

CUA Platinum Credit Cards

Terms & Conditions
for Other Benefits

Effective 27 June 2019

cua

BANKING | INSURANCE

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1. Introduction

This booklet contains the terms and conditions relating to various benefits associated with the CUA Platinum Credit Card.

This booklet is made up of a number of independent sections. Each part must be read separately as the specific terms, conditions, limits and exclusions that apply to each benefit are set out in the applicable section.

As the primary cardholder, you are required to inform any additional cardholders of any benefits that may be available to them. For example, some of the insurance benefits may be available to additional cardholders.

If you would like any further copies of this booklet, or have any queries regarding these benefits, please contact us.

2. CUA Life Rich Rewards Terms & Conditions

2.1 When do these Terms & Conditions apply?

When you or an Additional Cardholder first use a Card, these Terms & Conditions will apply. The use and the operation of a Card is also subject to the "CUA Credit Cards - Conditions of Use and Credit Guide" which has been provided to you. If you would like an additional copy of these conditions, please contact CUA on 133 282.

2.2 How does CUA Life Rich Rewards work?

With the CUA Life Rich Rewards Program, you earn CUA Life Rich Rewards Points whenever goods or services are purchased using a Card or your Card Account as per clause 2.3. You may then convert the Rewards Points to Rewards that CUA Life Rich Rewards may offer and for which you qualify.

2.3 Earning Rewards Points

Rewards Points are used to determine when you become entitled to a Reward and can only accrue to you. Rewards Points do not accrue to Additional Cardholders and all Rewards Points (including Bonus Rewards Points and Promotional Rewards Points) earned as a result of spend by an Additional Cardholder will accrue to your Rewards Account.

Rewards Points accrue daily based on the use of a Card or your Card Account and will be visible on your Rewards Account up to 5 business days after a transaction has been processed by CUA. For each CUA Credit Card statement cycle, Rewards Points are calculated on the number of Australian dollars posted to the Card Account in connection with purchases of goods or services (including any GST payable in respect of the goods or services) from merchants accepting a Card until the number of Rewards Points earned reaches your Rewards Account's Points Cap.

You earn 1 Rewards Point for each Australian \$1.00 spent on purchases at any merchants within Australia and overseas using a Card up to 100,000 Rewards Points per Anniversary Year. Bonus Rewards Points and/or Promotional Rewards Points will be excluded from the Points Cap.

Rewards Points earned (including Bonus Rewards Points and Promotional Rewards Points) are subject to the exclusions set out in this clause 2.3.

Rewards Points will no longer accrue when the relevant Points Cap is reached until the end of your Rewards Account Anniversary Year, at which time your Points Cap will be reset. If you (or an Additional Cardholder) return any goods or services purchased with a Card or your Card Account, or dispute a transaction on your Card Account, this may result in Rewards Points (including Bonus Rewards Points and Promotional Rewards Points) being debited from your Rewards Account. The number of Rewards Points deducted from your Rewards Account will be calculated in accordance with the rate at which you are earning Rewards Points at the time the refund or reimbursement for the disputed transaction is posted to your Card Account. If your Rewards Account is adjusted in connection with the refund or reimbursement, we will also adjust the number of Rewards Points.

CUA will advise you in writing of the number of Rewards Points you could earn at any time where the number of Rewards Points you could earn per dollar spent decreases. If, at any time, the number of Rewards Points you could earn per dollar spent increases, CUA is not required to provide advice of this in writing. Call the CUA Life Rich Rewards Centre on 1300 369 036 for the number of Rewards Points you currently earn per dollar spent.

Additionally, you may earn Bonus Rewards Points by using a Card or your Card Account to purchase qualifying goods and services from a Bonus Partner and/or you may earn Promotional Rewards Points if you fulfil the conditions of promotional offers which may be offered from time to time. The number of Promotional Rewards Points or Bonus Rewards Points you will receive will be specified on cuarewards.com.au or will be communicated to you as part of any promotional offer.

You will not earn Rewards Points on:

- interest charges;
- government charges (other than GST payable in connection with the purchase of goods or services on which you earn Rewards Points);
- bank fees and charges;
- all purchases for gaming or gambling transactions including gambling chip purchases and online gambling purchases;
- cash advances;
- balance transfers;
- card account adjustments resulting from disputed transactions (e.g. transactions that are fraudulent or involve an abuse of your Card Account); and
- any other transactions which, from time to time, may be excluded by us.

Nor will you earn Rewards Points if your Card Account is closed or if you or any Additional Cardholder breaches these Terms & Conditions or the *“CUA Credit Cards-Conditions of Use and Credit Guide”*.

2.4 Rewards Points are not property

Rewards Points may not be transferred or sold.

Rewards Points are not property, have no monetary value, are not convertible and can only be used to claim Rewards. There will be no refunds for Rewards Points that are not used to claim a Reward.

2.5 How long do you have to use your Rewards Points?

Your Rewards Points will not expire but in some circumstances, as set out in these Terms & Conditions, you may not be entitled to them or be able to claim Rewards (and we may correct your Rewards Account by

deleting any Rewards Points, including Bonus Rewards Points and Promotional Rewards Points invalidly earned). You must redeem your Rewards Points prior to your Card Account being closed. You will not be able to use your remaining unused Rewards Points after that period to claim Rewards.

If you pass away and CUA are formally advised of that fact within six months of it occurring and the Card Account is paid in full, we will, if requested, allow a claim for a gift card or product Reward within 90 days of the advice.

We reserve the right to forfeit, cancel or suspend Rewards Points, Promotional Rewards Points and/or Bonus Points:

- on Card Accounts 5 days or more past due;
- on Card Accounts which are otherwise suspended or in default; or
- you or an Additional Cardholder are reasonably suspected of behaving or have behaved fraudulently.
- We may also cancel Rewards Points, Promotional Rewards Points and/or Bonus Points at our sole discretion if:
- your Card Account is suspended or terminated for any reason;
- you, or any Additional Cardholder breaches these Terms & Conditions or the *“CUA Credit Cards-Conditions of Use and Credit Guide”*.

In the event that you believe you may be missing Rewards Points, Promotional Rewards Points or Bonus Points you need to contact us within 5 months of the affected transaction being added to your Card Account.

2.6 Rewards Points balance

You will receive your Rewards Points balance as part of your monthly CUA Credit Card statement or may obtain this balance by visiting cuarewards.com.au or logging into CUA Online Banking.

Rewards Points used to claim a Reward will be deducted from your Rewards Account at the time we receive your Reward request. The adjustment will be reflected immediately in your Rewards Points balance and shown on your next CUA Credit Card statement.

2.7 Rewards

Rewards and the number of Rewards Points required to claim a Reward are set out on cuarewards.com.au.

Special terms and conditions may apply to individual Rewards and they will be advised to you on cuarewards.com.au or by other notice from CUA.

2.8 Claiming Rewards

Only you may claim Rewards. Additional Cardholders are not entitled to claim Rewards or to request details about the Rewards Account.

Your entitlement to claim Rewards is based on the Rewards Account relating to your Card Account. If we exercise our rights in 2.5 to forfeit, cancel or suspend Rewards Points, Promotional Rewards Points and/or Bonus Points or your Card Account is closed, Rewards may not be claimable.

You may claim a Reward if you have sufficient Rewards Points in your Rewards Account at the time of your claim subject to other conditions of the Reward being met (which will be advised to you on cuarewards.com.au or by other notice from CUA). The number of Rewards Points required for each Reward is available through the CUA Life Rich Rewards Centre or at cuarewards.com.au.

You may also use the option of 'Points plus Pay' to redeem selected Rewards. This means that you use Rewards Points and also pay a monetary amount by debiting your card. Your Rewards Guide and cuarewards.com.au will outline Rewards for which you can use this option. Alternatively, call the CUA Life Rich Rewards Centre on 1300 369 036 for more information.

You can only select Rewards current at the time you claim a Reward. You must have at least 2,000 Rewards Points before you can claim a Reward.

For Rewards which are delivered, you should allow 5 business days for gift cards and 15 business days for other Rewards to be dispatched from the time you make your request for the delivery of your Reward.

