy, including any claim made by you. QBE will only use and disclose your personal information for a purpose you would reasonably expect. We will request your consent for any other purpose.

Without this personal information we may not be able to administer your insurance or process your claim. Our aim is to always have accurate and up-to-date information, you should contact us if the information is not correct.

QBE uses the services of a related company located in the Philippines to provide Call Centre sales and claims handling, accounting and administration services to QBE in Australia.

QBE or our authorised agent may collect or disclose your personal information from or to:

- any person authorised by you;
- a mail house, records management company or technology services provider (for printing and/or delivery of mail and email, including secure storage and management of our records). These companies may be located or the records stored using 'Cloud' technology overseas, including in India, Ireland, USA or the Netherlands;
- a financier whose name appears on your Policy Schedule (for the purpose of confirming the currency of your Policy or when you have a claim and the insured property is a total loss, to confirm if the financier has a current interest);
- an organisation that provides you with banking facilities (for the purpose of arranging direct debit or other payment transactions or confirming payments made by you to us);
- a financial services provider or our agent who is arranging

your insurance (for the purpose of confirming your personal and insurance details);

- another person named as a co-insured on your Policy (for the purpose of confirming if full disclosure has been made to us);
- another insurer (to obtain confirmation of your no claim bonus or to assess insurance risks or to assist with an investigation);
- our reinsurer that may be located overseas (for the purpose of seeking recovery from them);
- a 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 company to conduct surveys on our behalf for the purpose of improved customer services; and
- an insurance reference bureau (to record any claims you may 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 (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 or seeking a legal opinion regarding the acceptance of a claim);
- to a witness to a claim (for the purpose of obtaining a witness statement);
- to another party to 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.

To obtain further information about our Privacy Policy or to request access to or correct your personal information, please email: compliance.manager@qbe.com.

To make a complaint email: complaints@qbe.com.

Complaints and Dispute resolution process

We will do everything possible to provide a quality service to you. However, we recognise that occasionally there may be some aspect of our service or a decision we have made that you wish to query or draw to our attention.

We have a complaints and dispute resolution procedure which undertakes to provide an answer to your complaint within fifteen (15) working days.

If you would like to make a complaint or access our internal dispute resolution service please contact the nearest QBE office and ask to speak to a dispute resolution specialist.

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

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.

We will provide the contact telephone number and address of the FOS office upon request.

The General Insurance Code of Practice

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

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

To obtain a copy of the General Insurance Code of Practice go to www.codeofpractice.com.au

Financial Claims Scheme

The Master Policies are protected policies 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 the Australian Prudential Regulation Authority - www.apra.gov.au or 1300 55 88 49.

Schedule of benefits

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

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

Travel Master Policy schedule of benefits

Section	Benefits	Sum insured*	Policy excess per event
Section A (pages 27-31)	Overseas medical and dental expenses		
	A1 Overseas medical and dental expenses	\$ Unlimited	\$250
	A2 Medical evacuation and repatriation	\$ Unlimited	\$250
	A3 Hospital compensation	\$8,000 (plus \$500 if due to mugging)	\$Nil
	A4 Critical illness or injury – emergency travel expenses for companion	\$ Unlimited	\$Nil
	A5 Post-hospital accommodation	\$500	\$Nil
	A6 Dental expenses due to sudden and acute pain	\$2,000	\$250

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

Section	Benefits	Sum insured*	Policy excess per event
Section B (pages 31-35)	Cancellation and additional expenses		
	B1 Cancellation or holiday deferment costs	\$ Unlimited (except agents fees up to a maximum of \$2,000)	\$250
	B2 Emergency travel arrangements and accommodation expenses	\$ Unlimited (except \$500 for meals and \$250 for internet and telephone calls)	\$250
	B3 Loss of reward points	\$ Unlimited	\$250
	B4 Non-medical evacuation and repatriation	\$ Unlimited	\$250
Section C (pages 35-38)	Luggage and personal effects		
	C1 Luggage and personal effects		
	Maximum total limit Subject to specific item sub limits below	\$12,000	\$250
	Personal computer, cameras & video camera	\$4,000	\$250
	Any other Item	\$1,000	\$250
	C2 Emergency luggage		
	After 10 hours	\$500	\$Nil
	After 72 hours	\$1,000	\$Nil
	C3 Replacement golf and surf equipment	\$200	\$Nil
	C4 Replacement passports and travel documents	\$3,000	\$Nil
	C5 Fraudulent use of credit or debit cards	\$3,000	\$Nil

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

Section	Benefits	Sum insured*	Policy excess per event
Section D	Extra travel cover		
(pages 39-42)	D1 Travel delay	\$2,000	\$Nil
	D2 Missed connection – special events	\$2,000	\$Nil
	D3 Resumption of trip	\$3,000	\$Nil
	D4 Withdrawal of services	\$500	\$Nil
	D5 Hijacking	\$ Unlimited	\$Nil
	D6 Emergency accommodation due to terrorism	\$3,000	\$Nil
	D7 Domestic pets	\$500	\$Nil
Section E (pages 42-43)	Rental vehicle expenses		
	E1 Rental vehicle insurance excess	\$5,000	\$Nil
	E2 Return of rental vehicle	\$750	\$Nil
Section F (pages 43-45)	Accidental death, permanent disability and loss of income		
	F1 Accidental death	\$50,000 (except \$1,000 each accompanying dependant child)	\$Nil
	F2 Funeral expenses or repatriation of remains	\$25,000	\$Nil
	F3 Total permanent disability	\$50,000	\$Nil
	F4 Loss of income	\$10,000	\$Nil
Section G (pages 45-46)	Personal liability and legal expenses		
	G1 Personal liability	\$3,000,000 per event	\$Nil
	G2 Legal expenses	\$15,000	\$Nil

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

In the Travel Master Policy:

- There is no cover for any medical, dental or ancillary costs incurred within Australia.
- Subject to the above exclusion, the Travel Master Policy provides cover in Norfolk Island, Lord Howe Island, the Cocos Island, Christmas Island and for domestic air travel (when connecting to overseas travel) under sections B, C, D, E, F, and G.
- Domestic air travel required to connect with overseas travel or domestic air travel forming part of the overseas travel will be regarded as overseas travel as long as the connecting flight is within 48 hours from the departure date. However medical and hospital expenses are not covered within Australia.

Existing medical conditions

The Travel Master Policy does not cover any existing medical condition(s) for you, your relatives, your travelling companions or any other person that may give rise for you to claim.

However, if you wish to apply for cover for your existing medical condition(s) you must contact QBE before you leave Australia, on 1300 135 271 and complete any documentation we require. If we agree to cover your existing medical condition(s), we will send you a letter confirming that your existing medical condition is covered under the Travel Master Policy for the trip in question and whether the cover is subject to any special conditions.

If we agree to cover some or all of your existing medical condition(s) an administration fee of \$75 per person is payable to cover the cost of the assessment.

You cannot apply for cover for existing medical conditions of any person not insured under the Travel Master Policy.

