

Bendigo Credit Card Insurance

- » Qantas Platinum Mastercard
- » Platinum Rewards Mastercard

Terms and Conditions

Effective: 1 June 2018

Allianz Global Assistance can be contacted as follows:

24 hour Emergency Assistance

Phone: 1800 010 075 (within Australia)

International: + 61 7 3305 7499 (reverse charge)

Facsimile: +61 7 3305 7506

Email: medical@allianz-assistance.com.au

Claims

Phone: 1300 889 828 (within Australia)

International: + 61 7 3360 7788 (reverse charge)

Facsimile: +61 7 3305 7334

Email: cardclaims@allianz-assistance.com.au

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

Address: 74 High Street, Toowong, QLD 4066

The Group Policy is issued and managed by:

AWP Australia Pty Ltd trading as **Allianz Global Assistance**

ABN 52 097 227 177, AFS Licence 245631

74 High Street, Toowong, QLD 4066.

The Group Policy is underwritten by:

Allianz Australia Insurance Limited

ABN 15 000 122 850, AFS Licence 234708

2 Market Street, Sydney, NSW 2000.

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Bendigo Credit Card Insurance

Terms and Conditions.

This booklet contains important information about Bendigo Credit Card Insurance and should be read carefully and stored in a safe place.

Importantly, “**we**”, “**us**” and “**our**” in this section refers to the insurer Allianz Australia Insurance Limited ABN 15 000 122 850, AFSL 234708, of 2 Market Street, Sydney, NSW 2000, (“**Allianz**”) and AWP Australia Pty Ltd ABN 52 097 227 177, AFSL 245631 trading as Allianz Global Assistance (“**Allianz Global Assistance**”) when acting as agent of **Allianz**, and not **Bendigo Bank**, the issuer of **your credit card**.

You are not obliged to accept any of the benefits of the cover applicable to **your credit card**. However, if **you** wish to make a claim under the appropriate cover provided, **you** will be bound by the definitions, terms and conditions, exclusions and claims procedures set out in this booklet. Please read this booklet carefully and keep it in a safe place..

Please keep detailed particulars and proof of any loss including, but not limited to, the sales receipt and **credit card account** statement showing any purchases made.

Please note that amounts quoted are in Australian dollars.

Important information about the covers

This booklet describes the complimentary insurance benefits provided by **Allianz**, which are available to **cardholders**. Cover applies to events occurring on or after 1 June, 2018. **You** are not covered for events occurring after termination of, or expiry of the period of insurance specified in, the Group Policy. **Bendigo Bank** will advise **you** of any replacement cover.

These covers are available under a Group Policy issued to Bendigo and Adelaide Bank Limited ABN 11 068 049 178 AFSL/Australian Credit Licence 237879, of The Bendigo Centre, 12 Bath Lane, Bendigo, VIC 3550 (“**Bendigo Bank**”) by AWP Australia Pty Ltd, ABN 52 097 227 177, AFSL 245631 trading as Allianz Global Assistance (“**Allianz Global Assistance**”), of 74 High Street, Toowong, QLD 4066 under a binder from the underwriter, Allianz Australia Insurance Limited, ABN 15 000 122 850, AFSL 234708 (“**Allianz**”), of 2 Market Street, Sydney, NSW 2000. For general enquiries call **Allianz Global Assistance**. **Allianz Global Assistance** issues and manages the Group Policy on behalf of **Allianz**.

Under the Group Policy entered into between **Bendigo Bank** and **Allianz** **you** get access to the benefits detailed in these terms and conditions provided by **Allianz** as the insurer. **You** are not charged by **Allianz** for these benefits and can access the relevant benefits if **you** are a **cardholder**.

Access to cover is provided to **you** solely by reason of the statutory operation of section 48 of the Insurance Contracts Act 1984 (Cth). **You** do not enter into an agreement with **Allianz** and **Allianz** does not hold anything on trust for **you** under this Group Policy. **Bendigo Bank** is not the insurer, does not guarantee or hold this right on trust for **you**, does not act on **Allianz’s** or **your** behalf and is not authorised to and makes no recommendation in relation to these insurances. Neither **Bendigo Bank** nor any of its related corporations are Authorised Representatives (under the Corporations Act 2001 (Cth) of **Allianz** or **Allianz Global Assistance** or any of their related companies. **Bendigo Bank** has no responsibility or liability to **you** in relation to any insurance claims.

Termination or variation of cover

Allianz or **Bendigo Bank** may vary, terminate or not renew the Group Policy where permitted by law and **your** consent may not be required in each case. **Bendigo Bank** will notify **you** of any variation, termination or non-renewal of the policies. Variation, termination or non-renewal does not affect **your** rights arising before these events occurred.

The existing cover will apply to events occurring before the date of the change or termination. No cover is provided for events occurring after the date of change or termination. **Bendigo Bank** will provide **you** with details of any replacement cover.

You are not obliged to accept any of the benefits of the cover applicable to **your credit card**. However, if **you** wish to make a claim under the appropriate cover provided, **you** will be bound by the definitions, terms and conditions, exclusions and claims procedures set out in this booklet. **PLEASE READ THIS BOOKLET CAREFULLY AND KEEP IT IN A SAFE PLACE.**

Please keep detailed particulars and proof of any loss including, but not limited to, the sales receipt and **credit card account** statement showing any purchases made.

Other insurance

The cover described in this booklet is provided for **your** benefit under a Group Policy entered into between **Allianz** and **Bendigo Bank**. **Bendigo Bank** is the policy owner. When eligible, **you** have the benefit of cover as a third party beneficiary.

If **you** are entitled to receive a benefit or make a claim under another insurance policy (Other Policy) (for example, a comprehensive travel insurance policy for **your overseas journey**), in respect of the same loss as **your** claim under this Group Policy, then **Allianz** is not liable to provide indemnity under this Group Policy until the amount of any indemnity under that Other Policy is exhausted. In other words, any cover under this Group Policy in respect of the same loss shall only be excess insurance cover over and above the applicable Other Policy.

Section A: Definitions

Headings where used are for reference only and do not affect interpretation.

When the following words and phrases appear in bold type in this booklet they have the meaning given below. The use of the singular shall also include the plural and vice versa.

accident, accidental, accidentally

means an unexpected event caused by something external and visible.

Allianz

means Allianz Australia Insurance Limited
ABN 15 000 122 850, AFSL 234708.

Allianz Global Assistance

means AWP Australia Pty Ltd ABN 52 097 227 177,
AFSL 245631.

Bendigo Bank

means Bendigo and Adelaide Bank Limited ABN 11 068 049 178,
AFSL and Australian Credit Licence No. 237879.

credit card

means a current and valid Bendigo Bank Qantas Platinum Mastercard or Bendigo Bank Platinum Rewards Mastercard issued by **Bendigo Bank**. This includes additional cards.

credit card account

means:

- a current and valid **credit card** facility to which purchases made by **cardholders** on a **credit card** are charged; or
- the primary account linked to a **credit card** when a purchase is routed by any electronic funds transfer facility.

cardholder

means a person who has permanent residency in Australia (including holders of a visa issued under the Migration Act (Cth) which entitles the holder of the visa to residency for a period in excess of 12 months) and to whom **Bendigo Bank** has issued a **credit card**.

conveyance

means an aircraft, vehicle, taxi, limousine, train, bus or short-haul ferry (but not a cruise ship) that is licensed or authorised to carry fare-paying passengers.

covered item

means an item that is:

- purchased solely for personal, domestic or non-commercial use; and
- new and has not been used; and
- not purchased privately; and
- the full cost of which has been charged to **your credit card account**.

but does not include an item that is:

- acquired for the purpose of re-supply/re-sale; or
- acquired for transformation in a business; or
- purchased in a business name; or
- business owned or business related articles; or
- an animal or plant life; or
- computer software or a non-tangible article; 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 (including but not limited to food, drugs, fuel or oil); or
- a boat, automobile, motorboat, airplane or any other motorised vehicle, or their integral parts and installed accessories; or
- a second-hand article, including antiques; or
- an article of contraband; or
- real estate and movable fixtures or fittings (including but not limited to dish washers and fixed air conditioners) which form part of, or are intended to form part of, any home or real estate; or

dependant

means:

- a]** **your** children up to and including the age of nineteen (19) who permanently reside with **you**; and
- b]** **your** children from the age of nineteen (19) up to and including the age of twenty-five (25) who are full-time students attending an accredited institution of higher learning in Australia, and are dependent upon **you** for their maintenance and support and permanently reside with **you** when they are not attending the accredited institution of higher learning.

excess

means the deduction **we** will make from the amount otherwise payable under this insurance for each claimable incident or event.

funeral expenses

means:

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

home

means **your** usual place of residence in Australia.

injure or injured or injury

means bodily injury caused solely and directly by violent, **accidental**, visible and external means, which happens at a definite time and place during **your** period of cover and does not result from any illness, **sickness** or disease.

journey

means travel which begins when **you** leave **home** or **your** place of business to commence **your** travel and ends when **you** arrive back **home** or at a hospital or nursing home in Australia (if **you** are evacuated or repatriated), whichever is earlier.

loss of

means with reference to:

- a]** a foot, complete and permanent severance at or above the ankle joint;
- b]** a hand, complete and permanent severance at or above the wrist;
- c]** an eye, the irrecoverable loss of the entire sight of such eye.

manufacturer's warranty

means a manufacturer's written warranty that is applicable within Australia to the **covered item** when purchased new.

medical adviser

means a doctor, a clinical psychologist or a dentist, who is not **you**, **your travelling companion** or a **relative** or an employee of **you**, **your travelling companion** or a **relative**, holding the necessary certification for the country in which they are currently practicing and qualified to give the diagnosis being provided.

one-of-a-kind

means a rare or unique item.

overseas

means outside of mainland Australia and Tasmania and includes offshore territories of Australia.

overseas travel ticket

means a ticket from mainland Australia or Tasmania to an **overseas** destination and returning to mainland Australia or Tasmania.

pair or set

means a number of **covered items** used together, associated as being similar or complimentary.

pre-existing medical condition

means any medical or mental condition existing prior to the booking of **your journey** affecting **you** or any **relative**, or **travel companion** without whom **your journey** cannot be taken. This means any condition causing **you** pain or physical distress or severely restricting **your** normal mobility, including (but not limited to):

- a] 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** obtained **your** return **overseas travel ticket**; and
- b] 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.

