

Bendigo Low Rate Platinum Credit Card Insurance

Terms and Conditions

Effective: 31 March 2019

Allianz Global Assistance can be contacted as follows:

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: Level 16, 310 Ann Street, Brisbane, QLD 4000

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

Level 16, 310 Ann Street, Brisbane, QLD 4000.

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 Low Rate Platinum Credit Card Insurance

Terms and Conditions.

This booklet contains important information about Bendigo Low Rate Platinum 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 27 July, 2017. **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, of Level 16, 310 Ann Street, Brisbane, QLD 4000 under a binder from the underwriter, Allianz Australia Insurance Limited, ABN 15 000 122 850, AFSL 234708, 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.

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 householder's insurance policy), 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 Low Rate Platinum Credit Card issued by **Bendigo Bank**. This includes additional cards.

credit card account

means:

- a current and valid **credit card** facility provided by **Bendigo Bank** 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**.

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:

- a **mobile device**; or
- 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
- an item acquired for a **purchase price** exceeding \$5,000.

excess

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

home

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

manufacturer's warranty

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

mobile device

means a **smartphone** or **tablet** (and its unique International Mobile Equipment Identity) purchased new from an Australian telecommunications network service provider or registered Australian business and:

- less than twelve (12) months old; and
- WiFi or SIM enabled; and
- purchased by the total **purchase price** or instalments of the total **purchase price** being charged to **your credit card**; and
- is connected to an Australian based telecommunications network.

one-of-a-kind

means a rare or unique item.

pair or set

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

product failure

means the failure of **your mobile device** to operate as designed due to:

- mechanical or electrical failure;
- a defect in the materials or workmanship used in the original manufacture of the **mobile device**;
- dust, internal overheating, internal humidity or condensation.

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.

purchase price

means the amount shown on **your credit card** billing statement either as the total purchase price or instalments of the total purchase price when charged to **your credit card**.

smartphone

means a mobile phone that performs many of the functions of a computer, typically having a touchscreen interface, Internet access, and an operating system capable of running downloaded applications (apps).

tablet

means a wireless portable personal computer with a touchscreen interface that does not have a permanently attached keyboard

unattended

means leaving **your covered item** or **mobile device** 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/our/us

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

Global Assistance.

you/your

means a **cardholder**.

Section B: Activation of cover

1. 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**.

2. 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**.

3. 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**.

4. Activation of Mobile Device Insurance

Cover is effective from:

- the date **you** purchase a **mobile device** and the entire cost is charged to **your credit card account**; or
- the date of the first instalment when the total **purchase price** of **your mobile device** is charged to **your credit card account** in instalments.

Section C: Benefits and scope of covers

5. 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 this Group Policy. By way of summary only, **you** are, from the time **you** become a **cardholder** until the time access to the benefit terminates (see p.10), entitled to coverage for:

Section	Cover	Limit
12	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.
13	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.
14	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.
15	Mobile Device	Up to a maximum total limit of \$1,200 in any twelve (12) month period subject to an excess of \$50 each incident or event however, screen breakage is limited to \$200 any one incident or event subject to an excess of \$50 each incident or event.

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.

6. Termination

6.1 Cover will terminate at the earlier of the following:

- a] under *Mobile Device Insurance* cover, the date **you** fail to make an instalment payment with **your credit card** if **you** are paying the **purchase price** by instalments; or
- b] cancellation of **your credit card account**; or
- c] 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

7. General Exclusions

7.1 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. travel into hazardous work sites (e.g. underwater, mines, construction sites, oil rigs, etc.);
2. declared or undeclared war or any act thereof;
3. service in the military, naval or air service of any country;
4. participation in any military, police or fire- fighting activity;
5. activities undertaken as an operator or crew member of any conveyance;
6. flying in military aircraft or any aircraft which requires special permits or waivers;
7. commission of or attempt to commit an illegal act by or on behalf of **you** or **your** beneficiaries;
8. 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;
9. the taking of any drug, medication, narcotic or hallucinogen, unless as prescribed by a doctor;
10. caused or contributed by an act of terrorism;
11. any loss or expense 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;
12. any cause where **you** are entitled to indemnity under any other insurance, including any amounts recoverable from any other source, except in respect of any excess beyond the amount which would have been covered under such other insurance, or any amount recoverable from any other source, had this insurance not been effected;
13. any cause if **you** have not met the activation criteria; or
14. any cause that is deemed a consequential loss, including loss of enjoyment or any financial loss not specifically covered in these terms and conditions.
15. a payment for any event which would violate any applicable trade or economic sanctions, law or regulation.

8. 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.

8.1 Initial notice of a claim can be made by phone by calling 1300 889 828 or in writing by email to cardclaims@allianz-assistance.com.au or post to The Claims Department, Locked Bag 3038, Toowong DC, QLD 4066, within twenty (20) days after the claim event or as soon as reasonably practicable.

8.2 For a claim form please contact **us** on 1300 889 828 or **you** can download a claim form at www.travelclaims.com.au.

