

Bendigo Qantas Business Credit Card Insurance

Terms and Conditions

Effective: 11 September, 2018

Allianz Global Assistance can be contacted as follows:

Claims

You can obtain a claim form at: www.travelclaims.com.au

Email: cardclaims@allianz-assistance.com.au

Facsimile: +61 7 3305 7334

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

Phone: 1300 889 828 (within Australia)

International: + 61 7 3360 7788 (reverse charge)

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.

Table of contents

Important Information about the covers	1
Bendigo Bank is not the issuer (insurer) of these covers	1
Termination or variation of cover	1
Other insurance	1
Limitation of cover	1
Privacy	1
Definitions	2
Part A: Eligibility & Activation of cover	4
Unauthorised Transaction Insurance	4
Domestic Travel Insurance	4
Purchase Protection Insurance	4
Guaranteed Pricing Insurance	4
Extended Warranty Insurance	4

Part B: Period of Cover **5**

Unauthorised Transaction Insurance	5
Domestic Travel Insurance	5
Purchase Protection Insurance	5
Guaranteed Pricing Insurance	5
Extended Warranty Insurance	5

Part C: Tables of Benefits **5**

Unauthorised Transaction Insurance	5
Domestic Travel Insurance	5
Purchase Protection Insurance	5
Guaranteed Pricing Insurance	5
Extended Warranty Insurance	5

Part D: Excesses & General Exclusions **6**

Excess - What you contribute to a claim	6
General Exclusions	6

Part E: The Cover we provide **7**

Unauthorised Transaction Insurance	7
Domestic Travel Insurance	7
Purchase Protection Insurance	10
Guaranteed Pricing Insurance	11
Extended Warranty Insurance	11

Claims **12**

Complaints & Disputes **13**

General Insurance Code of Practice **13**

Bendigo Qantas Business Credit Card Insurance

Important information about the covers

This booklet describes the complimentary insurance benefits available to **Bendigo Bank account holders** under *Unauthorised Transaction Insurance* and **Bendigo Bank cardholders** under *Domestic Travel Insurance, Purchase Protection Insurance, Guaranteed Pricing Insurance* and *Extended Warranty Insurance*. Cover applies to events occurring on or after 11 September, 2018. **You** are not covered for events occurring after termination of or the expiry of the Group Policy. **Bendigo Bank** will provide **account holders** with details 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 74 High Street, Toowong, QLD 4066 ("**Allianz Global Assistance**") under a binder from the underwriter, Allianz Australia Insurance Limited, ABN 15 000 122 850, AFSL 234708, of 2 Market Street, Sydney, NSW 2000 ("**Allianz**"). For general enquiries call **Allianz Global Assistance**. **Allianz Global Assistance** issues and manages the Group Policy on behalf of **Allianz**.

There is no obligation to accept any of these benefits. However, if **you** wish to claim any of these benefits, **you** will be bound by the definitions, terms, conditions, exclusions and claims procedures contained in this booklet.

PLEASE READ THIS BOOKLET CAREFULLY AND KEEP IT IN A SAFE PLACE. Also please keep detailed particulars and proof of any loss including the sales receipts and **Bendigo Bank card account** statements showing any purchases.

Bendigo Bank is not the issuer (insurer) of these covers

Bendigo Bank is not the issuer of these covers and neither it nor any of its related corporations guarantee or are liable to pay any of the benefits under these covers.

Neither **Bendigo Bank** nor any of its related corporations are Authorised Representatives of **Allianz, Allianz Global Assistance** or any of their related companies.

Termination or variation of cover

Bendigo Bank or **Allianz** may terminate any one or all of the covers described in this booklet, and if so **Bendigo Bank** will notify **account holders** of the termination or change in writing. The existing cover will only apply to claims made before the date of change or termination. No cover is provided for claims made after the date of termination. **Bendigo Bank** will provide **account holders** with details of any replacement cover.

Other insurance

The covers described in this booklet are 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 by reason of the statutory operation of Section 48 of the Insurance Contracts Act 1984 (Cth).

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, subject to the provisions of the Insurance Contracts Act 1984 (Cth) **Allianz** is not liable to provide indemnity under the Group Policy until the amount of any indemnity under that Other Policy is exhausted. In other words, any cover under the Group Policy in respect of the same loss shall only be excess insurance cover over and above the applicable Other Policy.

If **you** make a claim under another insurance policy and **you** are not paid the full amount of the claim, then, subject to the provisions of the Insurance Contracts Act 1984 (Cth), the cover provided to **you** under the Group Policy will make up the difference, to the extent of cover that applies, in accordance with the terms and conditions contained in this booklet.

We may seek contribution from **your** other insurer. **You** must give **us** any information that **we** reasonably require to help **us** make a claim from the other insurer.