*Please note that **you** need to read and understand the above definition of **pre-existing medical condition** (of which this paragraph does not form a part). No cover is provided for **pre-existing medical conditions** other than those listed in sub-section **15.2** unless **you** comply with the restrictions listed. If **you** are not entitled to cover for any of the conditions listed in sub-section **15.2** and **you** have questions please call **Allianz Global Assistance** on 1300 889 828.*

public place

means any place that the public has access to, including but not limited to planes, trains, cruise ships, taxis, buses, air or bus terminals, stations, wharves, streets, shops, museums, galleries, hotels, hotel foyers and grounds, beaches, restaurants, private car parks, public toilets and general access areas.

relative

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

sick or sickness

means a medical condition, not being an **injury**, the signs or symptoms of which first occur or manifest during **your** period of cover.

special event

means a wedding, funeral, pre-paid conference, pre-paid commercial sporting event, pre-paid concert, 25th or 50th wedding anniversary which before **you** left Australia **you** had planned to attend.

special sports

means boxing; cave diving; horse jumping; hunting and hunting on horseback; professional sports; solo canyoning; solo caving; solo diving; solo mountain-climbing; steeple chasing; any form of motor racing, speed, performance or endurance tests.

specially designated list

means names of a person, entities, groups or corporate specified on a list who are subject to trade or economic sanctions or other such similar laws or regulations of the United States of America, Australia, United Nations, European Union or United Kingdom.

spouse

means a **cardholder's** husband or wife or fiancé(e) and includes a de-facto and/or life partner with whom the **cardholder** has continuously cohabited for a period of six (6) months or more.

travel companion

means a person whom, before **your journey** began, arranged to accompany **you** from Australia and then on **your journey** for at least half of the time of **your journey**, and who is aged 75 years or under.

treatment

means surgical or medical procedures performed by a **medical adviser** where the sole purpose of which is to cure or relieve acute **sickness** or **injury**.

trip

means an **overseas** passage as a paying passenger on a **conveyance**.

unattended

means leaving **your covered item** where it can be taken without **you** knowing or prevent it being taken and includes forgetting or misplacing it, leaving it behind or walking away from it.

we or our or us

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

you, your and yourself

means **cardholder**, **spouse** or **dependant** if they are eligible to obtain cover except in the definition of **pre-existing medical condition** where **you** or **your** means **cardholder**, **spouse**, **dependant**, **relative**, **travelling companion** or any other person.

Section B: Activation of cover

1. Activation of Overseas Travel Insurance

Cover is effective where the total value of the return **overseas travel ticket** for **your journey** was obtained prior to the commencement of **your journey** and was charged to **your credit card account**.

The use of frequent flyer or reward type points does not activate cover.

Cover is also available to the **cardholder's spouse** and/or **dependants**, providing in each case that they travel with the **cardholder** for the entire **journey**, and their return **overseas travel tickets** were obtained prior to the commencement of the **journey**, by use of the **credit card account**.

Cover is provided for a **journey** that does not exceed ninety (90) consecutive days from the date **you** leave **your home** or place of business to commence **your journey**. Cover is limited to a maximum of one hundred and eighty (180) days during any twelve (12) month period.

For the avoidance of any doubt, **you** will not be eligible for any cover if **your journey** exceeds a period of ninety (90) consecutive days.

2. Activation of Transit Accident Insurance

Cover is effective where the total value of the fare for **your trip** was obtained prior to the commencement of **your trip** and was charged to **your credit card account**.

The use of frequent flyer or reward type points does not activate cover.

Cover is only provided for a **trip** taken during any period of cover **you** are eligible for under the *Overseas Travel Insurance*.

For the avoidance of any doubt, no cover is provided if **your trip** occurs outside any period of cover **you** are entitled to under *Overseas Travel Insurance*.

3. Activation of Purchase Protection Insurance

Cover is effective when **you** purchase a **covered item** and the entire cost is charged to **your credit card account**.

4. Activation of Extended Warranty Insurance

Cover is effective when **you** purchase a **covered item** and the entire cost is charged to **your credit card account**.

5. Activation of Best Price Guarantee

Cover is effective when **you** purchase a **covered item** and the entire cost is charged to **your credit card account**.

6. Activation of Global Hire Car Excess Waiver Cover

Cover is effective when **you** take legal control of the **hire car** and the entire cost is charged to **your credit card account**.

7. Activation of Domestic Flight Inconvenience Cover

Cover is effective where the total value of the return **domestic flight** fare was obtained prior to the commencement of the **domestic flight** and was charged to **your credit card account**.

The use of frequent flyer or reward type points does not activate cover.

Cover is also available to the **cardholder's spouse** and/or **dependants** provided in each case they travel with the **cardholder** for the entire **journey** and their return **domestic flight** fares were obtained prior to the commencement of the **journey**, by use of the **credit card account**.

Section C: Benefits and Scope of Covers

8. The terms of cover

The terms of cover set out below describe the benefits provided to **you** pursuant to the Group Policy and the terms and conditions which apply to the Group Policy. By way of summary only, **you** are, from the time **you** become eligible for cover until the time access to the benefit terminates (see *Section B: Activation of cover*), entitled to coverage for:

Section	Cover	Limit
1.1	Overseas travel insurance - claims for all benefits except Hijack cover and Kidnap and Ransom cover, are subject to a \$250 excess each incident or event.	
a)	Travel Cancellation Cover	Unlimited, except agent's cancellation fee, which is limited to the lesser of \$500 or 15% of the value of travel.
b)	Medical Emergency Expenses Cover	\$Unlimited with the exception of \$1,250 limit for emergency dental treatment.
	i) Funeral Expenses/Repatriation of Remains Cover	Up to \$20,000 per covered person, up to a maximum total limit of \$100,000 per credit card account .
	ii) Hospital Cash Cover	\$100 per day per covered person up to a maximum total limit of \$12,000 per credit card account .
	iii) Mugging Cover	Up to a maximum total limit of \$500 per credit card account .
	iv) Domestic Pet Cover	Up to a maximum total limit of \$500 per credit card account .
	v) Loss of Income Cover	Up to \$2,000 per week per credit card account up to a maximum total limit of \$12,000 per credit card account .
c)	Travel Delay Cover	Up to \$1,000 per covered person up to a maximum total limit of \$6,000 per credit card account .
d)	Resumption of journey Cover	Up to \$6,000 per covered person up to a maximum total limit of \$12,000 per credit card account .
e)	Baggage, Money and Documents Cover	Subject to the sub-limits in these terms and conditions, up to \$15,000 per covered person up to a maximum total limit of \$20,000 per credit card account .
f)	Personal Liability Cover	Up to a maximum total limit of \$2,500,000 per credit card account .
g)	Accidental Loss of Life Cover	\$20,000 per covered person up to a maximum total limit of \$100,000 per credit card account
h)	Hijack Cover	\$100 per day per covered person limited to a maximum of \$10,000 per covered person to a maximum total limit of \$20,000 per credit card account .
i)	Kidnap & Ransom Cover	Up to a maximum total limit of \$100,000 per credit card account .
1.2	Transit Accident Insurance	Up to a maximum total limit of \$500,000 per credit card account .

Section	Cover	Limit
1.3	Purchase Protection	\$5,000 per covered item up to a maximum total limit of \$25,000 in any twelve (12) month period subject to an excess of \$250 each incident or event.
1.4	Extended Warranty	\$5,000 per covered item up to a maximum total limit of \$25,000 in any twelve (12) month period subject to an excess of \$250 each incident or event.
1.5	Best Price Guarantee	Up to a maximum total limit of \$1,000 any one covered item or twelve (12) month period subject to the advertised covered item being priced at least \$100 less than the covered item you purchased.
1.6	Global Hire Car Excess Waiver Cover	Up to a maximum total limit of \$5,000, subject to an excess of \$250 each incident or event
1.7	Domestic flight Inconvenience Insurance	
	Flight Delay	After 4 hours, \$100 per covered person, up to a maximum total limit of \$500 per credit card account .
a)	Luggage Delay	After 12 hours, \$100 per covered person, up to a maximum total limit of \$500 per credit card account .
b)	Loss or Damage to Personal Items	Up to \$500 per covered item , up to a maximum total limit of \$2,500 per credit card account .
c)	Funeral Expenses	Up to \$20,000 per person, up to a maximum total limit of \$40,000 per credit card account .
d)	Cancellation of Domestic Travel	Up to a maximum total limit of \$3,000 per credit card account .

This is a summary only. Please refer to each benefit section of this booklet for a complete list of benefit limits and applicable terms and conditions.

9. Termination of cover

8.1 Cover will terminate at the earlier of the following:

- a] cancellation of **your credit card account**; or
- b] termination of the Group Policy.

The cover provided is subject to any endorsements and/or amendments to the Group Policy from time to time.

Bendigo Bank will advise **cardholders** of any variation in the terms of, or termination of the Group Policy.