We will arrange for your Reward to be delivered to the postal address you last notified to us. The delivery address cannot be a PO Box, unless the Reward is a physical gift card. The delivery address must be an address in Australia.

Where there is a delay in delivery we will notify you and provide you with the option to change your Reward.

You may be charged for the delivery of your Rewards. We will tell you about the delivery charges before they are incurred.

We may require that gift cards for a relatively high value and certain other Rewards are couriered rather than posted. The cost of the courier will form part of the total Rewards Points required to claim the Reward.

Neither we, nor our agents, are responsible if a Reward (including a gift card) is lost, stolen or damaged after it has been dispatched for reasons beyond our reasonable control.

All Rewards are subject to availability and substitutions may be necessary before seeking to claim a Reward. You should review the Rewards on cuarewards.com.au.

Rewards cannot be taken by pooling of Rewards Points by persons with different Card Accounts.

Once you have made a claim for a Reward you cannot cancel that claim. Unless we advise otherwise and subject to law, Rewards cannot be returned for Rewards Points to a Rewards Account, cashed in or exchanged. Rewards also cannot be replaced if lost, stolen or otherwise destroyed.

2.9 Changes to Rewards and these Terms & Conditions

We may change these Terms & Conditions and the Rewards available under the Program at any time without your consent. If any change affects Rewards Points already accumulated, you will be notified in writing at least 30 days before that change takes effect.

We may, at any time and in our discretion, without notice, withdraw, limit, modify, cancel or increase the continued availability of any Reward, the number of Rewards Points required to claim a particular Reward and/or the way in which you can earn Rewards Points or claim a Reward.

2.10 What we are not liable for

Except as provided in any law which cannot lawfully be excluded or modified by agreement, we:

- make no warranties or representations either express or implied and expressly disclaim any and all liabilities (including for consequential damages) with respect to type, quality, standard or fitness or suitability for any purpose of the Rewards;
- are not responsible for the loss, theft or destruction of Rewards;
- do not accept any liability with respect to any loss arising from the supply of a Reward; and
- are not liable for any delay or inability to provide any Rewards caused by circumstances beyond our control including strikes, industrial disputes or acts of God.
- In the event that we are liable for breach of any term implied by law, we limit that liability, where we are entitled to do so to:
 - replacement or repair of the Reward or payment of the cost of replacing or repairing the Reward; and
 - supplying the services again or payment of the cost of having the services supplied again.

2.11 Disputes

All questions or disputes regarding eligibility for Rewards or the eligibility of Rewards Points for accrual or Reward will be resolved by us at our sole discretion. All enquiries regarding Rewards balance must be made within 90 days of the date of the CUA Credit Card statement. Otherwise, any questions or disputes must be brought to our attention within 5 months of the incident first giving rise to the question or dispute.

All questions or disputes must be submitted, in writing, to the Rewards Centre and, where relevant, be accompanied by a legible copy of the relevant sales receipt or CUA Credit Card statement.

If you are not satisfied with our response to your question or dispute, you may access our complaints handling procedure, which is set out in the “CUA Credit Cards-Conditions of Use and Credit Guide”.

2.12 General

If you breach, or any Additional Cardholder, the “CUA Credit Cards- Conditions of Use and Credit Guide” or

these Terms & Conditions, we may suspend or exclude you from participating in the Program.

Any tax liability, stamp or other duty or other government charge or reporting requirement in connection with or of any benefit derived by you from the use of a Card by you or an Additional Cardholder or receipt of a Reward is your sole responsibility.

Bonus Partners other than CUA are not responsible for the management, operation or administration of the Program.

You may request further details about the Program by calling the CUA Life Rich Rewards Centre on 1300 369 036.

2.13 Definitions

‘Additional Cardholder’ means a person authorised by you to be issued with a Card and transact on your Card Account.

‘Anniversary Year’ means the year from the date your Rewards Account is set up under the Program.

‘Bonus Partner’ means businesses or organisations named in Program communications, from time to time, as bonus partners that offer Rewards Points subject to the terms and conditions specified.

‘Bonus Rewards Points’ means the additional Rewards Points that are earned for spending on qualifying goods and services at Bonus Partners, in addition to the standard Rewards Points earned for spending on a Card in accordance with these Terms & Conditions.

‘Card’ means a CUA Credit Card eligible for CUA Life Rich Rewards (including any replacement or substitute card) issued by us, to you or to any Additional Cardholder in relation to the Card Account.

‘Card Account’ means the account we set up to record transactions under your credit card agreement with CUA.

'CUA' and 'we'	means Credit Union Australia Limited, ABN 44 087 650 959, AFSL and Australian credit licence 238317.
'Points Cap'	means the maximum number of Rewards Points that can be earned based on the value of purchases in any 12 month period in respect of your Rewards Account. This excludes any Bonus Rewards Points and/or Promotional Rewards Points.
'Promotional Reward Points'	means the additional Reward Points earned from limited promotional offers made by CUA from time to time in accordance with the terms and conditions applying to those promotional offer.
'Program'	means the CUA Life Rich Rewards Program.
'Reward'	means a reward, gift, bonus, good or service or other benefit obtained by you through the accumulation of Reward Points through use of a Card or Card Account.
'Rewards Account'	means the account, in your name, with CUA Life Rich Rewards that is linked to your Card Account, for which Rewards Points accrue for eligible purchases. Rewards Points accrue for purchases made by both you and the Additional Cardholder.
'Reward Centre'	means the Customer Service Centre maintained by CUA and/or its agents and contractors, to administer aspects of the Card relating to Rewards, Rewards Account, the Rewards Guide', these Terms & Conditions, newsletters and the rewards database.
'Rewards Guide'	means the any communication from CUA which sets out details of available Rewards. Including Rewards catalogues, direct mail and emails sent to you.

'Rewards Points' means the CUA Life Rich Rewards Points, added to or subtracted from a Rewards Account in accordance with these Terms & Conditions.

'Terms & Conditions' means these 'CUA Life Rich Rewards Terms & Conditions'.

'you' means the person in whose name the Card Account, as set out in the Offer and Credit Card Contract, has been opened and their successors and assigns.

3. Complimentary Insurances

3.1 Introduction

This **section** contains information on complimentary insurance benefits, which are available to **CUA card cardholders**. Cover applies to events occurring on or after 27 June 2019. You are not covered for events occurring after termination of or the expiry of the period of the Group Policy. **CUA** will provide **accountholders** with details of any replacement cover.

These covers are available under a Group Policy issued to Credit Union Australia Limited ABN 44 087 650 959 AFSL and Australian credit licence 238317 of Level 23, 145 Ann Street, Brisbane, QLD 4000 (**CUA**) by AWP Australia Pty Ltd, ABN 52 097 227 177 AFSL 245631 trading as **Allianz Global Assistance** of 310 Ann Street, Brisbane, QLD 4000 (**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** who issues and manages the Group Policy on behalf of **Allianz**.

There is no obligation to accept any of these benefits. However, if a **cardholder** wishes to claim any of these benefits, they will be bound by the definitions, terms, conditions, exclusions and claims procedures contained in this **section**.

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

3.2 CUA is not the issuer (insurer) of these covers

CUA is not the issuer (insurer) of these covers and neither it nor any of its related corporations guarantee any of the benefits under these covers.

These benefits are provided at no additional cost to the **cardholder** and **CUA** does not receive any commission or remuneration in relation to these covers. Neither **CUA** nor any of its related corporations are Authorised Representatives of **Allianz, Allianz Global Assistance** or their related companies.

3.3 Cover provided

CUA card cardholders are eligible for the following covers:

- *International Travel Insurance*
- *Transit Accident Insurance*
- *Purchase Protection Insurance.*

3.4 Termination of these covers

CUA or **Allianz** may terminate any one or all of the covers described in this **section**, and if so **CUA** will notify **accountholders** of the termination in writing. Events occurring before the date of termination specified in this notification will be eligible for the cover. Events occurring after the date of termination specified in this notification will not be eligible for the cover included in this section. **CUA** will provide **accountholders** with details of any replacement cover.

3.5 Other insurance

The covers described in this **section** are provided for **you** benefit under a Group Policy entered into between **Allianz** and **CUA**. **CUA** 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 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.