Transport Master Policy schedule of benefits

Transport accident injury resulting in: (pages 47 - 53)	Sum insured
Loss of life	\$750,000
Loss of both hands or both feet	\$375,000
Loss of one hand and one foot	\$375,000
Loss of entire sight of both eyes	\$375,000
Loss of entire sight of one eye and one hand or one foot	\$375,000
Loss of one hand or one foot	\$175,000
Loss of entire sight of one eye	\$175,000

Rental Excess Master Policy schedule of benefits

	Sum insured	Policy excess per event
Rental vehicle collision excess (pages 54 - 59)	\$5,000	\$350

OVERSEAS TRAVEL AND MEDICAL INSURANCE TERMS AND CONDITIONS

“TRAVEL MASTER POLICY”

Our agreement with ANZ

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

Activating cover under this Travel Master Policy

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

1. Activation of Cover

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

2. Eligibility criteria

To meet the eligibility criteria, you must:

- (a) be a current participating cardholder at the date of any claimable event; and
- (b) be eighty (80) years of age or under; and
- (c) be a permanent resident of Australia or a person who holds:
 - (i) a Temporary Work (Skilled) visa (subclass 457); or
 - (ii) an Australian visa which:
 - A. authorises you to live and work in Australia; and
 - B. requires you to maintain a minimum level of health insurance coverage as required by the Department of Immigration and Citizenship; and
 - C. has more than three months validity beyond the scheduled return date to Australia for any trip; and
- (d) if:
 - (i) you have been an Australian permanent resident or visa holder referred to in paragraph (c) (i) or (ii) above for at least 12 months, have spent at least 75% of that time in Australia, or
 - (ii) you have been an Australian permanent resident or visa holder referred to in paragraph (c) (i) or (ii) above for less than 12 months, have spent at least 75% of that time in Australia; and
- (e) have purchased with your participating card account a minimum of \$250 (inclusive of taxes and other charges) of your pre-booked transport costs (airfares and/or cruise) and/or land content (tours, hire cars or other hired transport and accommodation) prior to the commencement of your trip. The payment must be debited to your participating card account prior to your departure from Australia.; and
- (f) hold a ticket to return you to Australia.

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

About your right of access to cover

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

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

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

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

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

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

ANZ does not:

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

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

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

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

The 'general exclusions' and 'claim procedures' set out in the PDS also apply to any claim you make.

We will not pay any more than the sum insured for each

section set out in the schedule of benefits.

General definitions

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

Word or term	Meaning
Applicable limit(s)	the sum insured specified in the schedule of benefits.
Carrier(s)	the scheduled airline, vessel, train, or motor coach transport in which you are to travel to or from your intended destination.
Child or children	your child or children, stepchild or stepchildren, grandchild or grandchildren, nieces and nephews who are under 21 years of age on the date your cover is activated and who are financially dependant on you during the trip.
Claims procedures	the claims conditions and claims procedures which are set out on page 60 of Part 1 QBE product disclosure statement and policy wordings. If you do not comply with any of the claim procedures relevant to your claim then we may refuse a claim, reduce any amount payable to you or exercise any remedy available to us at law.
Electronic equipment	portable game consoles, portable media players, and satellite navigation units.
Eligibility criteria	the criteria which you must meet to obtain the benefit of cover under this Travel Master Policy. The eligibility criteria are set out in these Travel Master Policy terms and conditions under the heading “Activating cover under this Travel Master Policy”.

Word or term	Meaning
Existing medical condition(s)	(a) any chronic or ongoing (whether chronic or otherwise) medical or dental condition, illness or disease of which you were aware or should reasonably have been aware, or which is medically documented within the last 12 months or under investigation in the 12 months prior to the date your cover is activated for each trip; or (b) any physical, mental illness or medical condition (including pregnancy), defect, illness or disease of which symptoms were apparent within the last 12 months, or for which treatment, medication, preventative medication, advice, preventative advice or investigation have been received or prescribed by a medical or dental adviser in the 60 days prior to the date your cover is activated for each trip. Note: • where any condition, illness or disease is the subject of an investigation, that condition, illness or disease falls within this definition, regardless of whether or not a diagnosis of the condition, illness or disease has been made. • this definition applies regardless of whether or not the condition, illness or disease displays symptoms. • this definition applies to you, your travelling party, your relatives, your business colleague, or any other person you have a relationship with whose state of health could affect your travel plans. Provided the following existing medical conditions are stable and you or anyone else to be covered are not waiting for treatment, on a hospital waiting list or awaiting results of medical tests or investigations in relation to any of these conditions, cover is automatically provided. Please complete a travellers medical appraisal form and submit to QBE where cover is required in any other circumstance. Please refer to the 'Important information' section for further details.

Word or term	Meaning
Existing medical condition(s) - continued	• acne • allergies - such as allergic rhinitis, chronic rhinitis, hayfever, sinusitis, anaphylaxis, dermatitis, eczema, psoriasis, urticaria, food intolerance, latex allergy • anaemia - including iron deficiency anaemia, B12 deficiency, folate deficiency, pernicious anaemia • asthma - provided you are under 60 years of age and you have not required cortisone medication, except taken by inhaler or puffer, or hospitalisation for the past 12 months including as an outpatient. • bell's palsy • benign breast cysts • bunions • carpal tunnel syndrome • cataracts • coeliac disease • congenital blindness/deafness • diabetes mellitus types 1 and 2 provided you were not diagnosed within the last 12 months and where you have no known cardiovascular, hypertensive, vascular disease, no related kidney, eye or neuropathy complications • ear grommets • epilepsy - you have been seizure free for the past 12 months or do not require more than 1 anti-seizure medication • goitre, hypothyroidism, Hashimotos disease, Graves disease • gout • hiatus hernia/gastro-oesophageal reflux disease, Peptic ulcer disease • high blood pressure (Hypertension) - stable • high cholesterol (Hypercholesterolaemia) • high lipids (Hyperlipidaemia) • insulin resistance, impaired glucose tolerance • incontinence • menopause • migraines except where you have been hospitalised in the past 12 months • nocturnal cramps

Word or term	Meaning
Existing medical condition(s) - continued	• osteoporosis - where there have been no fractures and you do not require more than 1 medication or suffer any back pain condition • plantar fasciitis • pregnancy related illness up to and including 26 weeks gestation; provided that there have been no complications in this pregnancy or any previous pregnancy; or this pregnancy has not been assisted by artificial reproductive techniques, eg IVF • Raynaud's disease • trigeminal neuralgia • trigger finger • routine screening tests where no underlying disease has been detected.
Financial default	the insolvency, bankruptcy, provisional liquidation, financial collapse, appointment of receivers, or any other form of insolvency administration of any person, company, or organisation.
General exclusions	the general exclusions which are set out on page 25 of Part 1 QBE product disclosure statement and policy wordings.
Home in Australia	your usual residential address in Australia. If you do not travel directly to your Home in Australia at the completion of your trip, it means your point of arrival or an Australian hospital if we repatriate you.
Injury	bodily injury that is caused solely and directly by external and visible means as a result of an accident and which does not result from an illness or disease.
Medically necessary	treatment that is appropriate for your illness or injury, consistent with your symptoms, and that can be safely provided to you. It meets the standards of good medical practice and isn't for your convenience or the provider's convenience.
Mental illness	a condition characterised by the presence of symptoms such as delusions, hallucinations, disorder of thought form, disturbance of mood, or sustained or repeated irrational behaviour, which impairs, either temporarily or permanently, the mental functioning of a person.

Word or term	Meaning
Overseas	outside of Australia and its territories, including any cruise that has a scheduled stop at an international port.
Participating card account	a valid - ANZ Frequent Flyer Platinum; or - ANZ Rewards Platinum; or - ANZ Low Rate Platinum; or - ANZ Platinum; or - ANZ Frequent Flyer Black; or - ANZ Rewards Black credit card issued by Australia and New Zealand Banking Group Limited, declared to be current by Australia and New Zealand Banking Group Limited at the time of any event, injury, loss or damage which would allow you to claim under this Travel Master Policy.
Participating cardholder	means a person to whom ANZ has issued a participating card account as either the primary cardholder or as an additional or supplementary cardholder on the participating card account.
Period of insurance	in relation to different types of benefits, the following applies: 1. The cancellation benefit under this Travel Master Policy starts from the date you activated your cover in accordance with the eligibility criteria. 2. All other benefits under this Travel Master Policy commence when you leave your home in Australia to start your trip up to a maximum period of 6 continuous months. 3. All cover under this Travel Master Policy ceases when the first of the following happens: (a) you complete your trip; or (b) you return to your home in Australia; or (c) your trip has exceeded 6 months. If something happens for which you can claim under any of the sections of this Travel Master Policy, and this causes you to extend your trip, cover under this policy will continue until you can reasonably complete your trip.