Section D: General Terms and Conditions Applicable to all sections

10. General Exclusions

10.1 To the extent permitted by law **we** will not cover loss under all sections of these terms and conditions which are recoverable from any other source, or arising from:

1. alcohol intoxication as defined in the jurisdiction where the event occurred and/or acting under the influence of alcohol above the permitted legal limit;
2. intentionally self-inflicted **injury**, suicide, self destruction or any attempt thereof;
3. travel into hazardous work sites (e.g. underwater, mines, construction sites, oil rigs, etc.);
4. declared or undeclared war or any act thereof however, any act committed by an agent of any government, party or faction engaged in war, hostilities or other warlike operations provided such agent is acting secretly and not in connection with any operation of armed forces (whether military, naval, or air forces) in the country where the **injury** occurs shall not be deemed an act of war;
5. service in the military, naval or air service of any country;
6. participation in any military, police or fire- fighting activity;
7. activities undertaken as an operator or crew member of any **conveyance**;
8. flying in military aircraft or any aircraft which requires special permits or waivers;
9. commission of or attempt to commit an illegal act by or on behalf of **you** or **your** beneficiaries;
10. direct or indirect, actual, alleged or threatened discharge, dispersal, seepage, migration, escape, release of or exposure to any hazardous biological, chemical, nuclear or radioactive material, gas, matter or contamination; the taking of any drug, medication, narcotic or hallucinogen, unless as prescribed by a **medical adviser**;
11. the taking of any drug, medication, narcotic or hallucinogen, unless as prescribed by a **medical adviser**;
12. the taking of alcohol in combination with any drug or medication:
 - i] if a **medical adviser** has advised against it or advised that it may cause impairment; or
 - ii] if the medication packaging includes a warning about the effects of mixing the drug or medication with alcohol; or
 - iii] if it is reasonably foreseeable that the drug or medication could adversely affect **you** when taken in combination with alcohol.
13. any condition that results in a fear of flying or travel related phobias;
14. any loss or expense with respect to Cuba if **you** are a US citizen or a specially designated person, entity, group or company on the **specially designated list** or which if reimbursed or paid by **us** would result in **us** being in breach of trade or economic sanctions or other such similar laws or regulations;
15. the refusal, failure or inability of any person, company or organisation, including but not limited to any airline or other transportation provider, hotel, car rental agency, tour or cruise operator, travel wholesaler, booking agent or other provider of travel or tourism related services, facilities or accommodation, to provide services, facilities or accommodation, by reason of their own financial default or the financial default of any person, company or organisation with whom or with which they deal;

- 16. any cause if **you** are aged seventy-six (76) years or over. This will not prejudice any entitlement to claim benefits which has arisen before **you** attain the age of seventy-six (76) years.
- 17. any cause if **you** have not met the activation criteria; or
- 18. any cause that is deemed a consequential loss, including loss of enjoyment or any financial loss not specifically covered in these terms and conditions.

11. How to make a Claim

If **you** fail to comply with the terms and conditions of this cover, **we** may be entitled to refuse to pay or reduce any claim that may be payable.

Please first read the relevant section of the specific and general terms and conditions to determine what is covered, noting particularly any conditions and exclusions and/or requests for specific data relating to **your** claim.

11.1 Initial notice of a claim can be made by phone by calling **Allianz Global Assistance** on 1300 889 828 or +617 3360 7788 (reverse charge) if **overseas**, or in writing by email to cardclaims@allianz-assistance.com.au or post to The Claims Department, Locked Bag 3014, Toowong DC, QLD 4066, within twenty (20) days after the claim event or as soon as reasonably practicable.

11.2 For a claim form please contact **Allianz Global Assistance** on 1300 889 828. **You** can also lodge **your** claim online 24 hours a day at www.travelclaims.com.au.

11.3. Benefits will be payable upon receipt of written proof, as required by **us**, of a legitimate covered loss.

11.4 **We** will make payments within thirty (30) days if **you** are entitled to receive reimbursement.

11.5 If **we** settle **your** claim (less any applicable **excess**) by replacement of the item claimed for or by payment of the current value of the item claimed for, then the item replaced or paid for will become **our** property.

All information and evidence required by **us** or **our** agents shall be furnished at the expense of **you** or **your** personal representative and shall be in such form and of such nature as **we** may prescribe.

12. Complaints and Dispute Resolution

Allianz and **Allianz Global Assistance** take the concerns of their customers very seriously and have detailed complaint handling and dispute resolution procedures that **you** may access, at no cost to **you**. To obtain a copy of **our** procedures, please contact **Allianz Global Assistance** on 1300 725 154 or email cardclaimcomplaints@allianz-assistance.com.au. To assist **us** with **your** enquiries, please provide **us** with **your** claim number (if applicable) and as much information **you** can about the reason for **your** complaint or dispute. **Our** complaints and dispute procedures are detailed in this section.

Please note that if **we** have resolved **your** initial complaint to **your** satisfaction by the end of the 5th business day after **we** have received it, and **you** have not requested that **we** provide **you** a response in writing, the below-mentioned complaint handling and internal dispute resolution process does not apply:

Stage 1 – Complaint Handling Procedure

If **you** are dissatisfied with any aspect of **your** relationship with **us** including **our** products or services and wish to make a complaint, please contact **Allianz Global Assistance** at:

The Complaints Officer,
Allianz Global Assistance,
Locked Bag 3038,
Toowong DC, Qld 4066
Telephone: 1300 725 154

The members of the complaint handling team are trained to handle complaints fairly and efficiently.

Please provide **us** with **your** claim number (if applicable) and as much information as **you** can about the reason for **your** complaint.

We will investigate **your** complaint and keep **you** informed of the progress of **our** investigation.

We will respond to **your** complaint in writing within 15 business days provided **we** have all necessary information and have completed any investigation required. In cases where further information or investigation is required, **we** will work with **you** to agree reasonable alternative time frames.

We will also keep **you** informed about the progress of **our** response at least every 10 business days, unless **you** agree otherwise. If **we** cannot agree, **you** may request **us** to treat **your** complaint as a Stage 2 complaint and refer it to **our** internal dispute resolution team.

Stage 2 – Internal Dispute Resolution Procedure

If **you** advise **us** that **you** wish to take **your** complaint to Stage 2, **your** complaint will be reviewed by members of **our** internal dispute resolution team, as they are independent from **our** complaint handling team and are committed to reviewing disputes objectively, fairly and efficiently.

You may contact **our** internal dispute resolution team by phone, fax or post (as below), or email **us** at:

idrcommittee@allianz-assistance.com.au

Internal Dispute Resolution Service
Allianz Global Assistance,
Locked Bag 3038,
Toowong DC, QLD 4066

Tel: 1300 725 154
Fax: +61 7 3305 7334

Please provide **us** with **your** claim number (if applicable) and as much information as **you** can about the reason for **your** dispute.

We will keep **you** informed of the progress of **our** review of **your** dispute at least every 10 business days and will respond to **your** dispute with a written letter within 15 business days, provided **we** have all necessary information and have completed any investigation required. In cases where further information or investigation is required, **we** will work with **you** to agree reasonable alternative time frames. If **we** cannot agree, **you** may refer **your** dispute to the Financial Ombudsman Service Australia (**FOS**) as detailed below.

Stage 3 – External Dispute Resolution

If **you** are dissatisfied with **our** internal dispute determination, or **we** are unable to resolve **your** complaint or dispute to **your** satisfaction within 45 days, **you** may refer **your** complaint or dispute to **FOS**.

FOS is an independent external dispute resolution scheme approved by the Australian Securities and Investments Commission (**ASIC**). **We** are a member of this scheme and **we** agree to be bound by its determinations about a dispute. Where a dispute is covered by the **FOS** Terms of Reference, the General Insurance Division of **FOS** offers a free and accessible dispute resolution service to consumers.

You may contact **FOS** at any time at:

Financial Ombudsman Service Australia
GPO Box 3
Melbourne VIC 3001

Tel: 1800 367 287
Fax: +61 3 9613 6399

Email: info@fos.org.au
Web: www.fos.org.au

If **you** would like to refer **your** dispute to **FOS you** must do so within 2 years of the date of **our** internal dispute determination.

FOS may still consider a dispute lodged after this time if **FOS** considers that exceptional circumstances apply.

If **FOS** advises **you** that the **FOS** Terms of Reference do not extend to **you** or **your** dispute, **you** can seek independent legal advice or access any other external dispute resolution options that may be available to **you**.

13. Privacy Notice

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

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

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

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

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

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

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

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

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

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

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

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

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

14. General Insurance Code of Practice

Allianz and **Allianz Global Assistance** proudly support the General Insurance Code of Practice (the Code). The objectives of the Code are to establish high standards of service, promote confidence in the general insurance industry and improve relationships between insurers and their customers. Further information about the Code is available at www.codeofpractice.com.au and on request from **Allianz Global Assistance**.

Section E: Benefits

15. Overseas Travel Insurance

15.1 Pre-existing Medical Conditions

Please ensure that **you** read and understand the definition of **pre-existing medical condition** in *Section A: Definitions*. If **you** have any questions please phone **Allianz Global Assistance** on 1300 889 828.

No cover is provided for any child born on the **journey**.

This travel insurance only provides cover for emergency **overseas** medical events that are unforeseen. Cover is not provided for **pre-existing medical conditions** except for those described in the section headed *15.2 Pre-existing Medical Conditions that are Covered (some restrictions apply)*.

If **you** have a **pre-existing medical condition** that is not covered, **we** will not pay any claims arising from, related to or associated with that condition. This means that **you** may have to pay for an **overseas** medical emergency and any associated costs, which can be prohibitive in some countries.