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 **section**.

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.

3.6 Limitation of Cover

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

3.7 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.

3.8 Definitions

Headings have been included for ease of reference but do not form part of the terms and conditions of the cover provided.

The following key words (and their plurals) have special meaning in the Group Policy and this **section** and are highlighted in **bold black font**.

**accident/
accidental/
accidentally** means an unexpected event caused by something external and visible.

accountholder means a **CUA** member, being an individual who has entered into a **card account** with **CUA** and in whose name the **card account** was opened. The accountholder is the individual who has contractual obligations with **CUA** 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 trading as Allianz Global Assistance.

card means a current and valid **CUA** Platinum Credit Card issued by **CUA**. This includes secondary/additional cards.

**card
account** means:

- a current and valid **CUA card** facility provided by **CUA** to which purchases made by **cardholders** on a **CUA card** are charged; or

- the primary account linked to a **CUA card** when a purchase is routed by any electronic funds transfer facility.

cardholder means a person who permanently resides in Australia, including holders of a visa issued under the Migration Act 1958 (*Cth*) which entitles the holder of the visa to residency, and whom **CUA** has issued with a **CUA 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.

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

covered item means all personal property acquired for domestic or household use or consumption, but does not include:

- items acquired for the purpose of sale or trade;
- animals or plant life;
- boats, automobiles, motorboats, **motorcycles**, airplanes or any other motorised vehicles and their integral parts and installed accessories;
- cash, bullion, negotiable instruments, vouchers, gift cards, securities, trading cards, tickets of any description, travellers cheques or collections such as stamps, coins and cards, or;
- computer software and other non tangible items
- consumable or perishable items (including but not limited to food, drink, drugs, cosmetics fuel or oil);
- manuscripts and books of account;
- second-hand items, including works of art and antiques;
- items of contraband;
- real estate and movable fixtures or fittings (including but not limited to dish washers and fixed air conditioners) which are, or are intended to form part of any home, unit or other real estate;
- items acquired for a purchase price of more than \$10,000.

CUA means Credit Union Australia Limited, ABN 44 087 650 959, AFSL and Australian credit licence 238317.

dangerous activities means **you** exposing **yourself** to danger during **your journey**, unless in an attempt to preserve **your** life or the life of another person and includes but is not limited to activities such as:

- scuba diving unless **you** hold an open water diving certificate or are diving with a qualified and registered diving instructor;
- mountaineering or rock climbing, racing (other than amateur racing on foot), white water rafting, white water boating, abseiling, parasailing, skydiving, hang-gliding, base jumping, bungee jumping, pot holing, canyoning, caving, fire walking, running with the bulls, rodeo riding, polo playing, hunting, shooting, archery, tobogganing, water skiing, jet skiing, off-piste snow skiing, off-piste snowboarding, snow mobiling or any other similar activity; or
- participation in any kind of **professional sport**.

dependant means a child of the **cardholder**, not in full-time employment who is aged 24 years or under at the time that their eligibility for cover is met.

epidemic means a sudden development and rapid spreading of a contagious disease in a region where it developed in an endemic state or within a previously unscathed community.

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

funeral expenses means the costs charged by a funeral director for arranging a funeral service and by a cemetery for a burial or a crematorium for a cremation. It does not include the cost of memorialisation or any other costs.

home means the place where **you** normally live in Australia.

hospital means an established hospital registered under any legislation that applies to it, that provides in-patient medical care. It does not include any institution used primarily as a nursing or convalescent home, a place of rest, a geriatric ward, a mental institution, a rehabilitation or external care facility or a place for the treatment of alcoholism, drug addiction or substance addiction.

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, liquidation, provisional 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.

loss of as used with reference to hand or foot means severance through or above the wrist or ankle joint.

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.

medical expenses means **reasonable** expenses incurred for:

- medical, paramedical or surgical treatment and other treatment given or prescribed by a **medical adviser**; or
- ambulance or **hospital** charges; or
- dental treatment arising as a result of an **injury**; or
- emergency dental charges up to the limit specified in *Part C - Table of benefits, 1.2 Overseas Emergency Medical - Emergency Dental Expenses*. This does not include dental treatment for deterioration, decay or normal wear and tear to teeth; or
- expenses for **your** medical transfer or evacuation to the nearest **hospital** for emergency medical treatment or to be brought back to **your home** with appropriate medical supervision.

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

motorcycle means any two-wheeled or three-wheeled motor vehicle.

natural disaster means any event or force of nature that has catastrophic consequences, such as avalanche, earthquake, flood, bush fire, hurricane, tornado, cyclone, tsunami and volcanic eruption.

overseas means outside Australia and its territories but includes travel on a foreign registered vessel in Australian territorial waters.

overseas travel ticket means a ticket from Australia to an **overseas** destination and return to Australia.

pandemic means a form of an **epidemic** that extends throughout an entire continent.

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 overseas travel ticket** for the cover provided under *2.1 Cancellation in International Travel Insurance*;
- 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.

professional sport means training for, coaching or competing in any sporting event where **you** are entitled to receive, or are eligible to receive, an appearance fee, wage, salary or prize money in excess of \$1,000.

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.

quad-bike means any four wheel motorvehicle with a seat for a single rider and handle bars for steering.

reasonable means:

- for **medical expenses**, the standard level given in the country **you** are in not exceeding the level **you** would normally receive in Australia;
- for other covered expenses, a level comparable to those **you** have booked for the rest of **your journey**.

Reciprocal Health Care means an agreement between the Government of Australia and the government of another country where Australian residents are provided with subsidised essential medical treatment. *(Please visit www.dfat.gov.au for details of Reciprocal Health Care Agreements with Australia).*

relative means:

- **spouse**;
- parent, parent-in-law, step-parent, guardian;
- grandparent;
- foster child, grandchild, step child, ward;
- brother, brother-in-law, sister, sister-in-law;
- daughter, daughter-in-law, son, son-in-law;
- fiancé, fiancée;
- uncle, aunt;
- half-brother, half-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.

section means this Section 3. “*Complimentary Insurances on the CUA Platinum Credit Card- Terms & Conditions for Other Benefits*”.

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.

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

spouse means a partner of the **cardholder** who is permanently living with the **cardholder** at the time the **journey** or **trip** starts.

transaction card means a debit card, credit card or travel money card.

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

trip means an **overseas** passage by the **cardholder** and **spouse** and/or **dependants** as paying passengers on a **conveyance**.

unlimited means the amount necessary to reimburse **you** for **your** insured loss.

unsupervised means leaving **your covered items** or **valuables**:

- with a person who is not a **travel companion** or who is not a **relative**; or
- with a person who is a **travel companion** or who is a **relative** but who fails to keep **your covered items** or **valuables** under close supervision; or
- where they can be taken without **your** knowledge; or
- at such a distance from **you** that **you** are unable to prevent them being taken; and
- includes forgetting or misplacing items of **your covered items** or **valuables**, leaving them behind or walking away from them.

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

3.9 Part A - Eligibility & Activation of Cover

3.10 International Travel Insurance

1. Who is eligible?

A **cardholder** is eligible for this *International Travel Insurance* when they meet all of the following eligibility criteria:

- a] the **cardholder's** travel is for no more than four (4) consecutive months; and
- b] before leaving Australia the **cardholder** charges a minimum of five hundred dollars (\$500) in pre-paid:
 - transport costs (including travel by air, rail, road or watercraft; and/or
 - accommodation costs; and/or
 - organised land tour costs,

to the **accountholder's card account**.

2. Who else is eligible?

- a] If the **cardholder** is eligible for this insurance, a **spouse** and/or **dependant(s)** are also eligible for this *International Travel Insurance*, when each of them individually meets all of the following eligibility criteria:
- b] the **spouse** and/or **dependant's** travel is for no more than four (4) consecutive months; and
- c] each of the **spouse** and/or **dependants**

is travelling with the **cardholder** for at least fifty per cent (50%) of the period of cover provided to the **cardholder** for the **cardholder's journey**; and

- before leaving Australia the **cardholder** also charges a minimum of five hundred dollars (\$500) in pre-paid:
- transport costs (including travel by air, rail, road or watercraft; and/or
- accommodation costs; and/or
- organised land tour costs,

for their **spouse** and **dependants** to the **accountholder's card account**.