Limitation of cover

Notwithstanding any other terms, **we** shall not be deemed to provide coverage and **we** will not make any payments nor provide any service or benefit to any person or other party to the extent that such cover, payment, service, benefit and/or any business or activity of the person would violate any applicable trade or economic sanctions law or regulation.

Privacy

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.

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.

account holder means a **Bendigo Bank** customer, being an individual, business entity or company, who has entered into a **card account** with **Bendigo Bank** and in whose name the **card account** was opened. The account holder is the individual, business entity or company that has contractual obligations with **Bendigo Bank** under the **card account**.

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

card

means a current and valid **Bendigo Bank** Qantas Business Credit Card issued by **Bendigo Bank**.

card account

means:

- a current and valid **Bendigo Bank** Qantas Business Credit Card facility provided by **Bendigo Bank** to which purchases made by **cardholders** on a **card** are charged; or
- the primary account linked to a **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 **card**.

chronic

means a persistent and lasting condition. It may have a pattern of relapse and remission.

concealed storage compartment

means a boot, trunk, glove box, enclosed centre console, or concealed cargo area of a vehicle.

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 the **account holder's 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
- 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 residence or real estate; or
- an item acquired for a **purchase price** exceeding \$5,000.

domestic flight ticket

means a ticket for a flight on a registered and scheduled commercial passenger airline from any Australian state or territory to another Australian state or territory.

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.

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.

insolvency or insolvent

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

journey

means 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 happens earlier.

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 travel companion** or a **relative** or an employee of **you**, **your travel 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.

mental illness

means any illness, condition or disorder listed in the current edition of the Diagnostic and Statistical Manual of Mental Disorders.

pair or set

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

pre-existing medical condition

means any condition, including but not limited to pregnancy, **mental illness** anxiety, alcoholism, drug addiction or substance addiction and/or any **chronic** or ongoing physical, medical, mental or dental condition, which **you** or a reasonable person in **your** circumstances should have been aware of or become aware of, or for which investigation, treatment or advice has been sought or received, or medication prescribed or taken:

- at any time before **you** obtained **your domestic flight ticket** for the cover provided under *Domestic Travel Insurance*; and
- any complication arising from any such condition outlined above, except that any unexpected or unforeseen complication arising from **your** pre-existing pregnancy is not considered to be a pre-existing medical condition.

public place

means any place that the public has access to, including but not limited to airplanes, 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.

reasonable

means:

- a level of expenses comparable to those **you** have booked for the rest of **your journey**; or
- appropriate and necessary expenses having regard to the circumstances in which the expenses are incurred.

relative means:

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

rental vehicle

means a campervan/motorhome that does not exceed 4.5 tonnes, a sedan, coupe, hatchback, station-wagon, SUV, four wheel drive or mini bus/people mover rented from a licensed motor vehicle rental company or agency.

sick or sickness

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

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).

sporting equipment

means equipment needed and used to participate in a particular sport and which can be carried about with **you**.

tablet

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

travel companion

means a person with whom **you** made arrangements before the **journey** began, to travel with **you** for at least fifty per cent (50%) of the period of cover provided for **your journey**.

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.

unauthorised transaction

means a **Bendigo Bank card** transaction which has been processed to the **account holder's card account** but was not authorised in any way by the **account holder** and was outside the **cardholder's** authority to transact.

valuables

means jewellery, watches, precious metals or semi-precious stones/precious stones and items made of or containing precious metals or semi-precious stones/precious stones, furs, binoculars, telescopes, computer games, any kind of photographic, audio, video, computer, television, fax and phone equipment (including mobile phones), **tablets**, MP3/4 players and PDAs.

we/our/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** except:

- a] in the definition of **pre-existing medical condition** where you or your means **cardholder, relative, travel companion** or any other person; or
- b] in relation to *Unauthorised Transaction Insurance* where you, you or yourself means **account holder**.

Part A: Eligibility & Activation of cover

Unauthorised Transaction Insurance

Account holders are entitled to cover when their **card account** is established by **Bendigo Bank**.

Domestic Travel Insurance

Cardholders are entitled to cover when the entire cost of their return **domestic flight ticket** is charged to the **account holder's card account**.

Purchase Protection Insurance

Cover is effective when **you** purchase a **covered item** and the entire cost is charged to the **account holder's card account**.

Guaranteed Pricing Insurance

Cover is effective when **you** purchase a **covered item** and the entire cost is charged to the **account holder's card account**.

Extended Warranty Insurance

Cover is effective when **you** purchase a **covered item** and the entire cost is charged to the **account holder's card account**.

Part B - Period of Cover

Unauthorised Transaction Insurance

Cover is provided for the duration of the period that the **account holder's card account** is current and valid.

Domestic Travel Insurance

The period of cover provided under *section 1 Cancellation* begins on the date **you** become eligible for cover by meeting the eligibility criteria set out in *Part A - Eligibility & Activation of Cover* under the heading *Domestic Travel Insurance*.