15.2 Pre-existing Medical conditions that are Covered (some restrictions apply)

CONDITION	RESTRICTIONS
Asthma	If you have not had an asthma attack requiring treatment by a medical adviser in the past twelve months.
Diabetes (non insulin dependent)	If you were diagnosed over 12 months ago and have not had any complication in the last twelve months. You must also have an HbA1c (average blood sugar level) reading between 4 & 10.
Epilepsy	If there are no underlying medical conditions and you have not required treatment by a medical adviser for a seizure in the past twelve months.
Gout	If the gout has remained stable for the past 6 months.
Hiatus Hernia	If no surgery is planned in the next 2 years.
Hip Replacement	If performed more than 6 months ago.
Peptic Ulcer	If your condition has remained stable for more than 6 months.
Prostate Cancer	If you have a PSA (prostate specific antigen) score of 3.0 or less.
Stroke	If the stroke occurred more than 12 months ago and no further rehabilitation or specialist review is planned.
Underactive Thyroid	If not as a result of a tumor.

15.3 Period of Cover

Cover is available for a period of ninety (90) consecutive days and cannot be extended. However if **your** return to Australia is delayed because of events covered under this Group Policy, or **your** scheduled transport back to Australia is delayed for reasons beyond **your** control, the period of insurance will automatically be extended for a further period of up to twenty eight (28) consecutive days or until **you** return to **your home**, whichever occurs first.

For the avoidance of any doubt, **you** will not be eligible for any cover if **your journey** exceeds a period of ninety (90) consecutive days.

Travel cancellation cover

15.4 Specific Definitions under Travel Cancellation Cover

15.5 Travel Disruption means unexpected cancellation of travel arrangements and other unexpected expenses for one of the reasons listed below except if caused by an act of, or threat of terrorism:

- a] there is a natural disaster, or a natural disaster has recently happened or is reasonably expected to happen either at **your** destination or at **your** or **your travel companion's** normal residence in Australia; or
- b] whilst **overseas you** or **your travel companion's** travel documents are lost or stolen; or
- c] **your** or **your travel companion's** normal residence in Australia is destroyed; or
- d] **you** or **your travel companion** are quarantined; or
- e] **you** or **your travel companion** are subpoenaed to attend court in Australia; or
- f] **you, your travel companion** or a **relative** living in Australia:
 - i. die/s; or
 - ii. sustain/s a serious **injury**; or
 - iii. become/s seriously ill.

We will need to see medical advice written by a **medical adviser** regarding any of the above events and be satisfied that the cancellation was appropriate and reasonably necessary.

- g] **you** or **your travel companion** are a full time employee of the police, fire, ambulance, defence or emergency services and **your** prearranged leave is cancelled by **your** employer.
- h] **you** or **your travel companion** having to sit unexpected exams in regard to studies either of **you** are undertaking;
- i] a **special event** has been cancelled or postponed for reasons beyond **your** expectations or control;
- j] **your** arranged travel is cancelled or delayed by the carrier because of unexpected:
 - i] severe weather conditions; or
 - ii] natural disasters; or
 - iii] riots, strikes, civil commotion (but not terrorism), any war like activities, war, whether it has been formally declared or not, any hostilities, rebellion or revolution, or military coup, or overthrow of a government);
- k] **you** or **your travel companion** are unexpectedly retrenched. This does not include voluntary retrenchment or redundancy; or
- l] the Commonwealth Department of Foreign Affairs and Trade ("**DFAT**") issuing a "Do not Travel" warning (except as a result of an act or threat of terrorism, war or any other excluded cause) in respect of **your** destination after **you** have booked **your overseas travel ticket**. Please refer to the Smart Traveller website (<https://smartraveller.gov.au/>) for the status of each country.

15.6 Cover

Cover is provided under this section for the following benefits, subject to all terms, conditions and limitations set out in this booklet.

- a] In the event of **travel disruption** and **you** continue **your travel**, **we** will pay:
- for any part of **your** cancelled travel arrangements that:
 - **you** have paid for but are unable to use; and
 - that are non-refundable; or
 - the costs of a higher class of travel, or increased seasonal rates for travel, if that is the only class or rate available. **We** will pay these costs minus the amount of any refundable part of **your** cancelled travel arrangements. **We** will only pay to upgrade **your** travel on the type of transport **you** chose in **your** cancelled travel arrangements.
- b] **We** will also pay for any part of **your** cancelled accommodation arrangements that:
- **you** have paid for but are unable to use; and
 - which are non-refundable.
- c] In the event of **travel disruption** and **you** do not continue **your** travel, **we** will pay for any part of **your** cancelled travel and accommodation arrangements that:
- **you** have paid for, but will not use; and
 - which are non-refundable.
- including the agent's cancellation fee, where **we** will pay the lesser of \$500 or 15% of the value of travel.

IMPORTANT: If **you** want to claim under this section, **you** must take steps to minimise **your** losses. As soon as possible after the cancellation **you** must recover any refund **you** are entitled to and cancel any other travel or accommodation arrangements that depend on **your** cancelled arrangements and that **you** are now unable to use.

15.7 Exclusions applicable to Travel Cancellation Cover

Cover does not extend to any loss arising from;

- a] **pre-existing medical conditions** except as specified under *15.2 Pre-existing Medical Conditions that are Covered (some restrictions apply)*;
- b] an act of or threat of terrorism;
- c] additional costs incurred due to **your** failure to notify the carrier or travel agent immediately that the **journey** is to be cancelled or curtailed;
- d] claims resulting from **your** failure to hold or obtain a valid passport or visa in time for the booked **journey**;
- e] **your** failure to check-in at the required time for any flight, sea crossing or train trip;
- f] subject to Clause 15.4 g], cancellation caused by work commitments or amendment of **your** holiday entitlement by **your** employer;
- g] financial loss in respect of travel or accommodation booked and paid for by **you** on behalf of anyone who is not a **cardholder, spouse** or **dependant**; or
- h] **you** being unable to supply a medical certificate from the appropriate **medical adviser** confirming cancellation was necessary and unavoidable.

15.8 Excess applicable to Travel Cancellation Cover

An **excess** of \$250 applies to each incident or event.

Medical Expenses cover

15.9 No cover provided when travelling to offshore territories of Australia

For the purposes of the *Overseas Travel Insurance* cover, travel to and from Tasmania or mainland Australia to Norfolk Island, Christmas Island, Lord Howe Island, or Cocos Island will be considered as **overseas** travel, however **medical expenses**, hospital expenses and **evacuation** expenses will not be covered if the person claiming is eligible for Medicare benefits.

15.10 Specific Definitions under Medical Emergency Expenses Cover

15.11 Manual Work means paid work which involves the installation, assembly, maintenance or repair of electrical, mechanical or hydraulic plant (other than in a purely managerial, supervisory, sales or administrative capacity). It also means manual labour of any kind including but not restricted to, hands-on work as a plumber, electrician, lighting or sound technician, carpenter, painter, decorator, or builder.

15.12 Medical Emergency means an **injury**, sudden and unforeseen **sickness**, or dental pain, suffered by **you** while on a **journey**, which results in immediate **treatment** which cannot be delayed until **your** return to Australia and is deemed necessary by a **medical adviser** and **Allianz Global Assistance**. Medical emergency does not include any **injury**, illness, **sickness** or dental pain arising from or associated with a **pre-existing medical condition**.

15.13 Repatriation/evacuation means **your**:

- a] transportation to the nearest hospital, if transportation is not provided free of charge in the country of incident; or
- b] evacuation to the nearest adequately equipped hospital in the event that local medical facilities are deemed inadequate by **Allianz Global Assistance's** senior medical officer; or
- c] repatriation directly to Australia when recommended by **Allianz Global Assistance's** senior medical officer; or
- d] return to Australia after hospitalisation, provided that **you** are deemed to be medically fit for travel by **Allianz Global Assistance's** senior medical officer, and that **your** original means of transportation cannot be used.

15.14 Cover

Cover is provided under this part for the following benefits, subject to all terms, conditions and limitations set out in this booklet.

15.15 In the event of a **medical emergency** while **you** are on a **journey** **we** will pay:

- a] for **your repatriation/evacuation** if approved by **Allianz Global Assistance's** senior medical officer and following consultation with the attending **medical adviser**;
- b] the cost of **treatment** to meet **your** immediate needs;
- c] emergency dental **treatment** up to a maximum of \$1,250;
- d] \$100 per complete 24 hours that **you** are hospitalised as an in-patient whilst on a **journey** up to a maximum of \$12,000.
- e] if medically necessary **we** will also pay for a **relative** or friend to travel to where **you** are, to either care for **you** or to escort **you** back to **your home** as agreed by **Allianz Global Assistance**.

15.16 In the event of a **medical emergency Allianz Global Assistance** may:

- a] arrange and refer **you** to physicians, hospitals, clinics, private duty nurses, dentists, dental clinics, pharmacies, ophthalmologists, opticians and suppliers of contact lenses, ambulance and medical aid equipment;
- b] organise **your** admission to an appropriate hospital and guarantee and advance medical expenses.

15.17 In the event of **your** death while on a **journey, Allianz Global Assistance** will organise and arrange for **us** to pay for:

- a] transportation of **your** remains to Australia; or
- b] cremation and subsequent transportation of **your** remains to Australia; or
- c] local burial up to \$20,000 per person up to \$100,000 per family.

IN AN EMERGENCY: Contact **Allianz Global Assistance** as soon as **you** have an emergency on 1800 010 075 or international call + 61 7 3305 7499 (reverse charge) and provide as much information as possible. Please provide a telephone, fax number or email address where **you** can be contacted.

15.18 Terms and Conditions applicable to Medical Emergency Expenses Cover

15.19 Where practical, all medical costs over \$1,500 must have prior authorisation. **You** must contact **Allianz Global Assistance** as soon as a claim or potential claim arises. **You** must contact **Allianz Global Assistance** before incurring expenses or as soon as physically possible, to obtain prior authorisation. **We** may limit **your** claim if **you** did not notify **Allianz Global Assistance**, it was reasonably practicable for **you** to notify **Allianz Global Assistance** and **we** have been prejudiced due to the late notification.

For example, **Allianz Global Assistance** can negotiate special rates with certain medical services providers and **we** reserve the right to limit **our** liability to the costs that would have been incurred, had **you** complied with the claims notifications provisions.