Word or term	Meaning
Personal computer	laptops, notebooks, tablet PCs, personal digital assistants (PDA's), smart phones, and any other hand-held wireless devices that have the capacity to convey data or information.
Point of arrival	an airport, port, station or bus terminal to which your pre-paid scheduled public transport arrives.
Point of departure	an airport, port, station or bus terminal from which your pre-paid scheduled public transport departs.
Primary cardholder	means the person(s) in whose name(s) the participating card account is opened.
Professional sporting activity	an activity for which you receive financial reward, sponsorship or benefits from participating in or training for that activity, regardless of whether or not you are a professional sports person.
Relative(s)	is limited to a relative of yours, or of a member of the travelling party, who is resident in Australia or New Zealand. It means a spouse, defacto partner, parent, parent-in-law, daughter, son, daughter-in-law, son-in-law, brother, sister, brother-in-law, sister-in-law, grandchildren, grandparent, stepparent, stepchildren, fiancée or fiancé, guardian, aunt, uncle, niece or nephew.
Rental vehicle	any car, campervan, motorcycle or boat you rent from a licensed rental vehicle company and for which you have a signed contract with that company.
Repatriate(d) or repatriation	travel arrangements made by us for your return to your home in Australia or where we consider to be the nearest suitable alternative.
Resident(s) of Australia	someone who currently resides in Australia and is eligible for an Australian Medicare card.
Scheduled public transport	a public transport system that runs to a timetable.
Schedule of benefits	the Travel Master Policy schedule of benefits which is set out on page 12 of Part 1 QBE product disclosure statement and policy wordings.
Spouse	a legal or de facto spouse or a partner with whom you are in a permanent relationship. We may ask for proof of the marriage or permanent relationship.

Word or term	Meaning
Terrorist act	an act or threat of force or violence by any person acting alone or in association with an organisation or foreign government, where the purpose, by its nature or context, is to put the public or a section of the public in fear, to resist or influence a government, or to further an ideological, religious, ethnic or similar act.
Total permanent disability	you have lost any part of your arm between the shoulder and wrist or any part of your leg between the hip and ankle or use of the above, or lost sight in one or both eyes for at least 12 months and after consultation with an appropriate medical specialist and, in our opinion, that loss will continue indefinitely.
Travelling party	you and any travelling companion who has made arrangements to accompany you for at least 50% of the trip.
Travel Master Policy	Part 1 QBE product disclosure statement and policy wordings and this Overseas travel and medical insurance Master Policy which has been issued to ANZ. The benefit of cover under the Travel Master Policy is provided to persons who meet the eligibility criteria, solely by operation of section 48 of the <i>Insurance Contracts Act 1984</i> (Cth).
Trip(s)	the period begins on the date of departure from your home in Australia and ends when you return to your home in Australia.
Unattended	leaving your luggage or personal effects either with a person you have not previously met, or in a public place where it can be taken without your knowledge, or at a distance from which you cannot prevent it from being taken.
We, our(s), us	QBE Insurance (Australia) Limited ABN 78 003 191 035 AFSL 239545.
You, your	the participating cardholder and includes the participating cardholder's spouse and dependent persons under 21 years of age and not in full time employment who travel with you on your trip. You, your, excludes any person aged over 80 years of age or anyone with a date of birth after your departure date.

General exclusions

These are the general exclusions which apply to all sections of this Travel Master Policy. You should read them, together with the cover and the specific exclusions referred to under each section. There is no cover under any section of this Travel Master Policy for any claim arising directly or indirectly because of any of the following:

1. you travel:
 - (a) even though you know you are unfit to travel; or
 - (b) against medical advice; or
 - (c) when you know you will have to consult a medical practitioner; or
 - (d) for the purpose of obtaining medical advice or treatment.
2. you failed to maintain a course of treatment you were on at the time your trip commenced
3. illness, injury or death, caused or exacerbated by, or consequential upon, an existing medical condition of you, a member of the travelling party or a non-travelling relative or business partner. This exclusion will not apply if you have applied to cover the existing medical condition, cover has been granted by us in writing and you have paid us any additional amount we asked for, or the medical condition is one that is automatically covered.
4. illness, injury or death in relation to any medical condition, where a metastatic condition was diagnosed and/or a terminal prognosis was made prior to the activation of cover for any trip.
5. the birth of a child, whatever the proximate cause is. (Unless otherwise excluded by this policy we will cover pregnancy related illnesses of the mother up to and including 26 weeks gestation).
6. your treatment in a health spa, convalescent or nursing home or any rehabilitation centre unless agreed by us.
7. any medical charges in excess of reasonable and necessary expenses, or charges caused directly or indirectly by an error of the medical provider.
8. the illness, injury or death of a person who is not a member of your travelling party and is 80 years of age or over at the time of activation of any trip.
9. a member of the travelling party decides to alter their plans or not to continue with the trip.
10. a member of the travelling party:
 - (a) intentionally or recklessly places themselves in circumstances, or undertakes activities, which pose a risk to their personal safety (except in an attempt to save a human life); or
 - (b) deliberately injures themselves; or
 - (c) being under the influence of, or is addicted to, intoxicating liquor or a drug, except a drug taken in

accordance with the advice of a registered medical practitioner; or

- (d) suffers any mental illness including dementia, depression, anxiety, panic attack, stress, bipolar, mania, schizophrenia or other nervous disorder; or
 - (e) suffers HIV with AIDS related infection or illness; or
 - (f) takes part in a riot or civil commotion; or
 - (g) acts maliciously; or
 - (h) hunts, plays polo, races (except on foot), mountaineers using support ropes, rock climbs, abseils, participates in base jumping, running with the bulls, or pot holing; or
 - (i) travels in international waters in a private sail vessel or privately registered sail vessel; or
 - (j) participates in, or trains for, a professional sporting activity; or
 - (k) scuba dives unless you hold an open water diving licence or you were diving under licensed instruction; or
 - (l) rides a motor cycle without wearing a helmet, or without an unrestricted motorcycle licence that is valid in your country of residence, or with an engine capacity greater than 250cc; or
 - (m) rides a 4 wheel motor cycle even as a pillion passenger.
11. a loss which is recoverable under some other scheme that provides coverage for any medical treatment. For example, Medicare, a private health fund, national reciprocal health fund or scheme, workers' compensation scheme, travel compensation fund or accident compensation scheme. We will not pay for private medical care when reciprocal health cover is available and accessible. In any case, we will only pay for private medical care where approval has been given by QBE Assist.
 12. expenses or costs which are considered to be 'Health Insurance business', as defined within the *Private Health Insurance Act 2007* (Cth) and its regulations.
 13. any expenses or costs which are prohibited by law from paying within Australia or the country in which a claim occurs.
 14. any consequential loss or loss of enjoyment.
 15. a loss caused by, or in any way connected with a criminal or dishonest act by you or by a person with whom you are in collusion.
 16. a loss caused by, or in any way connected with war, invasion, act of a foreign enemy, hostilities (whether war is declared or not), civil war, rebellion, revolution, military or usurped power or civil insurrection.
 17. a loss caused by, or in any way connected with the use, existence or escape of nuclear weapons material, or ionising radiation from, or contamination by, radioactivity

from any nuclear fuel, or nuclear waste from the combustion of nuclear fuel.