Provided **you** meet the eligibility criteria set out in *Part A - Eligibility & Activation of Cover* under the heading *Domestic Travel Insurance*, the period of cover provided for all other insured events commences when **you** start **your journey** or on the departure date shown on **your domestic flight ticket**, whichever is the later.

Cover under all sections ends when the first of the following occurs:

- a] when **you** return to **your home** from the airport shown on **your** return **domestic flight ticket**; or
- b] **you** cancel **your** return **domestic flight ticket**; or
- c] fourteen (14) consecutive days after the **journey** starts.

For the avoidance of doubt, **you** will not be eligible for cover under *Domestic Travel Insurance* if **your** travel is for a period greater than fourteen (14) consecutive days.

Purchase Protection Insurance

Purchase Protection Insurance applies to **covered items** for ninety (90) consecutive days after the date that the full **purchase price** of the **covered item** is charged to the **account holder's card account**.

Guaranteed Pricing Insurance

Guaranteed Pricing Insurance applies to **covered items** for sixty (60) consecutive days after the date that the full **purchase price** of the **covered item** is charged to the **account holder's card account**.

Extended Warranty Insurance

Extended Warranty Insurance starts from the date the **manufacturer's warranty** expires and applies for the same period as the **manufacturer's warranty** for up to a maximum of twelve (12) consecutive months however, there is no cover if the **manufacturer's warranty** exceeds four (4) years.

The table below sets out examples of how extended warranty periods apply.

Manufacturer's Warranty Period	Extended Warranty Period
7 days	7 days
14 days	14 days
1 month	1 month
6 months	6 months
1 to 4 years	1 year
over 4 years	No cover

Part C - Tables of Benefits

Unauthorised Transaction Insurance

The maximum limits of what **we** will pay under *Unauthorised Transaction Insurance* are set out below

Limit
Limit of \$10,000 for all claims per cardholder in any twelve (12) consecutive month period of cover with a maximum total limit of \$50,000 for all claims per card account in any twelve (12) consecutive month period of cover.

Domestic Travel Insurance

The table below sets out the maximum limits of what **we** will pay under each section of *Domestic Travel Insurance*.

Section	Limit
1 Cancellation	Up to \$3,000 maximum total limit per period of cover.
2 Travel Delay	Up to a maximum total limit of \$500 per period of cover.
3 Luggage	Up to \$500 for each item up to a maximum total limit of \$1,250 per period of cover.
4 Luggage Delay	Up to a maximum total limit of \$250 per period of cover.
5 Rental Vehicle Excess	a] Up to a total limit of \$6,000 per period of cover. b] Up to \$750 per period of cover.

Purchase Protection Insurance

The maximum limits of what **we** will pay under *Purchase Protection Insurance* are set out below

Limit
Purchase price charged to the account holder's card account limited to \$5,000 per covered item . Maximum total limit of all claims in any twelve (12) consecutive month period is \$25,000.

Guaranteed Pricing Insurance

The maximum limits of what **we** will pay under *Guaranteed Pricing Insurance* are set out below

Limit
Up to a limit of \$1,000 any one covered item and a maximum total limit of \$1,000 for all claims in any twelve (12) consecutive month period subject to the advertised covered item being priced at least \$100 less than the covered item you charged to the account holder's card account .

Extended Warranty Insurance

The maximum limits of what **we** will pay under *Extended Warranty Insurance* are set out below

Limit
Purchase price charged to the account holder's card account limited to a maximum total limit of \$25,000 for all claims in any twelve (12) consecutive month period.

Part D: Excesses & General Exclusions

Excesses – What you contribute to a claim

You must pay the following **excess** amounts for each claim made under the following covers even if a number of claims are submitted on the one claim form. However if **you** make more than one claim as the result of a single event, the highest **excess** will apply but will only apply once.

Section	Cover type	Excess amount
Unauthorised Transaction Insurance		Nil

Domestic Travel Insurance		
1	Cancellation	\$200
2	Travel Delay	Nil
3	Luggage	\$200
4	Luggage Delay	Nil
5	Rental Vehicle Excess	\$250

Purchase Protection Insurance	\$250
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Guaranteed Pricing Insurance	Nil
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Extended Warranty Insurance	\$250
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- 10.** 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;
- 11.** 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;
- 12.** any cause if **you** have not met the activation criteria;
- 13.** any cause that is deemed a consequential loss, including loss of enjoyment or any financial loss not specifically covered in these terms and conditions; or
- 14.** a payment for any event which would violate any applicable trade or economic sanctions, law or regulation.

General Exclusions

The exclusions below set out what is not covered.

You should also read each section as they contain specific exclusions that may also apply.