15.20 **You** must take all reasonable measures to prevent, avoid or minimise any claim and avoid danger except in an attempt to save human life. Any claim submitted will be assessed on the basis of how a reasonable person would have acted in the same circumstances. For example, **we** will not cover any loss if the Commonwealth Department of Affairs (DFAT) issued a 'Do not Travel' warning prior to the time of booking the **overseas travel ticket**. Please refer to the Smart Traveller website (<https://smartraveller.gov.au/>) for the status of each country.

15.21 **You** must permit **Allianz Global Assistance** and **us** any reasonable examination into the cause and extent of loss and/or damage.

15.22 If **you** brought about the loss intentionally or through gross negligence or **you** attempt to deceive **us**, then **we** are not liable for payment and/or service.

15.23 **We** will make every effort to apply the full range of services stated in the terms and conditions. Remote geographical locations or unforeseeable adverse local conditions may preclude the normal standard of service being provided.

15.24 **We** will pay expenses associated with a **medical emergency** occurring within the territorial waters of Australia only provided;

- a] no payment is incurred as a result of the rendering in Australia of a professional service for which a Medicare benefit is or would be payable in accordance with the Health Insurance Act 1973 (*Cth*) or any succeeding legislation to that Act; and

- b] no payment is incurred which would constitute "health insurance business" as defined under the Private Health Insurance Act, 2007 (*Cth*) or any succeeding legislation to that Act.

15.25 The cover under this section is supplementary and is not a substitute for other insurance, which also covers these benefits. This also applies to insurance policies that state that their coverage is subsidiary to others. **We** will only pay amounts to the extent that they have not been paid by other insurance.

You have the choice of which insurer to contact. By contacting **Allianz Global Assistance**, **you** agree to inform them of any other insurance coverage and seek reimbursement from the other insurer(s) and/or state benefit provider. **We** only pay in respect of costs relating to **medical emergencies**. In order for **Allianz Global Assistance** to evaluate the facts of a medical situation **you** must release **your** treating **medical adviser** from their **medical adviser/** patient confidentiality.

15.26 Exclusions under Medical Emergency Expenses Cover

Cover does not extend to any loss arising from:

- a] **pre-existing medical conditions** except as specified under 15.2 *Pre-existing Medical Conditions that are Covered (some restrictions apply)*;
- b] **you** travelling against the advice of a **medical adviser**;
- c] pregnancy or childbirth;
 - i] where the conception was medically assisted; or
 - ii] after the twenty-fourth (24th) week of pregnancy; or
 - iii] where the problem arising is not a unexpected serious medical complication;
- d] participation in **special sports** or extreme sports where special equipment, training and preparation are required;
- e] **you** engaging in **manual work**;
- f] costs related to dentures, crowns and orthodontics;
- g] any costs **you** incur outside Australia after the date **Allianz Global Assistance** tells **you** that **you** should return to Australia;
- h] cost of **treatment** performed by **you** or a **relative**;
- i] coffins and/or urns in excess of those which meet international airline standards for transportation of mortal remains;
- j] sexually transmitted diseases;
- k] HIV (Human Immunodeficiency Virus) and/or any HIV related illness including AIDS (Acquired Immunodeficiency Syndrome) and/or any mutant derivatives or variations thereof however caused;
- l] any costs incurred in Australia;
- m] a **journey** involving preplanned **treatment**, or for the purpose of obtaining **treatment**, and **treatment** for cosmetic reasons unless **Allianz Global Assistance's** senior medical officer agrees that such **treatment** is necessary as a result of any covered **accident**.

15.27 Excess applicable to Medical Emergency Expenses Cover:

An **excess** of \$250 applies per person, per incident or event.

Funeral Expenses/Repatriation of Remains Cover

15.28 Cover

Cover is provided under this section for the following benefit, subject to all terms, conditions and limitations set out in this booklet.

If **you** die during **your journey**, **we** will pay reasonable funeral or cremation expenses or the cost of returning **your** remains to **your home** or nominated funeral home in Australia. **We** will pay up to \$20,000 per covered person, up to a maximum limit of \$100,000 per **credit card account**.

15.29 Exclusions under Funeral Expenses/Repatriation of Remains Cover

Cover does not extend to any loss or expense arising from the cost of coffins and/or urns in excess of those which meet international airline standards for transportation of mortal remains;

15.30 Excess applicable to Funeral Expenses/Repatriation of Remains Cover:

An **excess** of \$250 per person applies per incident or event.

Hospital Cash Cover

15.31 Cover

Cover is provided under this section for the following benefit, subject to all terms, conditions and limitations set out in this booklet.

If **you** are hospitalised **overseas** as a result of a **medical emergency** occurring during **your journey** **we** will pay **you** \$100 for each twenty-four (24) hour period **you** are confined to hospital, provided that the period of confinement exceeds forty-eight (48) hours, up to a maximum limit per covered person of \$12,000. The maximum limit **we** will pay per **credit card account** is \$150 per day up to a maximum total limit of \$15,000.

15.32 Excess applicable to Hospital Cash Cover:

No **excess** applies to any claim made under this *Hospital Cash Cover*.

Mugging Cover

15.33 Cover

Cover is provided under this part for the following benefits, subject to all terms, conditions and limitations set out in this booklet.

If **you** suffer an **injury** and are hospitalised as an in-patient as a result of a robbery attack, **we** will pay **you** \$500, in addition to other hospital expenses cover.

You must report the robbery attack to the police within twenty four (24) hours of the attack, and obtain a police report.

15.34 Excess applicable to Mugging Cover:

No **excess** applies to any claim made under this *Mugging Cover*.

Domestic Pet Cover

15.35 Cover

Cover is provided under this part for the following benefits, subject to all terms, conditions and limitations set out in this booklet.

If **you** are delayed beyond the return date shown on **your overseas travel ticket**, and the delay was unforeseen and outside **your** control, and as a result of this delay **you** are charged additional boarding fees for **your** domestic pets in boarding while **you** are on **your journey**, **we** will pay **you** up to \$50 for each twenty four (24) hour period of **your** delay, up to a limit of \$500 per **credit card account**.

15.36 Excess applicable to Domestic Pet Cover

An **excess** of \$250 applies per person, per incident or event.

Loss of Income Cover

15.37 Cover

Cover is provided under this part for the following benefits, subject to all terms, conditions and limitations set out in this booklet.

If, during **your journey**, **you** suffer an **injury** resulting in **you** being unable to resume **your** usual work in Australia, and provided this is certified by a **medical adviser**, after a no claim period of thirty (30) days from the date **you** originally planned to resume **your** work in Australia, **we** will pay **you** the equivalent of **your** weekly wage (gross of income tax) up to \$2,000 per week, up to a maximum amount of \$12,000 or for a maximum period of seven (7) months from the date **you** originally planned to resume **your** work, whichever is the lesser.

15.38 Exclusions under loss of income cover

We will not pay:

- a] for any period that **you** were not scheduled to be working; or
- b] if **you** did not have work to which to return.

15.39 Excess applicable to Loss of Income Cover:

An **excess** of \$250 applies per person, per incident or event.

Travel Delay Cover

15.40 Cover

Cover is provided under this part for the following benefits, subject to all terms, conditions and limitations set out in this booklet.

If the departure of any scheduled transport in which **you** have arranged to travel is delayed for at least six (6) hours due to any unforeseen cause outside **your** control **we** will reimburse **your** reasonable additional meal and accommodation costs up to \$1,000 per covered person to a maximum of \$2,000 per **credit card account**.

This benefit is only payable when **you** supply receipts for the expenses incurred and written confirmation from the carrier confirming the period of delay.

15.41 Exclusions under travel delay cover

We will not pay if **your** claim arises from an act of or threat of terrorism.

15.42 Excess applicable to Travel Delay Cover:

An **excess** of \$250 applies per person, per incident or event.

Special Events Cover

15.43 Cover

Cover is provided under this part for the following benefit, subject to all terms, conditions and limitations set out in this booklet.

If **your journey** is delayed due to an unforeseeable circumstance outside **your** control, resulting in **you** being unable to arrive in time for a **special event**, which cannot be delayed due to **your** late arrival, **we** will pay **you** for the reasonable additional cost of using alternative public transport to arrive at the destination of the **special event** on time, up to a maximum total limit of \$3,500.

15.44 Exclusions under Special Events Cover

We will not pay if **your** claim arises from an act of or threat of terrorism.

15.45 Excess applicable to Special Events Cover:

An **excess** of \$250 applies per person, per incident or event.

Resumption of Journey Cover

15.46 Cover

Cover is provided under this part for the following benefit, subject to all terms, conditions and limitations set out in this booklet.

In the event that **you** have to interrupt **your journey** and return to Australia immediately following the death of a **relative** and then resume **your journey**, **we** will reimburse the costs of an economy air ticket to Australia and an economy air ticket to return **you** to the **overseas** location from where **you** came (as stated in **your** original itinerary) up to the limit of \$6,000 per person to a maximum of \$12,000 per **credit card account**.

15.47 Terms and Conditions applicable to Resumption of Journey Cover

We will only pay if:

- a] **you** resume **your journey** within thirty (30) days of returning to Australia;
- b] the **journey** had not ended before **your** return and there is at least fourteen (14) days (or twenty-five per cent (25%) of the time) of the **journey** remaining (whichever is greater);
- c] the death occurred after **you** commenced **your journey**; and
- d] **your relative's** death was due to a **pre-existing medical condition**, **your relative's medical adviser** had not declared **your relative** as being terminally ill prior to **your journey** commencing.

15.48 Excess applicable to Resumption of Journey Cover:

An **excess** of \$250 applies per person, per incident or event.