18. a loss caused by, or in any way connected with any government intervention, prohibition, or regulation. This exclusion does not apply where you are confined in compulsory quarantine.
19. a government authority seizing, withholding or destroying anything of yours or any prohibition by or regulation or intervention of any government or any government not allowing you to enter or to stay in that country.
20. an act or threat of terrorism. This exclusion does not apply to Section A1 "Overseas medical and dental expenses", Section D5 "Hijacking", D6 "Emergency accommodation due to terrorism", Section C "Luggage and personal effects" or under Section A2 "Medical evacuation and repatriation" for the cost of repatriation to or within Australia, if the carrier requires you to be brought back with a medical escort.
21. the cancellation or delay of travel arrangements due to mechanical breakdown of transportation or failure of the carrier to operate the service. This exclusion does not apply to Section D1 "Travel delay" or Section D2 "Missed connection - special events".
22. you fail to take reasonable precautions to avoid a financial loss after a public warning of a strike, riot, civil commotion, or natural disaster.
23. you operate a rental vehicle in violation of the rental agreement.
24. the financial default of any person, company or organisation involved in your travel arrangements.
25. credit card conversion fees or any other bank charges.
26. losses incurred if you:
 - (a) have not met the activation of cover criteria as detailed in the Travel Master Policy terms and conditions section;
 - (b) were over 80 years of age at the time your cover was activated for any trip.

Section A

Overseas medical and dental expenses

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

Section A1 – Overseas medical and dental expenses

When does the cover begin and end?

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

What is covered?

We will cover you for:

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

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

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

Conditions

1. Any treatment you receive must be given by a medical practitioner, physiotherapist, chiropractor, osteopath, dentist or oral surgeon who is registered to practise in the country or jurisdiction where you receive treatment.
2. Where you need treatment for an injury by a physiotherapist, chiropractor, osteopath or emergency dental treatment, you may have the first 6 treatments without asking us. Any treatments after that must be with our consent.
3. To determine if expenses are reasonable and necessary, we may consider all relevant factors, including the average reimbursement received by the provider for similar treatment.
4. All expenses under this section must be incurred within 12 months of the date of the illness or injury.

What is not covered?

1. There is no cover for any medical, hospital, dental or ambulance expenses you incur in Australia. We cannot cover these because we are not allowed to do so by law.
2. There is no cover under this section because of an illness or injury, the signs and symptoms of which you first became aware of after activation of cover and before you went on your trip.
3. There is no cover for any person whose date of birth is after the commencement of your trip.
4. There is no cover for damage to dentures or dental prostheses under this section. Refer to section C1 "Luggage and personal effects" for cover that may be available.
5. There is no cover for expenses incurred for dental treatment due to normal wear and tear or the normal maintenance of dental health.
6. There is no cover for any existing medical condition for any member of the travelling party unless you have applied for cover for the existing medical condition, we have agreed to cover it in writing and, if applicable, you have paid the additional premium or the medical condition is one that is automatically covered.
7. There is no cover for ongoing payments under this section if we decide on the advice of a doctor appointed by us that

you are capable of being repatriated to or within Australia. If you do not agree to return to your home in Australia we may choose not to make any further payment for medical expenses and associated costs as determined by us.

8. Any cover where you have made a claim for the same costs under any other section of the Travel Master Policy.

What is the most we will pay?

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

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

Section A2 - Medical evacuation and repatriation

When does the cover begin and end?

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

What is covered?

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

We will pay expenses which we believe are reasonable and necessary to bring you back to your home in Australia or to another destination of our choice. Before we will pay this you must give us written certification from your treating doctor that your evacuation or repatriation is necessary and that you cannot continue your trip.

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

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

What is not covered?

1. We will not cover you if you evacuate or repatriate when it is not medically necessary or without our consent.
2. We will not pay for any expenses you incur to resume your trip after you have returned to your home in Australia.
3. For repatriation, we will not pay more than the cost of repatriation to your home in Australia.
4. There is no cover under this section because of an illness or injury, the signs and symptoms of which you first became aware of after activation of cover and before you went on

your trip.

5. Any additional costs for travel you undertake that is not at the fare class that you originally chose, unless it is medically justified, based on the written recommendation from your treating doctor and you have our consent.
6. Any cover where you have made a claim for the same costs under any other section of the Travel Master Policy.

What is the most we will pay?

Cover is unlimited.

Section A3 - Hospital compensation

When does the cover begin and end?

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

What is covered?

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

What is the most we will pay?

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

Section A4 - Critical illness or injury – emergency travel expenses for a companion

When does the cover begin and end?

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

What is covered?

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

What is the most we will pay?

Cover is unlimited.

Section A5 - Post-hospital accommodation

When does the cover begin and end?

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

What is covered?

We will cover you if you are hospitalised overseas for more than 48 hours because of an illness or injury which first happened while you were outside Australia on your trip, and you need accommodation to recover from your illness or

injury after you leave hospital. Before we will pay this you must give us a written recommendation from your treating doctor and you must have our consent.

What is not covered?

1. We will not pay for post-hospitalisation accommodation expenses when you have also made a claim for cancelled accommodation expenses covering the same period of time.
2. Any cover where you have made a claim for the same costs under any other section of the Travel Master Policy.

What is the most we will pay?

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

Section A6 - Dental expenses due to sudden and acute pain

When does the cover begin and end?

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

What is covered?

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

What is not covered?

1. There is no cover for expenses incurred for dental treatment due to normal wear and tear or the normal maintenance of dental health.
2. There is also no cover for any dental expenses you incur in Australia.
3. Any cover where you have made a claim for the same costs under any other section of the Travel Master Policy.

What is the most we will pay?

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

Section B

Cancellation and Additional Expenses

Section B is made up of subsections B1, B2, B3 and B4.

Specific terms, conditions, limits and exclusions, as well as the 'general exclusions' and 'claim procedures' of the Travel Master Policy, apply to each subsection.

Section B1 - Cancellation or holiday deferment costs

When does the cover begin and end?

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

What is covered?

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

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

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

Conditions

If cancellation is due to an illness or injury you must provide us with documentation from your treating doctor to confirm you are medically unfit to commence or continue with your trip. We will not pay for cancellation or holiday deferment costs unless these costs are medically justified and if you have already commenced your trip you must have our consent.

What is not covered?

1. We will not pay for the value of unused pre-paid transport costs where we have repatriated you a distance equivalent to, or greater than, the total distance remaining on your itinerary at the point of repatriation. Where the total distance of the repatriation is less than the unused travel arrangements we will calculate your entitlement on a pro-rata basis, taking into account the cost of your original ticket.
2. We will not pay any amount which we have already agreed to pay under another section of this Travel Master Policy.

What is the most we will pay?

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

Section B2 - Emergency travel arrangements and accommodation expenses

When does the cover begin and end?

The cover under this benefit begins when you leave your home in Australia to start your trip and ends when you return

to your home in Australia or when the period of insurance ends, whichever happens first.

What is covered?

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

Conditions

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

What is not covered?

We will not pay:

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

What is the most we will pay?

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

Section B3 - Loss of reward points

When does the cover begin and end?

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

What is covered?

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

The amount we will pay is calculated as follows:

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

Example:

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

What is not covered?

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

What is the most we will pay?

Cover is unlimited.

Section B4 - Non-medical evacuation and repatriation

When does the cover begin and end?

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

What is covered?

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

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

Conditions

1. The decision to evacuate or repatriate you is ours, and we will not pay for any evacuation or repatriation expenses unless you have received our prior consent.
2. Any additional travel you undertake must be at the fare class that you originally chose unless you have our consent.
3. You must obtain a refund for any unused prepaid transport which may be due to you for any transport which you will not take if you are evacuated or repatriated. You agree that you will pay that refund to us. If your transport provider does not issue you with a refund, but agrees to provide you with credit, you agree that:
 - (a) we may use that credit towards your repatriation or evacuation; and
 - (b) you will take any steps we reasonably require to have that credit applied towards your repatriation or evacuation.

What is not covered?