To the extent permitted by law **we** do not cover **you** for any loss, damage or expense caused by, arising directly or indirectly from or in any way related to:

- 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;

Part E: The cover we provide

Unauthorised Transaction Insurance

WHAT WE COVER

If during the period of cover provided an **unauthorised transaction** is incurred on the **account holder's card account** by a **cardholder**, **we** will indemnify the **account holder** for the loss they incur up to the limits specified in *Part C - Tables of Benefits*.

CONDITIONS

It is a condition of this insurance that the **account holder** must take all reasonable steps to ensure that their **cardholders** use their **Bendigo Bank card** in accordance with the **account holder's** written instructions and any written authority that the **account holder** has given to the **cardholder**, including (but not limited to) the following:

- instructing **cardholders** in writing of the limits of their authority to use their **Bendigo Bank card**.
- When:
 - the **account holder** no longer wishes a **cardholder** to use their **Bendigo Bank card**; or
 - the **cardholder's** employment is terminated or the **cardholder** resigns; or
 - the **account holder** becomes aware, or a reasonable person in the circumstances would have become aware, that an **unauthorised transaction** had been incurred (e.g. when an **unauthorised transaction** shows on a statement) or is likely to be incurred by the **cardholder**, the **account holder** must immediately direct **Bendigo Bank** to cancel the **cardholder's Bendigo Bank card**. This direction should be made by telephone or facsimile or any other electronic communication, which may be approved by **Bendigo Bank**.
- the **account holder** must also, if possible, immediately obtain the **Bendigo Bank card** from the **cardholder**, cut it in half and return it to **Bendigo Bank** at the address appearing on the **Bendigo Bank card account** statement.
- if the **account holder** is unable to recover the **cardholder's Bendigo Bank card**, the **cardholder** must immediately write to the **cardholder** advising the **cardholder** that he or she is no longer authorised to use the **Bendigo Bank card** and must return the **Bendigo Bank card** to the **account holder**.

A copy of the letter sent to the **cardholder** (if applicable) should be included with the notification of claim.

WHAT WE EXCLUDE

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

- a] any indirect loss or consequential loss of any kind other than **unauthorised transactions**;
- b] any **unauthorised transactions** incurred by a director, partner, principal or owner of the **account holder** or any family member of a director, partner, principal or owner of the **account holder**.

Domestic Travel Insurance

SECTION 1 CANCELLATION

If **you** think that **you** may have to cancel **your journey** or shorten **your journey** **you** must tell **us** as soon as possible - for more information see under the headings *CLAIMS* or call the contact number shown on the inside front cover of this booklet.

1.1 WHAT WE COVER:

If **your journey** is cancelled, rescheduled or shortened because of circumstances that were not expected or intended by **you** and are outside **your** control then **we** will pay:

- a] the non-refundable portion of unused travel and accommodation arrangements scheduled to be used during **your journey** that **you** have paid in advance of cancellation and cannot recover in any other way, inclusive of **your** travel agent's cancellation fees and any commission or service fees retained by **your** travel agent up to the amount of commission or service fees that **your** travel agent would have earned had **your journey** not been cancelled, limited to the amount specified in *Part C - Tables of Benefits*;
- b] for the value of frequent flyer points, air miles, loyalty card points, redeemable vouchers or other similar schemes lost by **you** as a result of cancelling the services paid for with those points, air miles, vouchers or schemes, but only if **you** cannot recover **your** loss in any other way. **We** calculate the amount **we** pay **you** as follows:
 - i] for frequent flyer points, air miles or loyalty card points:
 - the cost of an equivalent booking based on the same advance booking period as **your** original booking less any payment **you** made toward the booking,multiplied by
 - the total number of points or air miles lost, divided by the total number of points or air miles used to make the booking.
 - ii] for vouchers, the face value of the voucher or current market value of an equivalent booking whichever is the lesser;
- c] **your reasonable** costs of rescheduling **your journey**. The most **we** will pay for rescheduling **your journey** is the unrecoverable amount that would have been payable under 1.1 a] and 1.1 b] had **your journey** been cancelled. **We** will not pay a claim under 1.1 c] in addition to a claim under 1.1 a] and 1.1 b] for the same services/facilities.

1.2 WHAT WE EXCLUDE

We will not pay **your** claim if:

- a] **you** were aware, or a reasonable person in **your** circumstances would have been aware before **you** became eligible for cover, of any reason that may cause **your journey** to be cancelled, rescheduled or shortened;
- b] the death, **injury** or illness of **you**, **your travel companion** or **your relative** arises from a **pre-existing medical condition**;
- c] caused by **you** or **your travel companion** changing plans;
- d] caused by any business, financial or contractual obligations which prevent **you** or **your travel companion** from travelling. This exclusion does not apply to claims where **you** or **your travel companion** are made redundant in Australia except where a reasonable person in a similar situation would have been aware before **you** became eligible for cover, that the redundancy was to occur;

- e] a tour operator or wholesaler is unable to complete arrangements for any tour because there were not enough people to go on the tour. This exclusion does not apply to prepaid travel arrangements bought separately to reach the departure point for the tour or for other travel arrangements which do not form part of the tour;
- f] caused by delays or rescheduling by a bus line, airline, shipping line or rail authority;
- g] caused by any service provider misappropriating **your** funds or failing to arrange or provide services for which **you** have paid;
- h] financial **insolvency** or financial collapse of any tour operator, wholesaler, travel agent or any person or organisation they deal with;
- i] caused by the mechanical breakdown of any means of transport;
- j] caused by an act or threat of terrorism; or
- k] **you** are a full-time permanent employee and **your** pre-arranged leave is cancelled by **your** employer, unless **you** are a full-time member of the Australian Defence Force or of federal, state or territory emergency services.