Baggage, Money and Documents

15.49 Specific Definitions under Baggage, Money and Documents Cover

15.50 Money and Documents means currency; travellers cheques; hotel and other redeemable holiday vouchers; petrol coupons; travel tickets; passports; visas; driving licenses; plus the wallet, purse or similar article in which these are carried, when;

- a] being carried by **you**, on or about **you**, or attached to **you**; or
- b] in a locked safety deposit box; or
- c] in the locked **secure area** of a motor vehicle between the hours of 0900 and 2100; or
- d] in **your** locked hotel room and there is evidence of forced entry.
- e] in a locked security box within **your** hotel and there is evidence of forced entry.

15.51 Secure area means:

- a] the locked dashboard;
- b] locked glove compartment;
- c] locked boot or luggage compartment of a motor vehicle including the locked luggage compartment of a hatchback or estate provided all items are out of sight;
- d] the fixed storage units of a motorised or towed caravan provided it is locked; or
- e] a locked luggage box locked to a roof rack locked to the vehicle.

15.52 Personal Baggage means items of necessity, ornament or personal convenience including clothing and personal effects worn or carried by **you** for **your** individual use during the **journey**.

15.53 Valuables means:

- a] jewellery;
- b] furs;
- c] articles containing precious metals or precious stones;
- d] watches;
- e] radios;
- f] binoculars;
- g] audio, photographic and video equipment;
- h] mobile phones;
- i] printers;
- j] personal organisers and games consoles;
- k] personal computers;
- l] printers; and
- m] modems.

15.54 Cover

Cover is provided under this section for the following benefits, subject to all terms, conditions and limitations set out in this booklet.

15.55 If, during **your journey**, **your personal baggage** or **money and documents** are damaged or destroyed, lost or stolen and not recovered, **we** will reimburse **you** up to the following amounts for the loss of, replacement of or repair of the items concerned:

- a] \$15,000 in total overall per covered person, with a maximum of \$20,000 per **credit card account** in any one (1) three hundred and sixty-five (365) day period.
- b] Clothing and personal items – \$1,500 per item.
- c] Jewellery, furs, articles containing precious metals or precious stones & watches – \$2,500 per item.
- d] Cameras and associated equipment/accessories – \$2,500 in total.
- e] Laptop computers and associated equipment/accessories – \$2,500 in total.
- f] Travel documents, traveller's cheques, credit cards, cash – \$500 per covered person, up to a maximum of \$1,000 per **credit card account**.

Please note if **money and documents, personal baggage, or valuables** are left **unattended** in a motor vehicle, **we** will only cover **you** up to a maximum total limit of \$2,500.

15.56 **We** will also provide up to \$500 per person with a maximum total limit of \$1,000 per **credit card account** for the emergency replacement of **your** clothes and toiletries, if **your** entire luggage is delayed, misdirected, or temporarily misplaced by any carrier for more than twelve (12) hours.

15.57 If **your** travel documents, credit cards or travellers cheques or cash are **accidentally** lost or stolen, **you** are covered up to \$500 per person, to a maximum total limit of \$1,000 per **credit card account** for their replacement and any legal liability for payment arising out of their unauthorised use, only if:

- a] **you** have complied with all the conditions **you** agreed to when **your** travel documents, credit cards or cheques were issued; and
- b] **you** have reported the loss to the appropriate authorities (e.g. bank) as soon as possible after the discovery of the loss.

15.58 Terms and Conditions applicable to Baggage, Money and Documents Cover

- a] **We** shall have the option of paying **you** for the loss of, or replacement of, or repair of the items concerned.
- b] Payment will be based on the item's current purchase price subject to a deduction for wear and tear.
- c] **You** must prove **your** ownership of the property and prove the value of the property (e.g. receipt or valuation for jewellery). If **you** cannot prove the value of **your** property, the most **we** will pay for each individual item is ten percent (10%) of the limit shown for the type of item.
- d] **You** will need to transfer to **us**, on **our** request and at **your** expense, any damaged item, and assign the legal rights to recover from the party responsible up to the amount **we** have paid.
- e] **You** must take sufficient precautions to secure the safety of all items, and must not leave them unsecured or **unattended** or outside **your** reach at any time in a place to which the public have access.
- f] Cover in respect of theft from an **unattended** motor vehicle is subject to the following:
 - i] items must be locked out of sight in a **secure area**; and
 - ii] forcible and violent means must have been used by an unauthorised person to gain entry to the vehicle; and
 - iii] evidence of such entry is available.
- g] To support all claims **you** must supply the item's original purchase receipt or an alternative written or printed proof of the purchase price.
- h] **You** must supply all **your** original invoices, receipts and reports to **Allianz Global Assistance** ensuring **you** keep a copy of the documents sent.
 - i] Claims for loss, theft or criminal damage must be reported to the local police, carrier, tour operator or accommodation manager and a written report obtained within forty-eight (48) hours of the incident occurring.
 - j] Claims for damage of items in transit must be reported to the carrier and a written report obtained within twenty-four (24) hours of receiving **your personal baggage**.

15.59 Exclusions applicable to Baggage, Money and Documents Cover

To the extent permitted by law cover does not extend to any loss:

- a] of items loaned, hired or entrusted to **you**.
- b] of **personal baggage** stolen from an **unattended** motor vehicle if the items have not been locked in the **secure area**.
- c] of **valuables**, whether stolen, damaged or destroyed, in an **unattended** motor vehicle or in checked-in baggage except digital devices if **you** are directed, without prior notice, by an employee of the airline with whom **you** have a booking, to place **your** digital devices into **your** checked in luggage.
- d] caused or contributed to by the electrical or mechanical breakdown of the item.
- e] caused or contributed to by wear and tear, moth, vermin, denting, scratching or any process of dyeing or cleaning.
- f] caused or contributed to by the confiscation or destruction by order of any government or public authority.
- g] or damage to fragile or brittle items unless caused by fire or resulting from an **accident** to an aircraft, sea vessel, or motor vehicle.
- h] or damage to sports gear and activity equipment while in use.
- i] in respect of a **pair or set** of items, except that **we** will be liable only for the value of that part of the **pair or set** which has been lost, stolen, damaged or destroyed.
- j] in respect of **money and documents**:
 - caused or contributed to by shortages, errors, omissions, depreciation in value; or
 - caused or contributed to by loss from hotel rooms while occupied by **you** unless evidence is available of the forcible and violent means used by an unauthorised person to gain entry to the room.
- k] to animals, antiques and historical artefacts, boats, canoes and their ancillary equipment, bonds, securities, stamps, coupons, vouchers or documents of any kind other than those within the definition of **money and documents**, business goods or specialised equipment relating to a trade or profession, china or porcelain, contact or corneal lenses, dentures, glass, hearing aids, keys, musical instruments, motor vehicles or accessories, pedal cycles, pictures, photos.

15.60 Excess applicable to Baggage, Money and Documents Cover:

An **excess** of \$250 applies per person, per incident or event.

Personal Liability Cover

15.61 Cover

Cover is provided under this section for the following benefit, subject to all terms, conditions and limitations set out in this booklet.

If, during **your journey**, **you** become liable to pay damages for **injury** to any person, or **accidental** loss or damage to property, **we** will pay costs up to \$2,500,000;

- a] that are recoverable from **you**;
- b] that are incurred with **our** consent;
- c] for representation at any coroner's inquest or fatal **accident** inquiry or in a court of summary jurisdiction.

We will only pay for damages and/or costs arising directly or indirectly from one (1) cause.

15.62 Terms and Conditions applicable to Personal Liability Cover

You must not admit liability, negotiate, make any promise, payment or settlement without **our** written consent. **You** must send **us** every letter, claim, writ, summons, process, notice of any prosecution or inquest that may give rise to liability.

We may at any time make full and final settlement of any claim. **We** will have no further liability in respect of such events(s) except for the payment of costs and expenses incurred prior to the date of settlement.

15.63 Exclusions under Personal Liability Cover

Cover does not extend to any loss caused or contributed to by:

- a] **injury** to any person who is a member of **your** family or under a contract of service or apprenticeship with **you**.
- b] loss of or damage to any material property belonging to **you**, or in **your** care, custody or control, or belonging to a member of **your** family, or anyone under a contract of service or apprenticeship with **you**. This does not apply to loss of or damage to buildings and their contents temporarily occupied by **you** during a **journey**.
- c] liability **you** incur under a contract or agreement which would not have existed in law in the absence of such contract or agreement.
- d] **injury** or loss of or damage to material property arising directly or indirectly out of the ownership, possession, control or use by **you** or on **your** behalf of:
 - mechanically propelled vehicles, aircraft, hovercraft or watercraft or non mechanically propelled watercraft greater than ten (10) metres in length);
 - firearms;
 - animals (other than horses and domestic cats and dogs).
- e] **injury** or loss of or damage to material property arising directly or indirectly in connection with:
 - the ownership possession or occupation of land, immobile property or caravans other than as temporary accommodation in the course of a **journey**;
 - the carrying on of any trade, business or profession.
- f] liability arising directly or indirectly from **special sports** and abseiling; American football; baseball; bob sleigh; bungee jumping; canoeing; clay pigeon shooting; deep sea fishing; fell running; go-karting; hang gliding; heli-skiing; hockey; horse riding; hot air ballooning; ice hockey; jet biking and jet skiing; luge; martial arts; microlighting; mountain biking off tarmac; mountaineering; parachuting; paragliding; parascending; paraskiing; polo; potholing; quad biking; rock climbing; rugby; scuba diving deeper than thirty (30) metres; skeleton; skidoo; ski-jumping; ski-racing; ski-stunting; tour operator safari (where **you** or any other tourists will be carrying guns); trekking; war games/paint ball; white water canoeing and rafting; yachting more than twenty (20) nautical miles from the nearest coastline.

15.64 Excess applicable to Personal Liability Cover:

An **excess** of \$250 applies per person, per incident or event.