Dependants under the age of two years at the date the journey commences

If a **cardholder** satisfies the eligibility criteria set out above, their **dependant** under the age of two years as at the date the **journey** commences is eligible for this *International Travel Insurance* provided the **dependant** is travelling with the **cardholder** for at least fifty per cent (50%) of the period of cover provided to the **cardholder** for the **cardholder's journey**.

No cover is provided if **your** travel is for a period exceeding four (4) consecutive months from the date of **your** departure from Australia unless **you** are entitled to an extension of cover resulting from an insured event preventing **your** return **home**.

No cover is provided for **dependants** born on **your journey**.

When a **cardholder, spouse** and **dependant** are travelling together only one eligible person can claim the benefits payable to a **cardholder**. The other eligible persons may only claim as a **spouse** or a **dependant**.

3.11 Transit Accident Insurance

1. Who is eligible?

Cardholders are eligible for *Transit Accident Insurance* if the entire payment for the **trip** fare was charged to the **accountholder's card account** prior to the commencement of the **trip**.

2. Who else is eligible?

Spouses and **dependants** are entitled to *Transit*

Accident Insurance if the entire payment for their **trip** fare was charged to the **accountholder's card account** prior to the commencement of the **trip** and the **spouse** and/or **dependants** are travelling with the **cardholder** for the entire period of the **cardholder's trip**.

Dependants under the age of two years at the date the journey commences

If a **cardholder** satisfies the eligibility criteria set out above, their **dependant** under the age of two years as at the date the **trip** commences is eligible for this *Transit Accident Insurance* provided the **dependant** is travelling with the **cardholder** for the entire period of the **cardholder's trip**.

No cover is provided for **dependants** born on **your journey** or **trip**.

When a **cardholder**, **spouse** and **dependant** are travelling together only one eligible person can claim the benefits payable to a **cardholder**. The other eligible persons may only claim as a **spouse** or a **dependant**.

3.12 Purchase Protection Insurance

Who is eligible?

Cardholders are eligible for *Purchase Protection Insurance* when the full purchase price of **covered items** purchased anywhere in the world are charged to the **accountholder's card account**. Cover extends to any permanent Australian resident who is a recipient of a gift purchased with an eligible **CUA card**.

3.13 Part B - Period of Cover

3.14 International Travel Insurance

The period of cover provided for **your journey** is four (4) consecutive months if **you** have a return **overseas travel ticket** (which **you** use to leave Australia), and cannot be extended by **you**.

The period of cover provided under *2.1 Cancellation* begins on the date **you** become eligible for cover by meeting the criteria set out in *Part A - Eligibility & Activation of Cover* under the heading *International Travel Insurance*.

Provided **you** meet the eligibility criteria set out in *Part A - Eligibility & Activation of Cover* under the heading *International Travel Insurance*, the period of cover

provided for all other insured events commences when **you** leave **your home** to start **your journey** or on the departure date shown on **your overseas travel ticket**, whichever occurs later.

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

- when **you** return to **your home**; or
- at midnight on the date when **you** are due to return to **your home** as shown on **your return overseas travel ticket**; or
- four (4) consecutive months after the date of departure shown on **your return overseas travel tickets**; or
- when **you** cancel **your return overseas travel ticket**.

If **you** have a return **overseas travel ticket** and **your** return to **Australia** is delayed because of a covered event, or because **your** scheduled means of transport is delayed for reasons beyond **your** control, **your** period of cover will automatically be extended for up to four (4) consecutive weeks or until **you** return to **your home**, whichever happens first.

For the avoidance of doubt, **you** are only covered if **you** travel directly to **your home** from the air or sea terminal where **you** landed in Australia and will not be covered for any divergence, delay or indirect route **you** elect to take.

3.15 Transit Accident Insurance

Transit Accident Insurance period of cover commences when **you** board **your conveyance** for **your trip** and ends when **you** disembark from **your conveyance** at the end of **your trip**.

This also includes:

- a] when boarding or alighting, being when **you** physically get on or off a **conveyance**, at any airport, coach depot, railway station or dock during **your trip**; and
- b] whilst traveling as a passenger in a **conveyance** directly to or from any airport, coach depot, railway station or dock immediately before or after the scheduled **trip**.

3.16 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 **your card account**.

3.17 Part C - Tables of Benefits

The covers available are outlined in *Part E, The cover we provide* and are subject to the applicable terms, conditions, limits, sub-limits and exclusions.

Please read the entire booklet to ensure that the covers and benefits meet **your** requirements.

If **you** need advice in respect of **your** particular circumstances or needs please consult an appropriately licensed insurance adviser.

3.18 International Travel Insurance

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

Benefit	Limit
1.1 Overseas Emergency Assistance	Unlimited.
1.2 Overseas Emergency Medical	Unlimited except for: emergency dental treatment provided under paragraph 1.2.1 b] which is limited to \$1,250 per person.
1.2.1 b] Emergency Dental (for toothache)	
1.3 Hospital Cash Allowance	\$75 per person per day up to a maximum total limit of \$7,500 for a cardholder travelling with their spouse and/or dependants .
1.4 Accidental Death	\$25,000 per cardholder . \$20,000 per spouse ; \$5,000 per dependant .
1.5 Funeral Expenses	Up to \$15,000 per person up to a maximum total limit of \$30,000 for a cardholder travelling with a spouse and/or dependants .

2.1 Cancellation

Up to \$10,000 including:

2.1.1 a] Travel agents cancellation fees

travel agent's cancellation fee which is limited to the lesser of \$500 or the commission or service fees lost had the travel arrangements not been cancelled;

3.1 Additional Expenses

Unlimited

3.2 Travel Delay

After six (6) continuous hours delay, up to \$650 per person for meal and accommodation expenses up to a maximum total limit of \$1,000 for a **cardholder** travelling with their **spouse** and/or **dependants**.

4.1 Luggage

Up to \$15,000 per person up to a maximum total limit of \$30,000 for a **cardholder** travelling with their **spouse** and/or **dependants** subject to the following limits:

- Up to \$5,000 per item for baggage, clothing, personal and personal **valuables**;
- Up to \$5,000 per item for portable electrical equipment, laptop computers and associated equipment/accessories, binoculars, cameras and associated equipment/accessories.

4.1.1 b] - Items left in motor vehicles

However, notwithstanding the above limits, **covered items** left in a motor vehicle are only insured up to a limit of \$150 per item to a maximum total limit of \$1,000.

No cover is provide for **valuables** left in a motor vehicle at any time

4.2 Travel documents, transaction cards & travellers cheques

- Up to \$500 per person up to a maximum total limit of \$1,100 for a **cardholder** travelling with their **spouse** and/or **dependants** for travel documents, travellers cheques, bank notes, currency notes, postal orders, money orders, cash or **transaction cards**

4.3 Luggage Delay

Up to \$500 per person up to a maximum total limit of \$1,100 for a **cardholder** travelling with a **spouse** and/or **dependants**.

5.1 Rental Vehicle Excess

Up to a maximum total limit of \$6,000.

6.1 Personal Liability

Up to a maximum total limit of \$1,000,000 for all claims combined.

3.19 Transit Accident Insurance

The table below sets out the amounts **we** will pay under *Transit Accident Insurance*.

If you sustain more than one **injury** arising from the one **accident**, we will only pay the highest Benefit Amount for the applicable **injury**.

Injury	Benefit amount		
	Cardholder	Spouse	Dependant
Loss of life	\$500,000	\$250,000	\$125,000
Loss of both hands or loss of both feet	\$500,000	\$250,000	\$125,000
Loss of one hand and loss of one foot	\$500,000	\$250,000	\$125,000
Loss of the entire sight in both eyes	\$500,000	\$250,000	\$125,000
Loss of the entire sight in one eye and loss of one hand and/or loss of one foot	\$500,000	\$250,000	\$125,000
Loss of one hand or loss of one foot	\$250,000	\$125,000	\$62,500
Loss of the entire sight in one eye	\$250,000	\$125,000	\$62,500

3.20 Purchase Protection Insurance

The table below sets out the maximum limits of what **we** will pay under *Purchase Protection Insurance*.