SECTION 2 TRAVEL DELAY

2.1 WHAT WE COVER

If a delay to **your journey**, for at least six (6) hours, arises from circumstances outside **your** control, **we** will reimburse the cost of **your reasonable** additional meals and accommodation expenses.

We will pay up to the amount specified in *Part C - Tables of Benefits* at the end of the initial six (6) hour period.

2.2 WHAT WE EXCLUDE

We will not pay if:

- a] a delay to **your journey** arises from an act or threat of terrorism;
- b] financial **insolvency** or financial collapse of any tour operator, wholesaler, travel agent or any person or organisation they deal with.

SECTION 3 LUGGAGE

3.1 WHAT WE COVER

- a] If, during **your journey**, **your covered items** or **valuables** are stolen, **accidentally** damaged or are permanently lost (except when: left in a vehicle; are left **unattended**; is **sporting equipment** in use; or are **valuables** checked in to be transported in the cargo hold of any aircraft, ship, train, tram or bus) **we** will pay the lesser of:

- the repair cost;
- the replacement cost;
- the original **purchase price**; or
- the depreciated value after allowing for age, wear and tear.

We have the option to repair or replace the **covered items** or **valuables** instead of paying **you**.

The maximum amount **we** will pay for any item is up to the item limit specified in *Part C - Tables of Benefits*.

A pair or related set of items, for example (but not limited to):

- a camera, lenses (attached or not), tripod and accessories;
- a matching pair of earrings,

are considered as only one item for the purpose of this cover, and the appropriate single item limit will be applied.

- b] Items specified in 3.1 a] that are left in a vehicle are only covered during daylight hours and must have been left in a **concealed storage compartment** of a locked vehicle, and in the event of theft forced entry must have been made. The most **we** will pay is up to the amount specified in *Part C - Tables of Benefits* for each item stolen from a motor vehicle, and up to the total amount specified in *Part C - Tables of Benefits* for all items stolen from a motor vehicle.
- c] No cover is provided for **valuables** left in a vehicle at any time or **valuables** 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 however, cover will be provided for digital items such as laptops, **tablets** and mobile/**smartphones** when (without prior notice) **you** are directed by the airline with whom **you** have a flight booking to place the digital item concerned into **your** checked in baggage for the duration of **your** flight (**you** must provide **us** with written evidence of the direction from the airline concerned).
- d] No cover is provided for the loss or damage to, or of, **sporting equipment** while in use (including surfboards).

3.2 WHAT WE EXCLUDE

To the extent permitted by law, **we** will not pay a claim in relation to **your covered items** or **valuables** if:

- a] **you** do not report the loss, theft or misplacement within 24 hours to the police or an office of the bus line, airline, shipping line or rail authority **you** were travelling on when the loss, theft or misplacement occurred. **You** must prove that **you** made such report by providing **us** with a written statement from whoever **you** reported it to;
 - b] the loss, theft or damage is to, or of, items left behind in any hotel or motel room after **you** have checked out, or items left behind in any aircraft, ship, train, tram, taxi or bus;
 - c] the **covered items** or **valuables** were being sent unaccompanied by **you** or under a freight contract;
 - d] the loss or damage arises from any process of cleaning, repair or alteration;
 - e] the loss or damage arises from ordinary wear and tear, deterioration, atmospheric or weather conditions, insects, rodents or vermin;
 - f] the **covered items** or **valuables** were left **unattended** in a **public place**;
 - g] the **covered items** or **valuables** have an electrical or mechanical breakdown;
 - h] the **covered items** or **valuables** are fragile, brittle or an electronic component is broken or scratched;
 - i] a screen or lense is broken or scratched except if the breakage or scratch was caused by fire, theft or by a crash involving a vehicle in which **you** were travelling;
 - j] **you** are entitled to be reimbursed by the bus line, airline, shipping line or rail authority **you** were travelling on when the loss, theft, misplacement or damage occurred.
- However, if **you** are not reimbursed the full amount of **your** claim, **we** will pay the difference between the amount of **your** loss and what **you** were reimbursed, up to the limit of **your** cover (allowing for depreciation due to age, wear and tear)

4 LUGGAGE DELAY

4.1 WHAT WE COVER

If any items of **your** luggage are delayed, misdirected or misplaced by the carrier for more than twelve (12) hours, and in **our** opinion it was necessary for **you** to purchase essential items of clothing or other personal items, **we** will reimburse **you** for the **reasonable** costs **you** incur.