Accidental Loss of Life Cover

15.65 Cover

Cover is provided under this section for the following benefit, subject to all terms, conditions and limitations set out in this booklet.

We will cover **you**, if whilst on **your journey you** die as a result of an **injury** sustained in an **accident** (but not illness, **sickness** or disease).

We will pay \$20,000 per covered person up to a maximum of \$100,000 per **credit card account**.

The death must occur within twelve (12) months of the **accident** and the **accident** must have been caused by violent, external and visible means and must be supported by a death certificate, signed by a **medical adviser**.

If the transport **you** are travelling in is involved in an **accident** caused by violent, external and visible means and **your** body cannot be found, **We** will after twelve (12) months treat **you** as having died as a result of the **accident**.

15.66 Excess applicable to Accidental Loss of Life Cover:

An **excess** of \$250 applies per person, per incident or event.

Hijack Cover

15.67 Cover

Cover is provided under this section for the following benefit, subject to all terms, conditions and limitations set out in this booklet.

If, during **your journey**, **you** are detained on a **conveyance** due to it being hijacked by persons using violence or threat of violence, **we** will pay **you** \$100 for each twenty-four (24) hours **you** are forcibly detained by the hijackers, up to the maximum amount of \$10,000 per covered person.

The maximum total limit **we** will pay under the **credit card account** is \$20,000.

15.68 Excess applicable to Hijack Cover:

No **excess** applies to any claim made under this *Hijack Cover*.

Kidnap & Ransom Cover

15.69 Specific definitions under Kidnap & Ransom Cover

15.70 Expenses means any of the following:

- a] reasonable payment made by **you** or **your** family to a person providing information which leads to the arrest of the individuals responsible for **your kidnap**;
- b] reasonable and customary loan costs incurred by **you** or **your** family from a financial institution providing money to be used for payment of **ransom monies**;
- c] reasonable and customary travel and accommodation costs incurred by up to two (2) **relatives** as a result of a **kidnap**;
- d] **your** travel costs to join **your** immediate family upon **your** release. Travel costs will be at economy fare;
- e] reasonable and customary fees and expenses of a qualified interpreter assisting in the event of a **kidnap**; and
- f] any other reasonable and customary expenses incurred with **our** prior approval in resolving a **kidnap** of **you**.

15.71 Ransom monies means consideration paid to a person believed to be responsible for the **kidnap** to secure the return of a **kidnap** victim, including but not limited to cash, securities, marketable goods or services, property or monetary instruments.

15.72 Kidnap or **kidnapped** means the illegal abduction and holding hostage of **you** for the purpose of demanding **ransom monies** as a condition of release. A kidnap in which more than one person is abducted shall be considered a single kidnap.

15.73 Cover

Cover is provided under this section for the following benefits, subject to all terms, conditions and limitations set out in this booklet.

15.74 If during **your journey**, **you** are **kidnapped** or allegedly **kidnapped**, **we** will reimburse **you** or **your** family for the following, up to a maximum total limit of \$100,000:

- a] **ransom monies**;
- b] loss due to destruction, disappearance, seizure or usurpation of **ransom monies** while being delivered to a person demanding those monies by anyone who is authorised by **you** or **your** family to have custody thereof, provided however, that the **kidnap** which gave rise to the delivery is covered under these terms and conditions; and
- c] the amount paid by **you** or **your** family for **expenses** resulting directly from a **kidnap** was paid within three (3) consecutive months of the **kidnap**.
- d] reasonable costs of retaining independent security consultants for the exclusive function of investigating the **kidnap**, negotiating **your** release, paying any ransom or recovery provided that **we** have given **our** prior written consent to the use of such consultants.

15.75 Exclusions under Kidnap and Ransom Cover

Cover does not extend to:

- a] any loss resulting from the surrender of money or property as the result of a face-to-face encounter involving the use or threat of force or violence unless such monies or property are **ransom monies** being stored or transported for the purpose of paying a **kidnap** demand.
- b] any loss from **your kidnap** where **you** were permanently residing or staying for more than thirty (30) consecutive days in the country where the **kidnap** occurs.
- a] any fraudulent or dishonest act committed by **you**, **your** family members or any other person authorised to have custody of **ransom monies**.

15.76 Excess applicable to Kidnap and Ransom Cover:

No **excess** applies to any claim made under this *Kidnap and Ransom Cover*.

16. Transit Accident Cover

16.1 Cover

Cover is provided under this part for the following benefits, subject to all terms, conditions and limitations set out in this booklet.

16.2 Loss arising while riding as a passenger in a Conveyance:

If whilst on a **trip you** sustain an **injury** as a result of riding as a passenger in, or boarding or alighting from, or being struck by a **conveyance**, **we** will pay the applicable benefit amount noted in Clause 16.7 of this section entitled "*Benefit Amounts and Covered Limits*".

16.3 Loss arising from transport to/from a Conveyance:

If whilst on a **trip you** sustain an **injury** as a result of riding as a passenger in a **conveyance**:

- (a) when going directly to a point of departure (as designated on **your** ticket) for the purpose of boarding a **conveyance**; or
- (b) when leaving a destination after alighting from a **conveyance** **we** will pay the applicable benefit amount noted in Clause 16.7 of this section entitled "*Benefit Amounts and Covered Limits*".

16.4 Loss arising while in a departure terminal or destination terminal:

If whilst on a **trip you** sustain an **injury** due to an **accident** while **you** are in either the point of departure terminal or destination terminal (both as designated on **your** ticket) either immediately before or immediately after taking a **trip**, **we** will pay the applicable benefit amount noted in Clause 16.7 of this section entitled "*Benefit Amounts and Covered Limits*".

16.5 Loss arising from exposure:

If whilst on a **trip you** are unavoidably exposed to the elements and sustain an **injury**, other than loss of life, due to an **accident** which results in the disappearance, sinking or wrecking of the **conveyance** on which **you** were travelling, **we** will pay the applicable benefit amount noted in Clause 16.7 of this section entitled "*Benefit Amounts and Covered Limits*".

16.6 Loss arising from disappearance:

If whilst on a **trip you** disappear due to an **accident** which results in the disappearance, sinking or wrecking of the **conveyance** on which **you** were travelling and **your** body has not been found within fifty-two (52) consecutive weeks after the date of such **accident**, it will be presumed, subject to there being no evidence to the contrary, that **you** died and **we** will pay the applicable benefit amount noted in Clause 16.7 of this section entitled "*Benefit Amounts and Covered Limits*".

16.7 Benefit Amounts and Covered Limits:

Loss type	Benefit Amount
Accidental death	\$500,000
Dismemberment	
Loss of both hands or both feet	\$250,000
Loss of one (1) hand and one (1) foot	\$250,000
Loss of entire sight of both eyes	\$250,000
Loss of entire sight of one (1) eye and one (1) hand or one (1) foot	\$250,000
Loss of one (1) hand or one (1) foot	\$150,000
Loss of the entire sight of one (1) eye	\$150,000

16.8 Terms and Conditions applicable to Transit Accident Cover

16.9 In no event will **we** pay for more than one (1) benefit for an **injury** sustained by **you** as a result of any one (1) **accident**. Where more than one (1) type of loss or dismemberment is sustained, the benefit will be paid for the higher benefit amount.

16.10 If **you** are entitled to make a claim **we** will only make one (1) payment per **credit card account** equal to the highest benefit amount payable in relation to the **accident** and **injury** in question.

16.11 Benefits will be paid in Australian currency to **you** or to **your** estate.

16.12 The maximum amount **we** will pay for all losses arising out of one (1) event is \$2,000,000. This means that if as a result of one (1) incident a number of **cardholders** were **injured**, **we** would pay each on a proportional basis (using the above schedule) up to a total of \$2,000,000.

31.13 Excess applicable to Transit Accident Cover:

No **excess** applies to any claim made under this *Transit Accident Cover*

17. Purchase Protection Insurance

17.1 Cover

Cover is provided under this section for the following benefit, subject to all terms, conditions and limitations set out in this booklet.

17.2 Theft or damage of Covered Items

Following theft or damage to a **covered item** within ninety (90) days of purchase, **we** will repair the **covered item** or credit **your credit card account** with an amount not exceeding the **purchase price** of the **covered item**. **We** will pay up to:

- \$5,000 per item;
- limited to a maximum total limit of \$25,000 in any one (1) three hundred and sixty-five (365) day period;

17.3 Terms and Conditions applicable to Purchase Protection Insurance

17.4 Claims made for a **covered item** belonging to a **pair or set**, will be paid to **you** up to the full purchase price of the **pair or set**, provided the items are not useable individually and cannot be replaced.

17.5 **Covered items** which are left **unattended** in a **public place** and which are not subsequently recovered shall not constitute theft.

17.6 If **you** purchase the **covered item** as a gift for someone else, **you** may request for **us** to pay a valid claim directly to the recipient of the gift.

17.7 In the event of a claim **you** must provide **us** with copies of invoices and/or receipts relating to the **covered item** verifying the items were charged to **your credit card account** and upon request, **You** must also provide **us** with the damaged **covered item** or receipt as proof of mailing/shipping.

17.8 Exclusions under Purchase Protection Insurance

Cover does not extend to any loss arising from:

- a] damage to **covered item** physically abused by **you**.
- b] lost or stolen **covered item** not reported to the police within forty-eight (48) hours of discovery and a written report obtained.
- c] **covered items** which are left **unattended** in a **public place**.
- d] normal wear and tear to **covered items**.
- e] damage to **covered items** caused by product defects.
- f] theft or damage to **covered items** when in a vehicle.
- g] theft, or damage to jewellery, watches, precious metals and gemstones in baggage unless carried by hand and under **your** personal supervision or under the supervision of a **travel companion** previously known to **you**.
- h] theft, or damage to cash, its equivalents, traveller's cheques, tickets or negotiable instruments.
- i] theft, or damage to animals, living plants, perishable goods.
- j] theft of **covered items** from **your home** or office or damage to **covered items** in **your home** or office.