Card	Limit
CUA Platinum Credit Card	Purchase price charged to card account limited to \$1,000 per covered item . Maximum total limit of all claims in any twelve (12) month period is \$1,000.

3.21 Part D - Excesses & General Exclusions

3.22 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.

Benefit	Cover type	Excess amount
International Travel Insurance		
1.1	Overseas Emergency Assistance	Nil
1.2	Overseas Emergency Medical	\$500
1.2.1 b]	Overseas Emergency Dental	\$500
1.3	Hospital Cash Allowance	\$500
1.4	Funeral Expenses	Nil
1.5	Accidental Death	Nil
2.1	Cancellation	\$500
3.1	Additional Expenses	\$500
3.1.1 e]	Resumption of Journey	\$200
3.2	Travel Delay	Nil
4.1	Luggage	\$500
4.2	Travel documents, transaction cards & travellers cheques	Nil
4.3	Luggage Delay	Nil
5.1	Rental Vehicle	Nil
6.1	Personal Liability	Nil
Transit Accident Insurance		Nil
Purchase Protection Insurance		\$100

3.23 General Exclusions

The exclusions below set out what is not covered.

You should also read each section as they contain specific exclusions that 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:

- consequential loss of any kind;
- you** booking or taking travel against medical advice, take for the purpose of getting medical treatment or advice, or take after a **medical adviser** informs **you** that **you** are terminally ill;
- death, illness, **injury**, **sickness** or disease of or relating to persons living outside Australia;
- your** intentional self harm or **your** suicide or **your** attempted suicide;
- the effect of, or **your chronic** use of alcohol or drugs or any transmissible disease as a result of giving or taking a drug, unless the use of the drug is supervised by a **medical adviser**;
- sexually transmissible diseases, infection or virus of any sort, regardless of how **you** came to be infected, Acquired Immune Deficiency Syndrome (AIDS) or AIDS Related Complex (ARC) or Human Immunodeficiency Virus (HIV);
- your** multiple pregnancy, regular ante natal care, childbirth at any gestation, care of a newborn child or any expenses arising after the end of the 23rd week of **your** pregnancy (the 23rd week of **your** pregnancy is calculated based on **your** estimated date of delivery as confirmed in writing by **your** obstetrician);
- you** failing to follow advice or act upon a warning:
 - from any government; or
 - from any official body; or
 - broadcast or published in mass media.
- your** travel in any air supported device other than as a passenger in:
 - a fully licensed aircraft operated by an airline or charter company; or
 - a regulated or licensed hot air balloon.
- your** participation in any **dangerous activities**;
- your** participation in any activities during **your journey** that involve a **motorcycle** unless it involves **you** only riding a **motorcycle** with an engine capacity of 200cc or less and **you** hold a current **motorcycle** licence;

12. **your** participation in any activities during **your journey** that involve a **quad-bike** or all-terrain vehicle;
13. deliberate acts or illegal or criminal acts by **you, your spouse, your dependants** or any other person acting with **your** consent or under **your** direction;
14. **your** participation as a crew member or pilot of any **conveyance**;
15. **your** or **your travel companion's** failure to obtain a visa, a passport or a passport with a required minimum remaining validity;
16. any interference with **your** travel plans by any government, government regulation or prohibition or intervention or official authority;
17. changes in currency rates;
18. **your** failure to take reasonable care;
19. an actual or likely **epidemic** or **pandemic** or the threat of an **epidemic** or **pandemic**.

*Refer to www.who.int and www.smarttraveller.gov.au for further information on **epidemics** and **pandemics**;*

20. any act of war, whether war is declared or not, or from any rebellion, revolution, insurrection or taking of power by the military;
21. a nuclear reaction or contamination from nuclear weapons or radioactivity;
22. biological and/or chemical materials, substances, compounds or the like used directly or indirectly for the purpose of harming or to destroy human life and/or create public fear;
23. any payment which would violate any applicable trade or economic sanctions, law or regulation; or
24. any payment which would result in **us** contravening the Health Insurance Act 1973 (Cth), the Private Health Insurance Act 2007 (Cth) or the National Health Act 1953 (Cth) or any other applicable legislation (whether in Australia or not)

3.24 Part E - The cover we provide

3.25 International Travel Insurance

1. Pre-existing Medical Conditions

Please ensure that **you** read the definition of **pre-existing medical condition** in *3.8 Definitions*.

No cover is provided under *International Travel Insurance* for any **pre-existing medical condition**.

If **you** have a **pre-existing medical condition**, **we** will not pay any claims arising from, related to or associated with that condition.

This means that **you** may have to pay for an **overseas** medical emergency and any associated costs, arising from, related to or associated with that **pre-existing medical condition**, which can be prohibitive in some countries.

Should **you** wish to discuss **your** insurance options (if **you** have a **pre-existing medical condition**) please contact **CUA** on 133 282.

2. Emergency and Medical Services while Overseas

In the event of an emergency **overseas**, simply call **Allianz Global Assistance** in Australia at any time on +61 7 3305 7499 (reverse charge from land lines - charges may apply from mobile phones).

Allianz Global Assistance's team of medical professionals is only a phone call away and is available to **you** 24 hours a day, 7 days a week for advice and assistance in the event of a medical emergency and any associated problems which occur outside Australia.

Allianz Global Assistance has access to a worldwide team of skilled doctors and medical professionals and provides the following services without charge:

- Access to **medical advisers** for emergency assistance and advice;
- Emergency transportation to the nearest suitable **hospital**;
- Emergency evacuation, if necessary;
- If requested by the **you, your** family in Australia will be advised of **your** medical condition and be kept informed of the situation;
- Payment guarantees to **hospitals** and cover

verification;

- Second opinions on medical matters;
- Urgent message service and emergency travel planning.

3. Travelling Overseas

You do not have to tell **us** or **CUA** that **you** will be travelling. Provided **you** meet the eligibility criteria (see *Part A - Eligibility & Activation of Cover*) and comply with the terms and conditions of this insurance cover, **you** will be entitled to cover.

You must take all reasonable steps to prevent or minimise loss.

You must take all reasonable precautions to safeguard **your** belongings. For example, leaving **your** belongings **unsupervised**, leaving them behind or walking away from them in a **public place** encourages theft and are not reasonable precautions.

You must take all reasonable steps to safeguard **your** own safety and follow the advice and heed the warnings of any government or government agency and any official body and heed warnings, including broadcasts in the mass media.

You should take this booklet with **you** when travelling **overseas** as it contains important phone numbers and details of the cover provided, together with copies of **your card account** statement and **CUA card** receipt to establish that **you** gained **your** eligibility for cover in accordance with the criteria set out in the section headed *Part A - Eligibility & Activation of Cover*.

In the event **you** wish to make a claim under this cover (especially if claiming whilst **overseas**), it will be necessary for **you** or **your** agents to confirm to **Allianz Global Assistance** or its agents that the eligibility criteria was met as previously outlined.

Without this information, a claim may be delayed and it may not be possible for **Allianz Global Assistance** or its agents to give approval for **overseas** medical attention or assistance.

1.1 Overseas Emergency Assistance

Allianz Global Assistance will help **you** with any **overseas** emergency (also see 3.25 2 *Emergency and medical services while overseas* above). **You** may contact **Allianz Global Assistance** at any time 7 days a week.

1.1.1 Allianz Global Assistance will arrange

If during **your** period of cover while **overseas**, **you** injure **yourself** or become **sick** (provided the relevant **injury** or **sickness** is covered), **Allianz Global Assistance** will arrange for the following assistance services:

- a] access to a **medical adviser** for emergency medical treatment while **overseas**;
- b] any messages which need to be passed on to **your** family or employer in the case of an emergency;
- c] provision of any written guarantees for payment of **reasonable** expenses for emergency hospitalisation while **overseas**; and
- d] advice and assistance with emergency travel planning.

1.1.2 WHAT WE EXCLUDE

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

- a] for any expenses for medical evacuation or repatriation unless it has been first approved by **Allianz Global Assistance**; or
- b] if **you** decline to follow the medical advice **we** have obtained, and **we** will not be responsible for subsequent **medical expenses** or evacuation expenses.