You must provide written proof from the carrier who was responsible for **your** luggage that they were delayed, misdirected or misplaced.

We will deduct any amount **we** pay **you** under this section from any subsequent claim **you** make for lost personal goods payable under section 3 *LUGGAGE*.

CONDITIONS

If **you** are entitled to compensation from the bus line, airline, shipping line or rail authority **you** were travelling on for the relevant amount claimed. However, if **you** are not reimbursed the full amount, **we** will pay the difference between the amount of **your** expenses and what **you** were reimbursed, up to the limit of **your** cover.

SECTION 5 RENTAL VEHICLE EXCESS

Cover is only provided under this section if **your rental vehicle** agreement specifies an amount that is payable in the event the **rental vehicle** is damaged or stolen while in **your** custody. This section does not cover items such as, but not limited to, tyres and/or windscreens, roof and underbody if they are not covered by the indemnity provided by the rental company or agency under the **rental vehicle** agreement to which the specified amount payable applies.

The maximum amount **we** will pay under this section is up to the limit shown in *Part C - Tables of Benefits*.

5.1 WHAT WE COVER

a] If, during **your** period of cover, a **rental vehicle you** have rented from a rental company or agency is:

- involved in a motor vehicle **accident** while **you** are driving it; or
- damaged or stolen while in **your** custody,

then **we** will pay **you** the lesser of:

- the amount that **you** are liable to pay under **your rental vehicle** agreement; or
- property damage for which **you** are liable,

up to the limit shown in *Part C - Tables of Benefits*.

CONDITIONS

You must provide a copy of:

- **your rental vehicle** agreement;
- the incident report that was completed;
- repair account;
- an itemised list of the value of the damage; and
- written notice from the rental company or agency advising **you** of the amount **you** are required to pay.

b] If **you** are **injured** or become **sick** and **your** attending **medical adviser** certifies in writing that **you** are unfit to return **your rental vehicle** to the nearest depot during **your journey**, then **we** will pay up to the amount specified in *Part C - Tables of Benefits* for the cost of returning **your rental vehicle**.

5.2 WHAT WE EXCLUDE

To the extent permitted by law, **we** will not pay a claim involving the theft or damage to **your rental vehicle** if the claim arises directly or indirectly from, or is in any way connected with, or is for:

- a] **you** using the **rental vehicle** in breach of the rental agreement;
- b] **you** using the **rental vehicle** without a licence for the purpose that **you** were using it; (such as but not limited to the carrying of passengers or freight); or
- c] administrative charges or fees of the rental company that are not a component of the amount payable specified in **your rental vehicle** agreement.

Purchase Protection Insurance

1.1 WHAT WE COVER

If, within ninety (90) days of **you** taking possession of a **covered item**, where **you** have charged the full **purchase price** to the **account holder's card account**:

- a] the **covered item** is stolen, **accidentally** damaged or permanently lost (except when left **unattended** in a motor vehicle); or
- b] the **covered item** is stolen following forcible entry or **accidentally** damaged, when left in a **concealed storage compartment** of an **unattended** motor vehicle during daylight hours,

we will pay the lesser of:

- the original **purchase price** charged to the **account holder's card account**; or
 - up to the amount specified per claim in *Part C - Tables of Benefits*:
- c] No cover is provided for **valuables** left **unattended** in a motor vehicle at any time or for **covered items** left **unattended** in a motor vehicle outside of daylight hours.

The most **we** will pay in any twelve (12) consecutive month period in respect of any one (1) **card account** is the amount specified in *Part C - Tables of Benefits*.

CONDITIONS

You must report the loss, theft or misplacement within 24 hours to the police or an office of the bus line, airline, shipping line or rail authority **you** were travelling on when the loss, theft or misplacement occurred. **You** must prove that **you** made such report by providing **us** with a written statement from whoever **you** reported it to.

If **you** are entitled to be reimbursed by the bus line, airline, shipping line or rail authority **you** were travelling on when the loss, theft, misplacement or damage occurred **we** will deduct the amount **you** are entitled to from any claim payable by **us**. However, if **you** are not reimbursed the full amount of **your** loss, **we** will pay the difference between the amount of **your** loss and what **you** were reimbursed, up to the limit of the cover provided by **us**.