1. We will not cover you if you evacuate or repatriate without our consent.
2. We will not pay for any expenses you incur to resume your trip after you have returned to your home in Australia.
3. For repatriation, we will not pay more than the cost of repatriation to your home in Australia.
4. Any cover where you have made a claim for the same costs under any other section of this Travel Master Policy.

What is the most we will pay?

Cover is unlimited.

Section C**Luggage and personal effects**

Section C is made up of subsections C1, C2, C3, C4 and C5.

Specific terms, conditions, limits and exclusions, as well as the 'general exclusions' and 'claim procedures' of the Travel Master Policy, apply to each subsection.

Section C1 - Luggage and personal effects**When does the cover begin and end?**

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

What is covered?

We will cover you for each of the following:

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

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

What is not covered?

1. Accidental loss or damage to or theft of:
 - (a) cash, bank or currency notes, cheques or negotiable instruments ;

- (b) fragile or brittle items (eg. glass or china), except loss or damage caused by fire, or by accident to the transport carrying them;
 - (c) damage to personal computer screens at any time, personal computer software or applications;
 - (d) luggage or personal effects that are being transported independently of you;
 - (e) property that you leave unattended or that occurs because you do not take reasonable care to protect it;
 - (f) luggage or personal effects for which you are entitled to compensation from the carrier;
 - (g) personal computer, communication or photographic equipment, electronic equipment, jewellery or watches left unattended by you in a motor vehicle or a motor home for any length of time, even if they are locked in the motor vehicle or motor home;
 - (h) luggage or personal effects left unattended by you during non daylight hours in a motor vehicle or a motor home for any length of time;
 - (i) luggage or personal effects left unattended by you in a tent or caravan for any length of time;
 - (j) personal computer, communication or photographic equipment, electronic equipment, jewellery or watches checked in as luggage;
 - (k) trade items, trade samples or your tools of trade or profession
 - (l) gold or precious metals, precious unset or uncut gemstones;
 - (m) watercraft of any type (excluding theft of surfboards or damage to surfboards whilst in the custody of the carrier);
 - (n) sporting equipment (excluding surfboards) whilst in use; or
 - (o) luggage or personal effects that have been left in a locked storage facility for greater than 48 hours.
2. wear and tear or depreciation of property or damage by the action of insects or vermin, mildew, rust or corrosion.
 3. mechanical or electrical breakdown, or malfunction repair costs.
 4. any cover where you have made a claim for the same costs under any other section of the Travel Master Policy.

Conditions

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

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

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

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

What is the most we will pay?

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

Section C2 - Emergency luggage

When does the cover begin and end?

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

What is covered?

We will cover you towards the cost of purchasing essential articles such as clothing, toiletries and personal requisites if your accompanied luggage is delayed, misdirected or temporarily misplaced by the carrier for a period in excess of 10 hours during your trip. If your luggage is not recovered, the amount paid by us for the loss will be reduced by the total of any amounts paid for under this section.

What is not covered?

1. Any cover where you have made a claim for the same costs under any other section of the Travel Master Policy.
2. Any cover for purchase of jewellery, perfume, fragrances or alcohol.
3. This section does not apply on the leg of your trip that returns you to your home in Australia.

What is the most we will pay?

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

Section C3 - Replacement golf and surf equipment

When does the cover begin and end?

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

What is covered?

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

What is not covered?

Any cover where you have made a claim for the same costs under any other section of the Travel Master Policy.

What is the most we will pay?

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

Section C4 - Replacement passports and travel documents**When does the cover begin and end?**

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

What is covered?

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

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

What is not covered?

Any cover where you have made a claim for the same costs under any other section of the Travel Master Policy.

What is the most we will pay?

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

Section C5 - Fraudulent use of credit or debit cards**When does the cover begin and end?**

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

What is covered?

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

What is not covered?

1. There is no cover under this section if the credit or debit cards are fraudulently used by you, your relative or a travelling companion.
2. Any cover where you have made a claim for the same costs under any other section of the Travel Master Policy.

What is the most we will pay?

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

Section D

Extra travel cover

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

Specific terms, conditions, limits and exclusions, as well as the 'general exclusions' and 'claim procedures' of the Travel Master Policy, apply to each subsection.

Section D1 - Travel delay

When does the cover begin and end?

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

What is covered?

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

What is not covered?

Any cover where you have made a claim for the same costs under any other section of the Travel Master Policy.

What is the most we will pay?

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

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

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

Section D2 - Missed connection - special events

When does the cover begin and end?

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

What is covered?

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

What is not covered?

Any cover where you have made a claim for the same costs under any other section of the Travel Master Policy.

What is the most we will pay?

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

Section D3 - Resumption of trip

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

When does the cover begin and end?

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

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

What is covered?

We will cover you if you have to return to Australia because of the hospitalisation or death of a relative in Australia during your trip as a direct result of a serious illness initially diagnosed, or serious injury occurring during your trip. We will pay you for the transport costs you have paid to resume your original trip so you can use any pre-paid travel, accommodation or tours.

However, we will only do so if:

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

What is not covered?

- 1. We will pay no more than the cancellation costs that would have been incurred on those pre-paid arrangements had you not resumed your trip.
- 2. Any cover where you have made a claim for the same costs under any other section of the Travel Master Policy.

What is the most we will pay?

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

Section D4 - Withdrawal of services

When does the cover begin and end?

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

What is covered?

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

Conditions

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

What is not covered?

Any cover where you have made a claim for the same costs under any other section of the Travel Master Policy.

What is the most we will pay?

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

Section D5 - Hijacking**When does the cover begin and end?**

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

What is covered?

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

What is not covered?

Any cover where you have made a claim for the same costs under any other section of the Travel Master Policy.

What is the most we will pay?

Cover is unlimited.

Section D6 - Emergency accommodation due to terrorism**When does the cover begin and end?**

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

What is covered?

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

What is not covered?

Any cover where you have made a claim for the same costs under any other section of the Travel Master Policy.

What is the most we will pay?

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

Section D7 – Domestic pets

When does the cover begin and end?

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

What is covered?

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

What is not covered?

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

What is the most we will pay?

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

Section E

Rental vehicle expenses

Section E is made up of subsections E1 and E2.

Specific terms, conditions, limits and exclusions, as well as the 'general exclusions' and 'claim procedures' of the Travel Master Policy, apply to each subsection.

Section E1 - Rental vehicle insurance excess

When does the cover begin and end?

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

What is covered?

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

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

Conditions

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

What is not covered?

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

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

What is the most we will pay?

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

Section E2 - Return of rental vehicle

When does the cover begin and end?

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

What is covered?

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

What is not covered?

Any cover where you have made a claim for the same costs under any other section of the Travel Master Policy.

What is the most we will pay?

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

Section F

Accidental death, permanent disability and loss of income

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

Specific terms, conditions, limits and exclusions, as well as the 'general exclusions' and 'claim procedures' of the Travel Master Policy, apply to each subsection.

Section F1 - Accidental death

When does the cover begin and end?

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

What is covered?

We will pay your estate if during your trip:

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

What is not covered?

1. There is no cover if your death is due to an illness or your suicide.
2. Any cover where you have made a claim for the same costs under any other section of the Travel Master Policy.

What is the most we will pay?

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

Section F2 - Funeral expenses or repatriation of remains

When does the cover begin and end?

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

What is covered?

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

What is not covered?

Any cover where you have made a claim for the same costs under any other section of this Travel Master Policy.

What is the most we will pay?

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

Section F3 - Total permanent disability

When does the cover begin and end?

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

What is covered?

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

What is not covered?

1. There is no cover if you suffer total permanent disability as a result of illness or disease.
2. Any cover where you have made a claim for the same costs under any other section of the Travel Master Policy.

What is the most we will pay?

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

Section F4 - Loss of income

When does the cover begin and end?