1.2 Overseas Emergency Medical

1.2.1 WHAT WE COVER

- a] If **you** injure **yourself** **overseas** or become **sick** while **overseas**, during the period of cover provided for **your** journey, **we** will reimburse the **reasonable medical expenses** **you** incur until **you** get back to Australia provided that the relevant **injury** or **sickness** is covered by this insurance. The **medical expenses** must have been incurred on the written advice of a **medical adviser**. **You** must make every effort to keep **your** **medical expenses** to a minimum.
- b] **We** will also pay the cost of emergency dental treatment up to limit shown in *Part C - Table of Benefits - 1.2 Overseas Emergency Medical* for dental costs incurred **overseas** during the period of cover provided for **your** journey, which the

treating dentist certifies in writing is for the relief of sudden and acute pain to natural teeth (toothache). This cover and limit does not apply to dental costs arising from any **injury** that is covered under paragraph **1.2.1 a]**.

If **you** are prevented from returning **home** because of a **sickness** or **injury** **we** will only pay for **medical expenses** incurred during the 12 month period after the **sickness** was first diagnosed or the **injury** happened.

If **Allianz Global Assistance** determine, on medical advice, that **you** should return **home** for medical treatment and **you** do not agree to do so, **we** will pay **you** an amount up to the limit shown in *Part C - Table of Benefits*, which **we** reasonably consider to be equivalent to:

- **your medical expenses** incurred **overseas** to the date **Allianz Global Assistance** advise **you** to return to **your home**; plus
- the amount it would cost **us** to return **you** to **your home**; plus
- the non-refundable portion of unused travel and accommodation arrangements **you** would have incurred had **you** followed the advice of **Allianz Global Assistance**.

You will then be responsible for any ongoing or additional costs relating to or arising out of the event **you** have claimed for.

1.2.2 WHAT WE EXCLUDE

To the extent permitted by law, **we** will not pay for expenses:

- a] when **you** have not notified **Allianz Global Assistance** as soon as practicable of **your** admittance to **hospital**;
- b] incurred after 2 weeks treatment by a chiropractor, physiotherapist or dentist, unless approved by **Allianz Global Assistance**;
- c] if **you** do not follow the advice of **Allianz Global Assistance**;
- d] if **you** have received medical care under a **Reciprocal Health Care Agreement**;

- e] relating to dental treatment involving the use of precious metals or for cosmetic dentistry;
- f] for dental treatment caused by or related to the deterioration and/or decay of teeth;
- g] for preventative dental treatment; or
- h] arising from a **pre-existing medical condition** of any person including **you**, **your travel companion** or a **relative** or any other person;
- i] **medical expenses** **you** incur in Australia.

1.3 Hospital Cash Allowance

1.3.1 WHAT WE COVER

If during the period of cover provided for **your journey**, **you** are hospitalised **overseas** for a continuous period of more than forty eight (48) consecutive hours as a result of an **injury** or **sickness**, then **we** will pay **you** the benefit specified in *Section C - Table of Benefits* for each day in excess of 48 hours that **you** continue to be hospitalised.

1.3.2 WHAT WE EXCLUDE

We will not pay if **you** cannot claim for **medical expenses** connected with the hospitalisation under *1.2 Overseas Emergency Medical*.

1.4 Accidental Death

1.4.1 WHAT WE COVER

If, during the period of cover provided for **your journey**;

- a] **you** are **injured** and **you** die because of that **injury** within twelve (12) consecutive months of the **injury**; or
- b] something **you** are travelling on or in disappears, sinks or crashes and **your** body is not found within twelve (12) consecutive months and **you** are presumed dead; and
- c] **you** are not entitled to a loss of life benefit payable under *Transit Accident Insurance*,

we will pay the benefit specified in *Part C - Table of Benefits*, to **your** estate.

1.5 Funeral Expenses

1.5.1 WHAT WE COVER

If during the period of cover provided for **your journey** **you** die from a cause that is not excluded, **we** will pay for **your reasonable funeral expenses** incurred **overseas** or the **reasonable** cost of bringing **your** remains back to **your home**. The maximum amount **we** will pay is specified in *Part C - Table of Benefits*.

1.5.2 WHAT WE EXCLUDE

To the extent permitted by law, **we** will not pay for any expenses:

- a] for transporting **your** remains back to **your home** unless it has been first approved by **Allianz Global Assistance**; or
- b] any costs incurred in Australia except the **reasonable** cost of transporting **your** remains from the inbound port or airport to **your home** or nominated funeral home.

2.1 Cancellation

2.1.1 WHAT WE COVER:

If, after **you** have obtained **your overseas travel ticket** and up until the end of the period of cover provided for **your journey** (where the claim is not covered elsewhere in this *International Travel Insurance*) and is for any of the following events which are unexpected and unforeseen by **you** and outside **your** control:

- **you, your travel companion** or a **relative** living in Australia dies, is seriously **injured** or becomes seriously ill (subject to verification by written medical advice obtained by **you** from a **medical adviser**);
- **your** arranged travel is cancelled or delayed by the carrier because of mechanical breakdown of **your** means of transport, riots, strikes, civil commotion (but not an act of terrorism), weather conditions or **natural disasters**;
- a **natural disaster** either at **your** destination or at **your** or **your travel companion's home**;
- whilst **you** are **overseas your** travel documents are stolen or lost;

- **you** or **your travel companion** are quarantined;
- **your** or **your travel companion's home** is totally destroyed;
- **you** or **your travel companion** are subpoenaed to attend court in Australia (after having purchased **your overseas travel ticket**) on a date falling during the period of cover provided for **your journey**;
- **you** or **your travel companion** are retrenched or made redundant (not including voluntary retrenchment or voluntary redundancy);
- **you** or **your travel companion** having to sit exams during the period of cover provided for **your journey**, for studies either of **you** are undertaking, provided that **you** or **your travel companion** had no prior knowledge of the date of the exam before **you** obtained **your overseas travel ticket**;
- **your** employer cancelling **your** prearranged leave provided **you** are a full time employee of the police, fire, ambulance, defence or emergency services.
- **you** miss **your** arranged travel because **your** preceding flight was delayed or cancelled.

then:

(If you do not reschedule your journey)

if **you** do not reschedule **your** travel arrangements, **we** will reimburse **you** the non-refundable portion of unused travel and accommodation arrangements scheduled to be used during the period of cover provided for **your journey** that **you** have paid in advance of cancellation and cannot recover in any other way, up to the total maximum limit specified in *Part C - Table of Benefits* inclusive of travel agent's cancellation fees which are limited to the amount which is also specified in *Part C - Table of Benefits*; or

(If you reschedule your journey)

if **you** reschedule **your** travel arrangements at the earliest possible opportunity after the unexpected event, **we** will at **our** option pay for either:

- a] any part of **your** travel and accommodation arrangements scheduled to be used during the period of cover provided for **your journey**, (for which **you** have previously paid but are unable to use and are non-refundable) that **you** have rescheduled; or

- b] the cost of a higher class of travel on the same type of means of transport scheduled to be used during the period of cover provided for **your journey**, or increased seasonal rates for travel, if that is the only class or rate available.

We will pay these costs minus the amount of any refundable part of **your** travel arrangements that **you** rescheduled.

CONDITIONS

If **you** want to claim under the cover provided, **you** must do the following as soon as possible after the happening of the unexpected event causing **your** claim:

- cancel any pre-arranged travel and accommodation scheduled to be used during the period of cover provided for **your journey** that **you** are now unable to use; and
- recover any refund that **you** are entitled to.

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 **Allianz Global Assistance** in Australia on 1800 010 262 (or if **overseas** on +61 7 3305 7499 - reverse charge).

If **your** claim arises from or is related to **your** fitness to travel, written proof from a **medical adviser** must be provided.