1.2 WHAT WE EXCLUDE

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

- a] the loss, theft or damage is to, or of, items left behind in any hotel or motel room after **you** have checked out, or items left behind in any aircraft, ship, train, tram, taxi or bus;
- b] the **covered items** were being sent unaccompanied by **you** or under a freight contract;
- c] the loss or damage arises from any process of cleaning, repair or alteration;
- d] the loss or damage arises from ordinary wear and tear, deterioration, atmospheric or weather conditions, insects, rodents or vermin;
- e] the **covered items** disappear in circumstances that cannot be explained to **our** satisfaction;
- f] **your** claim arises from a government authority confiscating, detaining or destroying anything;

- g] the **covered items** were left **unattended** in a **public place**;
- h] the **covered items** have an electrical or mechanical breakdown;
- i] the **covered items** are fragile, brittle or an electronic component is broken or scratched;
- j] a screen or lense is broken or scratched except if the breakage or scratch was caused by fire, theft or by a crash involving a vehicle in which **you** were travelling;
- k] **your covered items** are damaged in, or stolen from **your home** or office.

Guaranteed Pricing Insurance

WHAT WE COVER

If within thirty (30) consecutive days of **you** charging the **purchase price** of a **covered item** that **you** purchase from a physical store, to the **account holder's card account**:

- **you** receive a printed catalogue from a store within twenty five (25) kilometres of the store where **you** made **your** original purchase; and
- the catalogue advertises the **covered item** for a price more than one hundred dollars (\$100) less than the price **you** charged to the **account holder's card account** for the **covered item you** purchased,

then **we** will reimburse **you** up to the amount specified in *Part C - Tables of Benefits* for the difference in price between the price of the **covered item** charged to the **account holder's card account** and the cheaper advertised price of the item in the printed catalogue **you** received, provided:

- the cheaper item is new, the same model number and year and produced by the same manufacturer as the **covered item you** purchased and charged to the **account holder's card account**; and
- the catalogue advertising the cheaper item was printed after the **covered item you** purchased was charged to the **account holder's card account**;

Extended Warranty Insurance

WHAT WE COVER

If a **covered item** that **you** purchased and charged the whole **purchase price** to the **account holder's card account**, suffers a **covered breakdown** after the **manufacturers warranty** expires **we** will reimburse **you** the lesser of:

- the repair cost;
- the replacement cost;
- the original **purchase price** after allowing for depreciation (due to the age of the item or wear and tear).

subject to the limit per **covered item** and maximum total limit for any one **card account** in any twelve (12) consecutive month period specified in *Part C - Tables of Benefits*.

Claims

Please do not contact Bendigo Bank in the event of a claim.

First check that **you** are covered by reading the appropriate section in this booklet and *Part D - Excesses & General Exclusions* to see exactly what is, and is not covered, noting particularly any conditions, limitations and exclusions.

How to make a claim

You must give **Allianz Global Assistance** notice of **your** claim as soon as possible.

You can lodge **your** travel claim online or obtain claim forms 24 hours a day at: www.travelclaims.com.au

If there is a delay in claim notification, or **you** do not provide sufficient detail for **Allianz Global Assistance** to consider **your** claim, **we** can reduce any claim payable by the amount of prejudice **we** have suffered because of the delay.

You must give any information **Allianz Global Assistance** reasonably asks for to support **your** claim at **your** expense, such as but not limited to police reports, valuations, medical reports, original receipts or proof of purchase and ownership. If required **Allianz Global Assistance** may ask **you** to provide them with translations into English of any such documents to enable their consideration of **your** claim.

You must co-operate at all times in relation to providing supporting evidence and such other information that may reasonably be required.

- a) For loss or theft of **your covered items** or **valuables**, report it immediately to the police and obtain a written notice of **your** report. **You** must do this within 24 hours of learning of the theft, loss or damage and the report must list and describe the missing or damaged **covered items**.
- b) For damage or misplacement of **your covered items** or **valuables**, caused by the airline or any other operator or accommodation provider, report the damage or misplacement to an appropriate official and obtain a written report, including any offer of settlement that they may make.
- c) Submit full details of any claim in writing, or online within 30 days of **your** return **home**.

Depreciation and repairing or replacing your covered items

In the event that a **covered item** is damaged, **accidentally** lost or stolen **Allianz Global Assistance** may choose to:

- repair the **covered item**;
- replace the **covered item**; or
- pay **you** the depreciated value after allowing for age, wear and tear; or
- pay **you** the amount it originally cost **you** to buy the **covered item** however, where the **covered item** is part of a **pair** or **set**, **you** will receive no more than the value of the particular part or parts lost, stolen or damaged, regardless of any special value that the **covered item** may have by way of being part of such **pair** or **set**.

Where **Allianz Global Assistance** choose:

- they may require proof of ownership/purchase from **you**. In instances where **you** are not able to supply proof of ownership/purchase or other evidence which **Allianz Global Assistance** deem satisfactory for the purpose of proving ownership/purchase, they may be unable to properly assess or approve **your** claim; and
- under no circumstances will **we** pay **you** for **valuables** left **unsupervised** in a vehicle at any time.