The cover begins when you leave your home in Australia to start your trip and ends 6 months from the first day in respect of which compensation is paid or when you are fit to resume your employment, whichever happens first.

What is covered?

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

What is not covered?

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

What is the most we will pay?

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

Section G**Personal liability and legal expenses**

Section G is made up of subsections G1 and G2.

Specific terms, conditions, limits and exclusions, as well as the 'general exclusions' and 'claim procedures' of the Travel Master Policy, apply to each subsection.

Section G1 - Personal liability**When does the cover begin and end?**

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

What is covered?

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

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

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

What is not covered?

1. There is no cover for any liability:
 - (a) arising out of your trade, business or profession; or

- (b) for injury to an employee arising out of, or in the course of, their employment by you; or
 - (c) arising out of your unlawful, wilful or malicious act; or
 - (d) arising out of your ownership, possession or use (including as a passenger) of a mechanically propelled vehicle, for example; motor vehicle, motor cycle or any aircraft or watercraft, or firearm; or
 - (e) arising out of you passing on an illness or disease to another person.
2. Any cover where you have made a claim for the same costs under any other section of the Travel Master Policy.

What is the most we will pay?

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

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

Section G2 - Legal expenses

When does the cover begin and end?

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

What is covered?

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

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

What is not covered?

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

What is the most we will pay?

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

TRANSPORT ACCIDENT COVER TERMS AND CONDITIONS

"TRANSPORT MASTER POLICY"

Our agreement with ANZ

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

Activating cover under this Transport Master Policy

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

1. Activation of Cover

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

2. Eligibility criteria

To meet the eligibility criteria, you must:

- (a) continue to be a participating cardholder for the duration of your trip;
- (b) be a permanent resident of Australia or a person who holds;
 - (i) a Temporary Work (Skilled) visa (subclass 457); or
 - (ii) an Australian visa which:
 - A. authorises you to live and work in Australia; and
 - B. requires you to maintain a minimum level of health insurance coverage as required by the Department of Immigration and Citizenship; and
 - C. that has more than three months validity beyond the scheduled return date to Australia for any trip; and
- (c) have charged the full cost of any trip to the participating card account; and
- (d) if:
 - (i) you have been an Australian permanent resident or visa holder referred to in paragraph (b) (i) or (ii) above for at least 12 months, have spent at least 75% of that time in Australia, or
 - (ii) you have been an Australian permanent resident or visa holder referred to in paragraph (b) (i) or (ii) above for less than 12 months, have spent at least 75% of that time in Australia;

If you have satisfied all of the above criteria then you will be automatically considered to have activated cover. However, in the event of a claim, we may require that you provide us with evidence that you met these criteria.

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

About your right of access to cover

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

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

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

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

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

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

ANZ does not:

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

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

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

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

The 'claim procedures' set out in the PDS also apply to any claim you make.

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

General definitions

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

Word or term	Meaning
Accident	means any sudden and unexpected physical force, which occurs on a trip and causes an injury that is described in the schedule of benefits.
Claims procedures	the claims conditions and claims procedures which are set out on page 60 of Part 1 QBE product disclosure statement and policy wordings. If you do not comply with any of the claim procedures relevant to your claim then we may refuse a claim, reduce any amount payable to you or exercise any remedy available to us at law.
Dependent child/children	(a) All unmarried children of a participating cardholder from birth to the age of 19 who live with the participating cardholder, or (b) Unmarried children of a participating cardholder from the age of 19 to the age of 25 who are full-time students attending an accredited institution of higher learning in Australia, and are dependent upon the participating cardholder for their maintenance and support and reside ordinarily with the participating cardholder or live with the participating cardholder when they are not attending the accredited institution of higher learning, that are travelling with you on the trip.
Full cost of your trip	means all charges, fees and/ or taxes which have been paid in full for the airline, tourist bus, train or ferry tickets, prior to the commencement of the trip.

Word or term	Meaning
Injury	means loss of life or bodily injury (but not an illness or sickness): (a) caused by an accident while this Transport Master Policy is in force; and (b) resulting independently of any other cause. Furthermore injury as used with reference to: (i) hand or foot – means the physical severance or entire loss of the use of the entire hand below the wrist or foot below the ankle; and/or (ii) eye – means irrecoverable loss of the entire sight thereof.
Participating card account	a valid - ANZ Frequent Flyer Platinum; or - ANZ Rewards Platinum; or - ANZ Low Rate Platinum; or - ANZ Platinum; or - ANZ Frequent Flyer Black; or - ANZ Rewards Black credit card issued by Australia and New Zealand Banking Group Limited, declared to be current by Australia and New Zealand Banking Group Limited at the time of any event, injury, loss or damage which would allow you to claim under this Transport Master Policy.
Participating cardholder	means a person to whom ANZ has issued a participating card account as either the primary cardholder or an additional or supplementary cardholder on the participating card account.
Primary cardholder	means the person(s) in whose name(s) the participating card account is opened.
Schedule of benefits	the schedule of benefits set out in this product disclosure statement.
Spouse	a legal or de facto spouse or a partner with whom you are in a permanent relationship. We may ask for proof of the marriage or permanent relationship.

Word or term	Meaning
Terrorist act	an act or threat of force or violence by any person acting alone or in association with an organisation or foreign government, where the purpose, by its nature or context, is to put the public or a section of the public in fear, to resist or influence a government, or to further an ideological, religious, ethnic or similar act.
Transport Master Policy	Part 1 QBE product disclosure statement and policy wordings and this Transport accident cover which has been issued to ANZ. The benefit of cover under the Transport Master Policy is provided to persons who meet the eligibility criteria, solely by operation of section 48 of the <i>Insurance Contracts Act 1984</i> (Cth).
Trip	means a journey outside of Australia: (i) by the participating cardholder as a paying passenger (not as a pilot, driver or crew member etc.) in a licensed aeroplane, tourist bus, train or ferry authorised pursuant to any statute, regulation, by law or the equivalent thereof for the transportation of passengers for hire. Provided that before boarding any of the above transportation the full cost of your trip was charged to the participating cardholder's participating card account; and (ii) by the spouse and/or dependent child as a paying passenger (not as a pilot, driver or crew member etc.) in a licensed plane, tourist bus, train or ferry authorised pursuant to any statute, regulation, by law or the equivalent thereof for the transportation of passengers for hire. Provided that before boarding any of the above transportation the cost of the journey was charged to the participating cardholder's participating card account and in the case of a spouse or dependent child, they are accompanying the participating cardholder who is on the trip.
We, our, us, insurer	QBE Insurance (Australia) Limited ABN 78 003 191 035, AFSL 239545.
You and your	means the participating cardholder.

Transport accident cover

Specific terms, conditions, limits, exclusions as well as the 'claim procedures' apply to this cover.

When does the cover begin and end?

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

What is covered?

We will pay the amount set out in the schedule of benefits if the participating 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 aeroplane, 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 participating 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 participating 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 Transport Master Policy.
4. If the body of the participating 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 participating 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.

Conditions

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

What is not covered?

This Transport Master 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 participating cardholder; or
 - a person acting on the participating cardholder's behalf; or
 - the participating cardholder's designated beneficiary, executor(s) or administrator(s) or legal heirs or personal legal representatives(s).

What is the most we will pay?

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

The maximum loss of life compensation payable for a dependant child is AU\$20,000.

The most we will pay in claims under this Transport Master Policy, resulting from one event is AU\$5,000,000 regardless of the number of participating 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 participating cardholders, spouses and/or dependent children were injured, we will pay each on a proportional basis (using the amounts set out in the schedule of benefits) up to a total of AU\$5,000,000. Therefore, if for example eight (8) participating cardholders lost their lives in the same accident we would pay AU\$625,000 to each of their legal representatives.