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

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

8.5 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.

9. 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 **us** at:

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

The members of **our** 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 7506

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 Australian Financial Complaints Authority (**AFCA**) 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 to the Australian Financial Complaints Authority (**AFCA**).

The **AFCA** provide a free and independent complaint resolution service for consumers who have general insurance complaints falling within its rules.

The contact details for the **AFCA** are:

Australian Financial Complaints Authority
GPO Box 3
Melbourne VIC 3001

Tel: 1800 391 678
Email: info@afca.org.au
Web: www.afca.org.au

10. Privacy Notice

To offer or provide **you** with **our** products and services (or those **we** may offer or provide to **you** on behalf of **our** business partners) **we**, namely AWP Australia Pty Ltd ABN 52 097 227 177 trading as '**Allianz Global Assistance**', and **our** agents and representatives, collect, store, use, and disclose **your** personal information including sensitive information.

We usually collect it directly from **you** but sometimes from others depending upon the circumstances and the product involved. For instance, **we** may collect **your** personal information from **our** business partners who may have provided **you** with a product or service including but not limited to travel insurance, roadside assistance with a vehicle purchase, Overseas Student or Visitor Health Cover, or other assistance services **we** arrange or provide. For example, **your** personal information may be collected from **your** family members and travelling companions, doctors, and hospitals if **you** purchase **our** travel insurance and require medical assistance. Likewise, **we** collect personal information from universities and **your** agents if **you** inquire about or apply for **our** Overseas Student or Visitor Health Cover.

We are the 'data controller' and responsible for ensuring **your** personal information is used and protected in accordance with applicable laws including the Privacy Act 1988 and sometimes European Law (the GDPR) where **our** activities are within its scope. Personal information **we** collect includes, for example, **your** name, address, date of birth, email address, and sometimes **your** medical information, passport details, bank account details, as well as other information **we** collect through devices like 'cookies' when **you** visit **our** website such as **your** IP address and online preferences.

We use **your** personal information to offer and provide **our** products and services and to manage **your** and **our** rights and obligations in connection with any products and services **you** have acquired. For instance, **we** use it to assess, process, and investigate any travel or health insurance claims, and to liaise with Government Departments when necessary. **We** may also use it for product development, marketing (where permitted by law or with **your** consent but not in connection with some products or services such as credit card insurances), customer data analytics, research, IT systems maintenance and development, recovery against third parties, fraud investigations, and for other purposes with **your** consent or where permitted by law.

We do not use sensitive information for marketing purposes or provide that information to any third parties for marketing.

Your personal information may be disclosed to third parties (some of whom are data processors) who assist **us** to carry out the above activities both inside and outside of Australia, such as claims management providers, travel agents and intermediaries, insurers, investigators, cost containment providers, medical and health service providers, universities and other education institutions, roadside assistance and towing providers, vehicle manufacturers, overseas data storage (including 'cloud' storage) and data handling providers, legal and other professional advisers, **your** agents and broker, **your** travel group leader if **you** travel in a group, **your** employer if **you** have a corporate travel policy, **your** bank if **you** are the beneficiary of the bank's credit card insurances, insurance reference bureaux, and **our** related and group companies including **Allianz**. Some of these third parties may be located in other countries including in Europe, Asia, Canada, or the USA. **We** also, where necessary, disclose **your** personal information to Government Departments including for immigration and private health insurance purposes as well as to regulatory bodies.

With the exception of credit card insurances and some other products and services that **we** offer or provide on behalf of certain clients, **we** may, where permitted by law or with **your** consent, contact **you** by telephone, normal mail, email, electronic messages such as SMS, and via other means with promotional material and offers of products or services from **us**, **our** related companies, as well as offers from **our** business partners that **we** consider may be relevant and of interest to **you**.

Where **we** contact **you** as a result of obtaining **your** consent, **you** can withdraw **your** consent at any time by calling us on 1800 023 767 or by contacting **us** – see below.

When **you** provide personal information to **us** about other individuals, **we** rely on **you** to have first obtained the individual's consent, and have made them aware of the matters set out in this Privacy Notice.

You may also (1) seek access to **your** personal data and ask about its origin, the purposes of the processing, and details of the data controller or data processor, and the parties to whom it may be disclosed; (2) ask **us** to correct and update **your** personal information, (3) ask for a copy of **your** personal data in an electronic format for **yourself** or for someone **you** nominate. **You** may in some circumstances restrict the processing of **your** personal data, and request that it be deleted.

Where **your** personal information is used or processed with **your** specific consent as the sole basis for processing (rather than on a contractual basis or legitimate interest), **you** may withdraw **your** consent at any time. **You** may not access or correct personal information of others unless **you** have been authorised by their express consent, or unless they are **your** dependants under 16 years of age.

If **you** have a request or complaint concerning **your** personal information or about data privacy, please contact: Privacy Officer, Allianz Global Assistance, PO Box 162, Toowong, QLD 4066, or email DataPrivacyAU@allianz-assistance.com.au.