17.9 Excess applicable to Purchase Protection Insurance

An **excess** of \$250 will apply to each incident or event for which **you** can claim.

18. Extended Warranty Insurance

18.1 Cover

Cover is provided under this part for the following benefits, subject to all other terms, conditions and limitations set out in this booklet.

You will receive cover for the breakdown or defect of **covered products** from the time the original **manufacturer's warranty** for the **covered item** ends until the end of the extended warranty period that applies (usually this is the same period of time as **your** original **manufacturer's warranty** but it will not exceed a year), for the breakdown or defect of **covered item(s)** purchased by **you** using **your credit card account** provided that the failure would have been covered by the original **manufacturer's warranty**.

By way of an example, *Extended Warranty Insurance* cover commences on expiry of the original **manufacturer's warranty** for the period as follows:

Original Warranty	Extended Warranty
6 months	6 months
11 months	11 months
1 - 4 years	1 year
4 or more years	No cover

18.2 Our settlement options

We may at **our** option:

- a] repair, rebuild or replace the **covered item**; or
- b] pay the reasonable costs to repair, rebuild, or replace the **covered item**; or
- c] pay the actual purchase price (including GST) of the **covered item** charged to **your credit card account**; and

The maximum amount **we** will pay for all claims by a **cardholder** in any twelve (12) month period is \$25,000 (including GST).

Please make sure **you** keep a copy of the original **manufacturer's warranty**, the sales receipt and **credit card account** statement showing the purchases as **you** will need these in order to make a claim.

18.3 Exclusions under Extended Warranty Insurance

We do not cover the following:

- a] any loss or damage caused by a failure to take reasonable care in the circumstances to protect and maintain the **covered item** against loss or damage or to take reasonable care to mitigate any loss or damage to the **covered item**;
- b] any costs other than for parts and or labour costs resulting from a covered breakdown or defect;
- c] any obligations, costs or losses beyond those set out in the original **manufacturer's warranty**;
- d] any payments, costs, expenses or claims for bodily **injury**, property damage, consequential loss of damage, loss of profit, punitive damages or legal costs associated in any way with the **covered item**;
- e] any repair or rebuilding undertaken other than by **us** or **our** authorised representatives.

18.4 Claiming for Extended Warranty

In order to claim for the benefits provided by this *Extended Warranty Insurance* cover, **you** must:

- a] provide a copy of the original **manufacturer's warranty** to **us**.
- b] provide detailed explanation and proof of breakdown and defects to **us**, including sales receipt and **credit card account** statement showing the purchase and any other documentation necessary to support **your** claim.
- c] disclose to **us** details of any other insurance cover under which **you** may be entitled to claim.
- d] retain the **covered item(s)** for inspection by **us** or **our** authorised representative.
- e] give **us** all necessary information and assistance **we** reasonably require to institute proceedings against other parties for the purpose of enforcing any rights or remedies to which it shall or would become entitled or subrogated upon it making good any loss or damage under the Group Policy.

18.5 Excess applicable to Extended Warranty Insurance:

An **excess** of \$250 will apply to each incident or event for which **you** can claim.

19. Best Price Guarantee Cover

19.1 Cover provided

Cover is provided under this section for the following benefit, subject to all terms, conditions and limitations set out in this booklet.

If, within 30 days of charging the entire cost of a **covered item** to **your credit card account**, the exact item and/or model is advertised by the same store or any other store with the same name for a price of at least \$100 less than **your** purchase price, **we** will pay the difference between the purchase price and the advertised reduced price, up to \$1,000 per item.

You can claim a maximum of \$1,000 under this *Best Price Guarantee Cover* in any 12 month period.

19.2 Exclusions applying to Best Price Guarantee Cover

To the extent permitted by law **we** will not pay if:

- a] the **covered item** was not purchased on **your credit card**.
- b] the item purchased is one of the following
 - i] animals or living plants;
 - ii] cash or its equivalent;
 - iii] jewellery;
 - iv] **one-of-a-kind** items;
 - v] precious metals or precious stones;
 - vi] perishable goods, groceries, foodstuffs, beverages or other household consumables;
 - vii] special order items or tailor made items; or
 - viii] used or second hand goods.
- c] the reduced price is available due to one of the following:
 - i] the item being offered during a 'limited quantity', 'going out of business', 'closing down' or similar sale; or
 - ii] the item being reduced is a floor display, imperfect, seconds or a damaged item.

19.3 Excess applying to Best Price Guarantee Cover

No **excess** applies to any claim made under this *Best Price Guarantee Cover*.

20. Global Hire Car Excess Waiver Cover

Specific Definitions under Global Hire Car Excess Waiver Cover

20.1 Car rental company means the company that **you** have entered a **vehicle rental agreement** with.

20.2 Collision excess means the specified first amount listed in the **vehicle rental agreement** that **you** have agreed to pay as a result of damage to a **hire car**.

20.3 Hire car means a rented passenger vehicle rented from a licensed **car rental company**.

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

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

20.6 Vehicle rental agreement(s) means the written agreement between **you** and the **car rental company**, which stipulates the terms **you** agree to follow when renting the **hire car**, and for which the cost of hire has been charged to **your credit card account**.

20.7 Cover

Cover is provided under this section for the following benefit, subject to all terms, conditions and limitations set out in this booklet.

20.8 If **you** become legally liable to pay any **collision excess** in respect of loss or damage to a **hire car** during the rental period stipulated in the **vehicle rental agreement**, **we** will reimburse **you** any **collision excess** that **you** have paid under that **vehicle rental agreement(s)** up to \$5,000, provided:

- a] the **hire car** must be rented from a licensed **car rental company**; and
- b] as part of the hiring arrangement **you** must take up motor insurance offered by the **car rental company**, against loss or damage to the **hire car**; and
- c] **you** must comply with all the requirements of the **car rental company** under the **vehicle rental agreement** and of the **hire car** insurer.
- d] **you** were the **hirer** of the **hire car** or **you** are a **joint hirer** and **you** were driving the **hire car** when the **accident** occurred.

20.9 Exclusions applicable to Global Hire Car Excess Waiver Cover

Global Hire Car Excess Waiver Cover does not extend to any loss or damage:

- a] resulting from the operation of the **hire car** in violation of the terms of the **vehicle rental agreement**; or
- b] that is wear and tear, gradual deterioration, damage from insects or vermin, inherent vice or damage; or
- c] caused or contributed to by driving the **hire car** on non-public roads; or
- d] where the driver of the **hire car** is not listed on the **vehicle rental agreement**; or
- e] where **you** are the **joint hirer** and were not driving when the **accident** occurred; or
- f] where the **car rental company** is not suitably licensed or authorised, under applicable law or regulation, to hire out vehicles.

20.10 Excess applicable to Global Hire Car Excess Waiver Cover

An **excess** of \$250 will apply to each incident or event for which **you** can claim.

21. Domestic Flight Inconvenience Insurance

Specific Definitions under Domestic Flight Inconvenience Insurance.

19.1 Domestic flight means travel on a registered passenger airline (but not charter flights) from Tasmania to any mainland Australian State or Territory, or from any mainland Australian State or Territory to another mainland Australian State or Territory or to Tasmania. The domestic flight must be purchased using **your credit card account**.

21.2 Cover

Cover is provided under this part for the following benefits, subject to all terms, conditions and limitations set out in this booklet.

21.4 Flight Delay

If the intended **domestic flight** is delayed for four (4) hours or more and no alternative transport is made available, **you** are entitled to charge up to \$100 per person to **your credit card account** for meals and refreshments up to a maximum total limit of \$500.

21.5 Twelve (12) Hour Luggage Delay

If following a **domestic flight**, **your** luggage containing clothes and toiletries is delayed in getting to **you** for over twelve (12) hours, **you** are entitled to charge up to \$100 per person to **your credit card account** for essential clothing and toiletries, up to a maximum total limit of \$500.

You will be liable to settle any charges to **your credit card account** and it is **your** responsibility to submit any claim separately to **Allianz Global Assistance**. To support all claims **you** must supply all **your** original invoices, receipts and reports to **Allianz Global Assistance** ensuring **you** keep a copy of the documents sent.

21.6 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 lap top computers or business items) that **you** have with **you**.

We will pay up to a value of \$500 for each item to a maximum total limit of \$2,500.

21.7 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, **sickness** or disease), **we** will pay for **your funeral expenses** up to \$20,000 per person to a maximum of \$40,000.

21.8 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 \$3,000) if holiday travel arrangements **you** have paid for (but not business related travel) are cancelled for any of the following reasons:

- a] **you, your travel companion** or a **relative** unexpectedly;
 - i] dies;
 - ii] is seriously **injured**; or
 - iii] becomes seriously ill.

(**We** will need to see medical advice written by a **medical adviser** regarding any of the above events and be satisfied that the expenses involved are reasonable in amount and reasonably necessary.)

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

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

21.9 Exclusions applicable to Domestic Flight Inconvenience Cover

Cover does not extend to:

- a] **pre-existing medical conditions**.
- b] claims for cancellation of domestic travel arrangement where **you** are unable to supply a medical certificate from the appropriate **medical adviser** confirming cancellation was necessary and unavoidable.

19.10 Excess applicable to Domestic Flight Inconvenience Cover

No **excess** applies to any claim made under this *Interstate Flight Inconvenience Cover*.

Contact

In person	At your nearest Bendigo Bank Branch
On the phone	Call 1300 BENDIGO
Online	At bendigobank.com.au
By mail	The Bendigo Centre (PO Box 480) Bendigo VIC 3552

You can lodge your claim online 24 hours a day at:

www.travelclaims.com.au