RENTAL EXCESS COVER TERMS AND CONDITIONS

"RENTAL EXCESS MASTER POLICY"

Our agreement with ANZ

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

Activating cover under this Rental Excess Master Policy

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

1. Activation of Cover

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

2. Eligibility criteria

To meet the eligibility criteria, you must:

- (a) be a current participating cardholder;
- (b) be a permanent resident of Australia or a person who holds:
 - (i) a Temporary Work (Skilled) visa (subclass 457); or
 - (ii) an Australian visa which;
 - A. authorises you to live and work in Australia; and
 - B. requires you to maintain a minimum level of health insurance coverage as required by the Department of Immigration and Citizenship; and
 - C. has more than three months validity beyond the scheduled return date to Australia for any trip; and
- (c) if
 - (i) you have been an Australian permanent resident or visa holder referred to in paragraph (b) (i) or (ii) above for at least 12 months, have spent at least 75% of that time in Australia, or
 - (ii) you have been an Australian permanent resident or visa holder referred to in paragraph (b) (i) or (ii) above for less than 12 months, have spent at least 75% of that time in Australia.

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

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

If you have not met the above criteria you will not be eligible for cover under this Rental Excess Master Policy.

About your right of access to cover

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

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

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

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

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

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

ANZ does not:

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

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

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

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

The 'claim procedures' set out in the PDS also apply to any claim you make.

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

General definitions

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

Word or term	Meaning
Car rental company	the company that you have entered the vehicle rental agreement with.
Claim procedures	the claims conditions and claims procedures which are set out on page 60 of Part 1 QBE product disclosure statement and policy wordings. If you do not comply with any of the claim procedures relevant to your claim then we may refuse a claim, reduce any amount payable to you or exercise any remedy available to us at law.
Collision excess	the specified first amount listed in the vehicle rental agreement that you have agreed to pay as a result of damage to an Australian registered rental vehicle. Note: If you have a collision, your car rental company will require you to contribute towards the cost of repairing the damage. This amount can vary by car rental company, but could be between \$2,000 and \$4,000.
Hirer	the person: (a) named as the hirer on the vehicle rental agreement; (b) who has provided their credit card details to the car rental company; and (c) is not the joint hirer.
Joint hirer	a person named as a joint hirer on a vehicle rental agreement.

Word or term	Meaning
Participating card account	a valid - ANZ Frequent Flyer Platinum; or - ANZ Rewards Platinum; or - ANZ Low Rate Platinum; or - ANZ Platinum; or - ANZ Frequent Flyer Black; or - ANZ Rewards Black credit card issued by Australia and New Zealand Banking Group Limited, declared to be current by Australia and New Zealand Banking Group Limited at the time of any event, injury, loss or damage which would allow you to claim under this policy.
Participating cardholder	means a person to whom ANZ has issued a participating card account as either the primary cardholder or an additional or supplementary cardholder on the participating card account.
Primary cardholder(s)	means the person(s) in whose name(s) the participating card account is opened.
Rental Excess Master Policy	Part 1 QBE product disclosure statement and policy wordings and this Rental excess cover Master Policy which has been issued to ANZ. The benefit of cover under the Rental Excess Master Policy is provided to persons who meet the eligibility criteria, solely by operation of section 48 of the <i>Insurance Contracts Act 1984</i> (Cth).
Schedule of benefits	The schedule of benefits set out in this document.
Spouse	a legal or de facto spouse or a partner with whom you are in a permanent relationship. We may ask for proof of the marriage or permanent relationship
Vehicle rental agreement(s)	the written agreement between you and the car rental company which stipulates the terms you agree to follow when renting a vehicle.
We, our, us, insurer	QBE Insurance (Australia) Limited ABN 78 003 191 035, AFSL 239545.
You and your	means the participating cardholder.

Rental excess cover

Specific terms, conditions, limits and exclusions, as well as the 'claims procedures' apply to this cover.

When does the cover begin and end?

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

What is covered?

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.

Conditions

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

1. take all reasonable steps to reduce the loss or damage and to prevent further damage
2. notify us by calling 1300 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, was it wet or dry?);
 - the location of accident;
 - a description of circumstances that gave rise to the accident;
 - any details of other vehicles involved including:
 - name of driver(s);
 - the address of any other driver(s);
 - the contact details for any other driver(s)
 - the make of all other vehicle(s)
 - registration numbers for any other vehicle(s);
 - name of any owner of any vehicle(s);
 - the owner's address;
 - the owner's contact details;
 - the name and address of any witnesses.
4. send us a copy of the 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.

What is not covered?

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; or
- (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; or
- (d) driving under the influence of alcohol or drugs.

3. for the first \$350 of any claim under this policy.
4. any claim where the car rental company does not have a current licence under any applicable legislation to hire out vehicles .
5. any claim for the collision excess arising from damage to unregistered vehicles, or for off road vehicles when they are being hired for use on private property.

What is the most we will pay?

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

QBE Claims procedures

These claim procedures apply to all sections of the Master Policies. If you do not comply with any of these conditions relevant to your claim then we may refuse a claim, reduce any amount payable to you or exercise any remedy available to us at law.

Making a claim

You must do everything reasonable to prevent a loss from occurring or, when a loss has occurred, from making the loss worse.

In the event of a claim you must:

- (a) notify us promptly of a claim, complete a claim form and provide proof of activation of cover including, where relevant, credit card account statement(s) showing qualifying purchase(s) made with your participating card account;
- (b) give us any documents, letters or notices relating to a claim or possible claim, medical certificates, itemised medical accounts, original receipts, rental agreements, repair quotes, ticket and luggage checks or information that we reasonably ask for. This will be at your expense;
- (c) forward immediately any letters or documents you receive from anyone else relating to a potential claim;
- (d) not make any promise or offer of payment, or admit fault to anyone, or become involved in any litigation in respect of an event that may result in a claim under the Master Policies, without our consent;
- (e) in the event of a claim caused by any medical condition, obtain evidence from the treating doctor as soon as you are aware of signs or symptoms of the condition;
- (f) in cases of theft, damage or loss, report the matter to the police, transport provider, hotel or other authority within 24 hours and obtain a copy of that report; and
- (g) report any loss or damage to your accompanying luggage in writing to the carrier within 3 days and send to us a property irregularity report, along with details of any settlement that they make in relation to the loss or damage.

Obtaining a claim form

Contact us to obtain a claim form. You can help us to speed up the processing of your claim by following the instructions on the claim form which will advise you of what documentation you need to provide to support your claim. The completed claim form should be sent to:

QBE Travel Insurance

P.O Box 12090, Melbourne VIC 8006

Claims Enquiries: 1300 135 271 or (03) 8523 2777

Email: travel.claims@qbe.com

Claims service standard

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

After you have made a claim

You agree that:

- (a) we may, at our expense, take proceedings in your name to recover compensation or enforce an indemnity against someone else in respect of a loss covered by this insurance in accordance with the law;
- (b) we may refuse to pay a claim under the Master Policies if you do not comply with these claims procedures or any condition of the Master Policies;
- (c) we may refuse to pay all or part of a claim if your claim is fraudulent; and
- (d) if anyone else is legally responsible for your illness, injury or death we may seek compensation from them to recover any costs we have paid or seek reimbursement from you if you receive any payment from any other source for these expenses.

Proof of loss

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

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

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

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

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

Paying a claim

1. An excess may apply if you make a claim under any of the Master Policies. The amount of the excess is shown on the schedule of benefits. This excess will apply to each event that results in a claim. Where applicable we will deduct the excess from any payment we make to you. This excess will be reimbursed to you if we successfully recover an amount exceeding the amount of the excess.

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

Depreciation

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

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

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

Example

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

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

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

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

Part 2 Zurich terms and conditions

Part 2 consists of the Terms and Conditions for the insurance cover provided by Zurich Australian Insurance Limited (Zurich) for:

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

Zurich is responsible for the information in Part 2 of this booklet. Zurich does not warrant and has no responsibility in respect of Part 1 of this booklet.