When taking into consideration the age of a **covered item** **we** will deduct the following amounts from **our** settlement if **we** decide to pay **you** instead of replacing **your covered item**:

- For toiletries (including skin care, make-up, perfume and medications) **we** will deduct 3% for each month **you** have owned the item to a maximum amount of 80%;
- For phones, electrical devices, communication devices, **smartphones**, all computers, photographic equipment, **tablets** and electronics equipment **we** will deduct 1.75% for each month **you** have owned the item up to a maximum amount of 60%;
- For clothing, footwear, luggage and books **we** will deduct 1.75% for each month **you** have owned the item to a maximum amount of 80%;
- For camping, sporting and leisure equipment (but not leisure clothing) and musical instruments **we** will deduct 1% for each month **you** have owned the item up to a maximum 60%;
- For jewellery **we** will deduct 0.25% for each month **you** have owned the item to a maximum amount of 25%.
- For all other items **we** will deduct 1.25% for each month **you** have owned the item to a maximum amount of 60%.

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

Claims are payable in Australian dollars

We will pay all claims in Australian dollars. **We** will pay **you** unless **you** tell **us** to pay someone else. The rate of currency exchange that will apply is the rate at the time **you** incurred the expense. Payment will be made by direct credit to a bank account nominated by **you**.

You must not admit fault or liability

You must not admit that **you** are at fault, for any **accident**, incident or event causing a claim, and **you** must not offer or promise to pay any money, or become involved in legal action, without the approval of **Allianz Global Assistance**.

Subrogation - You must assist us with your claim

If **we** have a claim against someone in relation to the money **we** have to pay or **we** have paid, **you** must do everything **you** can to help **us** do that in legal proceedings. If **you** are aware of any third party that **you** or **we** may recover money from, **you** must inform **us** of such third party.

When making a claim **you** must advise **us** of any details of any other insurance under which **you** are entitled to claim.

Recovery

We will apply any money **we** recover from someone else under a right of subrogation in the following order:

1. To **us, our** costs (administration and legal) arising from the recovery.
2. To **us**, an amount equal to the amount that **we** paid to **you** under **your policy**.
3. To **you, your** uninsured loss (less **your excess**).
4. To **you, your excess**.

Once **we** pay **you** the total of **your** total **we** will keep all money left over.

If **we** have paid **your** total loss and **you** receive a payment from someone else for that loss or damage, **you** must pay **us** the amount of that payment up to the amount of the claim **we** paid **you**.

If **we** pay **you** for lost or damaged property and **you** later recover the property or it is replaced by a third party, **you** must pay **us** the amount of the claim **we** paid **you**.

How GST may affect your claim

If **you** are entitled to claim an input tax credit in respect of a cost for which a claim is made, or would be entitled to an input tax credit if **you** were to incur the relevant cost (i.e. in replacing a lost or stolen item), the amount **we** would otherwise pay will be reduced by the amount of that input tax credit.

Fraud

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

If any claim is fraudulent in any way or if **you** or anyone acting on **your** behalf uses fraudulent means to make a claim on the cover described in this booklet, then no payment will be made in regard to the claim.

Also **Bendigo** will be informed of the situation and **you** may no longer be eligible for the cover described in this booklet.

Complaints & dispute resolution

If **you** have a complaint or dispute in relation to this insurance, or **our** services or **our** representatives, please call **us** using the contact details on the inside front cover of this booklet, or put the complaint in writing and send it to:

The Dispute Resolution Department, Locked Bag 3014, Toowong DC, QLD 4066.

We will attempt to resolve the matter in accordance with **our** Internal Dispute Resolution procedures. To obtain a copy of **our** procedures, please contact **us**.

A dispute can be referred to the Financial Ombudsman Service Australia (**FOS**), up to 31 October 2018, and thereafter to the Australian Financial Complaints Authority (**AFCA**). The **FOS** and **AFCA** provide a free and independent dispute resolution service for consumers who have general insurance disputes falling within its terms.

If lodged before 1 November, 2018 the contact details for the **FOS** are:

Financial Ombudsman Service Australia
GPO Box 3, Melbourne Victoria 3001
Phone: 1800 367 287
Fax: (03) 9613 6399
Website: www.fos.org.au
Email: info@fos.org.au

If lodged on or after 1 November, 2018 the contact details for the **AFCA** are:

Australian Financial Complaints Authority
GPO Box 3, Melbourne Victoria 3001
Phone: 1800 931 678
Website: www.afca.org.au
Email: info@afca.org.au

General Insurance Code of Practice

Allianz and **Allianz Global Assistance** proudly support the General Insurance Code of Practice.

The Code sets out the minimum standards of practice in the general insurance industry. **You** can obtain more information on the Code and how it assists **you** by contacting **Allianz Global Assistance** using the contact details on the inside front cover of this booklet, or by visiting www.codeofpractice.com.au.

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 obtain a claim form at:

www.travelclaims.com.au