2.1.2 WHAT WE EXCLUDE

To the extent permitted by law **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 the cover provided, of any reason that may cause **your journey** to be cancelled, rescheduled or shortened;
- b] **you** or **your travel companion** fail to obtain a visa, a passport or a passport with a required minimum remaining validity;
- 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 retrenched or 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 retrenchment or redundancy was to occur;

- e] a service provider, 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 scheduled to be used during the period of cover provide for **your journey**, which do not form part of the tour;
- f] caused by any service provider misappropriating **your** funds or failing to arrange or provide services for which **you** have paid;
- g] caused by **insolvency** or financial collapse of a service provider or the **insolvency** or financial collapse of any company, organisation or person with whom they deal;
- h] caused by an act or threat of terrorism.
- i] **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.

3.1 Additional Expenses

3.1.1 WHAT WE COVER

- a] If **you** cannot continue **your journey** because of an **injury** or **sickness** which occurs during the period of cover provided for **your journey** and needs immediate treatment from a **medical adviser** who certifies in writing that **you** are unfit to travel, **we** will reimburse **your reasonable** additional accommodation and travel expenses.
- b] If during the period of cover provided for **your journey**, **you** are hospitalised suffering from a life threatening or other serious condition covered by this insurance **we** will reimburse the **reasonable**

travel and accommodation expenses for a **relative** or friend to travel to **you**, stay near **you** or escort **you**. He or she must travel to **you**, stay near **you** or escort you on the written advice of **your** treating **medical adviser** and with the prior written approval of **Allianz Global Assistance**.

c] If **your travel companion** cannot continue their **journey** because of an **injury** or **sickness** which occurs during the period of cover provided for **your journey** and which needs immediate treatment from a **medical adviser** who certifies in writing that **your travel companion** is unfit to travel, **we** will reimburse **your reasonable** additional accommodation and travel expenses for **you** to remain with **your travel companion**.

d] If during the period of cover provided, **you** shorten **your journey** and return to **your home** on the written advice of a **medical adviser** approved by **Allianz Global Assistance** due to a covered event, **we** will reimburse the **reasonable** additional cost of **your** return to **your home**. **We** will only pay the cost of the fare class that **you** had planned to travel at and **you** must make use of any pre-arranged return travel to **your home**.

e] If during the period of cover provided for **your journey**, **you** return to **your home** because of a serious **injury** or **sickness** (except arising from a **pre-existing medical condition**); and

- it is possible for **your journey** to be resumed; and
- there is more than fourteen (14) consecutive days or twenty five per cent (25%), whichever is the greater, remaining of the period of cover provided for **your journey**, as noted on **your** return **overseas travel ticket**; and
- **you** resume **your journey** within thirty (30) consecutive days of **your** return to **your home**,

we will reimburse **you** for airfares for **you** to return to the place **you** were when **your journey** was interrupted.

The fare will be at the same fare class as the one **you** left **your home** on.

f] If, during the period of cover provided for **your journey**, **your travelling companion** or a **relative** (of either of **you**) who is resident in Australia:

- dies unexpectedly;
- is **injured** and because of the **injury** requires hospitalisation; or
- becomes seriously ill and requires hospitalisation,

(except when arising from a **pre-existing medical condition**) **we** will reimburse the reasonable additional cost of **your** early return to **your home**. **We** will only pay the cost of the fare class you had planned to travel at.

g] If **your dependants** are left without supervision following **your** hospitalisation or evacuation during the period of cover provided for **your journey** **we** will pay the **reasonable** additional travel and accommodation expenses incurred to return them to **your home**, including the travel and accommodation expenses of an escort if necessary.

h] In addition, if during the period of cover provided a disruption to **your journey** arises from any of the following reasons:

- **your** scheduled or connecting transport is cancelled, delayed, rescheduled or diverted because of a strike, riot, hijack, civil protest, weather, **natural disaster** or **accident** affecting **your** mode of transport;
- **you** unknowingly break any quarantine rule;
- **you** lose **your** passport, travel documents or **transaction cards** or they are stolen; or
- **your home** is rendered uninhabitable by fire, explosion, earthquake or flood,

we will reimburse **your reasonable** and necessary additional travel and accommodation expenses.

If **you** did not have a return ticket booked to **your home** before the **injury**, **sickness** or illness occurred, **we** will reduce the amount of **your** claim by the price of the fare to **your home** from the place **you** planned to return to **your home** from. The fare will be at the same fare class as the one **you** left **your home** on.

Whenever claims are made by **you** under *3.1 Additional Expenses* and *2.1 Cancellation* for cancelled services/facilities or alternative arrangements for the same or similar services/facilities, **we** will pay for the higher of the two amounts, not both.

3.1.2 WHAT WE EXCLUDE

To the extent permitted by law, **we** will not pay **your** claim:

- a] if **you** were aware, or a reasonable person in **your** circumstances would have been aware, of any reason, before **you** became eligible for the period of cover provided, that may cause **your journey** to be cancelled, disrupted or delayed;
- b] arising from a **pre-existing medical condition** of any person including **you, your travel companion** or a **relative**.
- c] if **you** can claim **your** additional travel and accommodation expenses from anyone else;
- d] if caused by any service provider misappropriating **your** funds or failing to arrange or provide services for which **you** have paid;
- e] for cancellations, delays, rescheduling or diversions to **your** scheduled or connecting transport unless it is due to a strike, riot, hijack, civil protest, weather, **natural disaster** or **accident** affecting **your** mode of transport;
- f] if **your** claim arises directly or indirectly out of **you** operating a **rental vehicle** in violation of the rental agreement.

3.2 Travel Delay Expenses

3.2.1 WHAT WE COVER

If a delay to **your journey**, for at least 6 consecutive hours, arises from circumstances outside **your** control during the period of cover provided, **we** will reimburse the cost of **your reasonable** additional meals and accommodation expenses.

We will pay up to the amount specified in *Part C - Table of Benefits* at the end of the initial 6 consecutive hour period.

3.2.2 WHAT WE EXCLUDE

We will not pay if a delay to **your journey** arises:

- a] from an act or threat of terrorism; or
- b] from the **insolvency** or financial collapse of any service provider.

4.1 Luggage

4.1.1 WHAT WE COVER

a] If, during the period of cover provided for **your journey**, the following **covered items**:

- baggage, clothing and personal **valuables**;
- portable electrical equipment, laptop computers and associated equipment/accessories, binoculars, cameras and associated equipment/accessories;

are stolen, **accidentally** damaged or are permanently lost (except when: left in a vehicle; or are **valuables** checked in to be transported in the cargo hold of any aircraft, ship, train, tram or bus; or is **sporting equipment** while in use) **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 - Table of Benefits for baggage, clothing and personal **valuables**;
- up to the item limit specified in Part C - Table of Benefits for portable electrical equipment, laptop computers and associated equipment/accessories, binoculars, cameras and associated equipment/accessories.

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

- a camera, lenses (attached or not), tripod and accessories;

- a matched or unmatched set of golf clubs, golf bag and buggy; or
- 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]** **Covered items** specified in 4.1.1 a)] that are left in a vehicle during the period of cover provided for **your journey** 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 - Table of Benefits* for each **covered item** stolen from a motor vehicle, and up to the total amount specified in *Part C - Table of Benefits* for all **covered 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, theft or damage 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 cover will be provided for loss, theft or **accidental** damage to 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 laptop, tablet or mobile/smartphone into **your** checked in baggage or overhead cabin locker for the duration of **your** flight.

CONDITIONS

If **you** make a claim, **you** must prove **your** ownership and the value of **your** belongings (e.g. receipt or valuation for jewellery).

If **you** cannot prove the value of the items, the most **we** will pay for each individual item is 10% of the limit shown for that type of item in the *Part C - Tables of Benefits - International Travel Insurance - 4.1 Luggage*.

You must report the loss, theft or misplacement of a **covered item** 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 provide **us** with evidence of making the report and who **you** reported the loss, theft or misplacement 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**.

4.1.2 WHAT WE EXCLUDE

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

- a]** the loss, theft or damage is to, or of, **covered 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 item** was 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 item** disappears 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 item** was left **unsupervised** in a **public place**;
- h]** the **covered item** has an electrical or mechanical breakdown; or
- i]** the **covered item** is fragile or brittle or is an electrical component and is broken or scratched unless the breakage or scratch was caused by theft, fire or an **accident** involving a vehicle in which **you** were travelling; or

- j] the loss or damage arises from scratches occurring to lenses or screens of **covered items** unless the scratch was caused by an **accident** involving a vehicle in which **you** were travelling.