You can also contact the Privacy Commissioner at the Office of The Australian Information Commissioner, GPO Box 218, Sydney, NSW 2601 if **you** have a complaint.

For more information about **our** corporate privacy policy and handling of personal information, including further details about access, correction and complaints, please visit **our** website at www.allianz-assistance.com.au and click on the Privacy & Security link.

If **you** do not agree with the matters set out in **our** privacy policy or will not provide **us** with the personal information **we** request, **we** may not be able to provide **you** with **our** products or services including the assessment and payment of any claims. In cases where **we** cannot comply with **your** request concerning **your** personal information, **we** will give **you** reasons why.

11. 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

12. Purchase Protection Insurance

12.1 Cover

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

No cover is provided for **smartphones** or **tablets** purchased in Australia for which cover is provided under **Mobile Device Insurance**. **Smartphones** or **tablets** purchased overseas are covered provided that the eligibility criteria set out in **Section B. 1. Activation of Purchase Protection** Insurance is met.

12.2 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;

12.3 Terms and Conditions applicable to Purchase Protection Insurance

12.4 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.

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

12.6 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.

12.7 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.

12.8 Exclusions under Purchase Protection Insurance

Cover does not extend to any loss arising from:

- a] damage to **covered items** physically abused by **you**.
- b] lost or stolen **covered items** 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.

12.9 Excess applicable to Purchase Protection Insurance

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

13. Extended Warranty Insurance

13.1 Cover

Goods come with guarantees that cannot be excluded under the Australian Consumer Law. **You** are entitled to a replacement or refund for a major failure and compensation for any other reasonably foreseeable loss or damage. **You** are also entitled to have the goods repaired or replaced if the goods fail to be of acceptable quality and the failure does not amount to a major failure.

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 items** 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

13.2 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.

13.3 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.

13.4 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.

13.5 Excess applicable to Extended Warranty Insurance:

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

14. Best Price Guarantee Cover

14.1 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.

14.2 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.

14.3 Excess applying to Best Price Guarantee Cover

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

15. Mobile Device Insurance

15.1 Period of cover

The cover provided under this section is for a period of:

- a] twelve (12) consecutive months from the purchase date of **your mobile device** when the total **purchase price** is charged to **your credit card**; or
- b] up to twelve (12) consecutive months from the date of the first instalment when the first instalment of the total **purchase price** of **your mobile device** is charged to **your credit card** however, cover will cease as soon as **you** do not charge to **your credit card** an instalment that is due and payable under **your** purchase plan.

15.2 Cover provided

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

- a] If, during **your** period of cover, **your mobile device** is lost, stolen or **accidentally** damaged (except screen breakage or when **unattended** in a **public place** or when **unattended** in a motor vehicle) in Australia **we** will pay the lesser of:
 - the repair cost of the **mobile device**;
 - the replacement cost of the **mobile device**;
 - the amount it would cost **us** to repair or replace the **mobile device**; or
 - the limit specified in the table appearing in *Section C: 5. The terms of cover*.
- b] If, during **your** period of cover, **your mobile device** suffers an **accidental** screen breakage **we** will pay the repair cost limited to \$200 any one event and a maximum of \$1,200 in any period of cover.
- c] No cover is provided for any **mobile device** left **unattended** in a **public place** or **unattended** in a motor vehicle.

15.3 Exclusions under Mobile Device Insurance

To the extent permitted by law **we** will not pay any claim arising:

- a] from damage to a **mobile device** physically abused by **you**;
- b] when loss or theft of **your mobile device** is not reported to the police within twenty four (24) hours of discovery of the loss or theft and a written report obtained;
- c] when loss or theft of **your mobile device** is not reported to **your** telecommunications service provider and its unique International Mobile Equipment Identity (IMEI) number blocked within twenty four (24) hours of discovery of the loss or theft;
- d] when **your mobile device** is left **unattended** in a **public place**;
- e] from wear and tear, cleaning, repair or alteration;
- f] from damage to a **mobile device** caused by defects in the **mobile device**;
- g] from theft or damage to a **mobile device unattended** in a motor vehicle;
- h] from theft of **your mobile device** from **your home** or office;
- i] during the period **your mobile device** is checked in to be transported in the cargo hold of any aircraft, ship, train, tram or bus (including any loss from the point of check in until collection by **you** from the baggage carousel or collection area at the end of **your** flight, voyage or trip) except when (without prior notice) **you** are directed by the airline with whom **you** have a flight booking to place the **mobile device** in checked baggage or overhead cabin locker for the duration of **your** flight;
- j] from any pre-existing damage that cannot be attributed to the event being claimed for;
- k] from **your mobile device** having its manufacturer's serial number or International Mobile Equipment Identity Number defaced or altered;

l] from a modification or alteration to any internal parts or to the operating system of the **mobile device** by **you** or any person acting on **your** behalf or under **your** instruction;

m] from **product failure**.

15.4 Excess applicable to Mobile Device Insurance:

An **excess** of \$50 will apply to each incident or event for which **you** can claim.

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