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 12 March 2014 and are only available to *Participating cardholders of Participating credit card accounts*:

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

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

Zurich is the product issuer of the covers and these benefits are provided at no additional cost to the *Participating cardholder*. ANZ is not the product issuer (insurer) of these covers and neither it nor any of its related corporations guarantee any of the benefits under these covers and ANZ does not receive any commission or remuneration in relation to these benefits. Neither ANZ nor any of its related corporations are Authorised Representatives of Zurich or any of its related companies.

Sanctions

Notwithstanding any other terms, we shall not be deemed to provide coverage and we will not make any payments or provide any service or benefit to any person or other party to the extent that such cover, payment, service, benefit and/or any business or activity of the person would violate any applicable trade or economic sanctions law or regulation.

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 participating 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 *participating cardholders* or an individual *participating cardholder*, and if so will notify *primary cardholders* (i.e. the persons in whose name the *participating 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 is bound by the Privacy Act 1988 (Cth) and we respect *your* privacy. Before providing us with any personal information or sensitive information, *you* should know the following things: We will not require personal information until a claim is made. We collect, use, process and store personal information and, in some cases, sensitive information about *you* in order to comply with our legal obligations, to administer the products or services provided to *you*, to enhance customer service and to manage a claim. We will, in relevant cases, disclose personal information to ANZ our service providers and business partners in order to allow monitoring of the claims service provided, prevention of fraud and to ensure eligibility for cover. By providing us with *your* personal information, *you* consent to our use of this information which includes us disclosing *your* personal information including sensitive information such as health information, where relevant for the purposes, to affiliates of the Zurich Insurance Group Ltd, other insurers and reinsurers, our service providers, our business partners or as required by law within Australia or overseas.

If you do not agree to provide us with the information, we may not be able to assess *your* claim or *your* claim may be delayed. Zurich may obtain information from government offices and third parties to assess a claim in the event of loss or damage. In most cases, on request, we will give *you* access to personal information held about *you*. In some circumstances, we may charge a fee for giving this access, which will vary but will be based on the costs to locate the information and the form of access required. For further information about Zurich's Privacy Policy, a list of service providers and business partners that we may disclose your personal information to, a list of countries in which recipients of *your* information are likely to be located, details of how *you* can access or correct the Information we hold about *you* or make a complaint, please refer to the Privacy link on our homepage – www.zurich.com.au, contact us by telephone on 132 687 or email us at Privacy.Officer@zurich.com.au.

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

General definitions

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

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

"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.

"Participating cardholder" means a person who permanently resides in *Australia*; and holds either an Australian Medicare Card or a 457 Visa; and to whom ANZ has issued a Participating credit card account as either the primary or additional / supplementary cardholders. If a family is travelling together only one person can claim the benefits payable to the participating cardholder. The others can only claim as a spouse or dependent child.

"Participating credit card account" means a current and valid

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

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

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

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

"relative" means the *participating cardholder's*:

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

"rental vehicle" means a rented passenger vehicle rented from a licensed motor vehicle rental company.

"spouse" means a legal or a de facto partner of the *participating cardholder* who is permanently living with the *participating cardholder* at the time the *journey* starts or a

person married to the *participating cardholder*. We may ask for proof of any relationship.

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

“you”, “your”, “yours”, “yourself” means the *participating cardholder* or the *participating cardholder’s spouse* or *participating 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 lost or stolen personal items/personal goods

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

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

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

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

- For toiletries (including skin care, make-up, perfume and medications) we will deduct 3.00% for each month “*you*” have owned the article up to a maximum 80%
- For phones, electrical devices, communication devices, all computers, photographic equipment, tablets and electronics equipment we will deduct 1.75% for each month “*you*” have owned the article up to a maximum amount of 60%.
- For clothing, footwear, luggage and books we will deduct 1.75% for each month “*you*” have owned the article up to a maximum 80%.
- For camping, sporting and leisure equipment (but not

leisure clothing) and musical instruments we will deduct 1.00% for each month you have owned the article up to a maximum 60%.

- For jewellery we will deduct 0.25% for each month “you” have owned the article to a maximum amount of 25%.
- For all other articles we will deduct 1.25% for each month you have owned the article to a maximum amount of 60%.

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

Safety of your personal items/personal goods

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

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

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

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

Reporting lost, stolen or willfully damaged items/personal goods

In the event that *your* personal items/*personal goods* are stolen, willfully damaged or accidentally lost, *you* must make a report to the Police or to the nearest government agency or authority. *You* must do this within 24 hours of learning of the theft, loss or damage and the report must list and describe the missing or damaged personal items/*personal goods*.

If the loss or wilful damage occurs overseas, a copy of this report must be obtained and the authority must sign the copy and write on it that it is a true and accurate copy of the original.

Zurich contact details

- 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 13 26 87, 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, bungy 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.

90-day Purchase Security Insurance

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

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

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

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

- the actual amount charged to the *participating cardholder's participating credit card account* to purchase the *personal good*; or

- A\$3,500 per claim in respect of jewellery, watches and fine arts; or
- A\$135,000 in any 12 month period in respect of any one *participating credit card account*.

Extended Warranty

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

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 *participating credit card account*; and
- in a 12 month period the sum of A\$10,000 per *participating credit card account*.

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

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 *participating cardholders* when new *personal goods* are purchased anywhere in *Australia* and the entire cost is charged to the *participating cardholder's participating credit card account*.

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

The cheaper *personal good* must be:

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

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

You must report (make a claim) the cheaper article to 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 *participating cardholders* whilst they are on an interstate *Australian* holiday of up to 14 days provided the *participating cardholder* charges the entire cost of their return *interstate flight* fare (but not taxes, or airport or travel agent's charges) to the *participating cardholder's participating credit card account*.

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

Except for the cancellation cover, the other covers included in this policy are available for a period of 14 days from the date the *participating cardholder, spouse* and *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 *participating 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 *participating credit card account* for meals and refreshments up to a total of A\$100.

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

2. Loss or damage to personal items

We insure *you* during *your* holiday for the theft and accidental loss or damage to clothing and *your* personal 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 *participating cardholder* or *spouse* is unexpectedly retrenched. This does not include voluntary retrenchment or redundancy.

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

5. Rental vehicle excess cover

We will reimburse *you* up to \$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.

Zurich 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 13 26 87 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 participating credit card account* statement and credit card receipt;
 - if items are stolen, willfully damaged or accidentally lost *you* must give us the police report number, or if the incident occurred whilst *you* were overseas, a copy of the report *you* obtained from the police or nearest government agency or authority. The report should be certified by the relevant authority as being a true and correct copy of the original;
 - proof of *your* ownership of any lost, stolen or damaged articles or defective articles – e.g. purchase receipts;
 - evidence of *your interstate flight/intended interstate flight* – e.g. ticket, travel agent's itinerary showing details of *your interstate flight* or a letter from the airline;
 - evidence of the delay, including in the case of luggage delay, a lost property/delayed property report issued by the airline;
 - receipts for any articles *you* buy to replace those that were lost or stolen or purchased as emergency replacement of *your* clothes and toiletries;
 - if any articles are lost or stolen during the time that a carrier was responsible for looking after them, *you* must get a letter from the carrier explaining what happened and stating the amount of refund *you* received from them;
 - any damaged articles for which *you* are claiming so that they can be inspected by us or our authorised representative;
 - a quote (at *your* expense) for the replacement of lost or stolen articles, or quote (noting the serial number for Extended Warranty claims) for the repair of damaged or broken down articles. We will however pay the reasonable cost of the quote if we agree to pay the claim;
 - copy of the *Australian warranty* if claiming under the Extended Warranty 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.

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