4.2 Travel Documents, Transaction Cards & Travellers Cheques

4.2.1 WHAT WE COVER

If during the period of cover provided for **your journey**:

- a] any essential travel documents (including passports), **transaction cards** or travellers cheques are lost by **you**, stolen from **you** or destroyed, then **we** will pay the issuer's fees or the replacement costs (including communication costs) of the items lost, stolen or destroyed.
- b] **your transaction cards** or travellers cheques are lost or stolen, then **we** will pay for any loss resulting from the fraudulent use of the **transaction cards** or travellers cheques.

The most **we** will pay is up to the limit specified in *Part C - Table of Benefits*.

CONDITIONS

You must report the loss or theft within 24 hours to the police and, in the case of **transaction cards** or travellers cheques, to the issuing bank or company in accordance with the conditions under which the **transaction cards** or travellers cheques were issued.

You must prove that **you** made such report by providing **us** with a written acknowledgement from the entity **you** reported the loss or theft to;

We will not pay for any amounts covered by any guarantee given by the bank or issuing company to **you** as the holder of the **transaction cards** or travellers cheques;

4.2.2 WHAT WE EXCLUDE

To the extent permitted by law, **we** will not pay if **your** loss arises from **your** failure to comply with the recommended security guidelines for the use of travellers cheques or **transaction cards**.

4.3 Luggage Delay

4.3.1 WHAT WE COVER

If during the period of cover provided for **your journey** any of **your covered items** are delayed, misdirected or misplaced by the carrier for more than twelve (12) consecutive 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, up to the amount specified in *Part C - Table of Benefits*.

CONDITIONS

You must provide written proof from the **carrier** who was responsible for **your covered items** 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 **covered items** payable under *4.1 - Luggage*.

4.3.2 WHAT WE EXCLUDE

We will not pay if **you** are entitled to compensation from the bus line, air line, 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 the cover provided.

5.1 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 amount specified applies.

The maximum amount **we** will pay under this section is the amount that is specified in **your rental vehicle** agreement up to the limit shown in *Part C - Table of Benefits - 5.1 Rental Vehicle Excess*.

5.1.1 WHAT WE COVER

If, during the period of cover provided for **your journey**, 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 specified that **you** are required to pay under **your rental vehicle** agreement; or
- property damage for which **you** are liable.

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 that **you** are required to pay the amount specified in **your rental vehicle** agreement.

5.1.2 WHAT WE EXCLUDE

To the extent permitted by law, **we** will not pay if **your** 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 specified in **your rental vehicle** agreement that **you** are required to pay if the **rental vehicle** is damaged or stolen while in **your** custody.

6.1 Personal Liability

6.1.1 WHAT WE COVER

If **you** become legally liable to pay compensation for:

- death or bodily **injury**; or
- physical loss of, or damage to property,

as a result of an **accident**, or a series of **accidents** arising out of the one event, that happens during the period of cover provided for **your journey**, then **we** will cover **you** up to the limit shown in *Part C - Table of Benefits - 6.1 Personal Liability*, for:

- the compensation (including **legal costs**) awarded against **you**; and
- any **reasonable legal costs** incurred by **you** for settling or defending a claim made against **you**, providing **you** have approval in writing from **Allianz Global Assistance** before incurring these costs.

CONDITIONS

We must be told as soon as **you** or **your** personal representatives are, or a reasonable person in **your** circumstances would have been, aware of a possible prosecution, inquest, fatality, **accident** or incident which might lead to a claim against **you**.

You must not pay or promise to pay, settle with, admit or deny liability to anyone who makes a claim against **you** without **our** written consent.

6.1.2 WHAT WE EXCLUDE

To the extent permitted by law, **we** will not pay any amount **you** become legally liable to pay if the liability arises directly or indirectly from, or is in any way connected with, or is for:

- a] bodily **injury** to **you**, **your travel companion** or to a **relative** or employee of any of **you**;
- b] loss of or damage to property belonging to, or in the care, custody or control of **you**, **your travel companion**, a **relative** or an employee of any of **you** (unless the property is a residence and **you** occupy it during the period of cover provided for **your journey** as a tenant or lessee, or temporary guest);

- c] **your** ownership, custody, control or use of any firearm or weapon, aerial device, watercraft or motorised vehicle;
- d] **your** conduct of, or employment in any business, profession, trade or occupation;
- e] any loss, damage or expenses which are covered or should have been covered under a statutory or compulsory insurance policy, statutory or compulsory insurance or compensation scheme or fund, or under Workers Compensation legislation, an industrial award or agreement, or Accident Compensation legislation;
- f] any fine or penalty, or aggravated, punitive, exemplary or liquidated damages;
- g] illness, **sickness** or disease that is transmitted by **you**;
- h] any relief or recovery from **you** other than monetary amounts;
- i] a contract that imposes on **you** a liability which **you** would not otherwise have;
- j] assault and/or battery committed by **you** or at **your** direction;
- k] any act intended to cause bodily **injury**, property damage or liability done by **you** or any person acting with **your** knowledge, connivance or consent.

3.26 Transit Accident Insurance

WHAT WE COVER

If, during a **trip**; or

- a] while boarding or alighting (being when **you** physically get on or of) a **conveyance** at any airport, coach depot, railway station or dock during **your trip**; or
- b] while travelling as a passenger in a **conveyance** directly to or from any airport, coach depot, railway station, or dock immediately before or after **your** scheduled **trip**,

you suffer an **accident** that causes an **injury** listed in *Part C - Table of Benefits* within twelve (12) consecutive months of the **accident**, **we** will pay **you** the Benefit

Amount specified for the **injury** listed in *Part C - Table of Benefits*, that **you** suffered.

In addition, if during a **trip**:

- c] **you** are unavoidably exposed to the elements due to an **accident** involving **your conveyance** and **you** suffer an **injury** as a result of such exposure; or
- d] **you** disappear due to an **accident** which results in the disappearance, sinking or wrecking of the **conveyance** on which **you** were travelling and **your** body has not been found within fifty-two (52) consecutive weeks after the date of such **accident**, it will be presumed, subject to there being no evidence to the contrary, that **you** died,

we will pay the applicable Benefit Amount listed in *Part C - Table of Benefits* to **you**, or to **your** estate in the case of **your** death.

If **you** suffer more than one **injury** as a result of the **accident** **we** will pay **you** no more than the specified amount for the most serious **injury** listed in *Part C - Table of Benefits* that **you** suffered.

WHAT WE EXCLUDE

To the extent permitted by law **we** will not pay for any **injury** that results directly or indirectly from:

- a] any act of terrorism;
- b] **your** intentional self harm or **your** suicide or **your** attempted suicide; or
- c] any illegal act committed by **you** or any person acting on **your** behalf.

GROUP POLICY AGGREGATE LIMIT OF LIABILITY

The Group Policy under which this cover is provided contains an aggregate (maximum) limit of liability.

The most **we** will pay under this section from one event (e.g. a bus crash) is \$1,000,000 regardless of the number of persons involved in the event who suffer **accidental injury**.

This means that if as a result of one event a number of **cardholders**, their **spouses** and/or **dependants** were **accidentally injured**, **we** will pay each on a proportional basis (using the amounts in the table appearing in *Part C - Tables of Benefits*) up to a maximum combined total of \$1,000,000.

For example, if two **cardholders**, one **spouse** and one **dependant** lost their lives in the same bus crash, **we** would pay to each of their legal personal representatives benefits, calculated as follows:

Two cardholders - \$1,000,000

One spouse - \$250,000

One dependant - \$125,000

Total benefit amount: \$1,375,000

We take the total aggregate exposure (\$1,000,000) and divide it by the total benefit amount (\$ 1,375,000) to determine the percentage (72.7272%) to proportionally reduce.

In this case, the total benefits would work out to be:

Each cardholder - \$363,636

One spouse - \$181,818

One dependant - \$90,910

Total benefit amount: \$1,000,000

3.27 Purchase Protection Insurance

WHAT WE COVER

- a] If, within ninety (90) consecutive days of **you** taking possession of a **covered item** where **you** have charged the full purchase price to **your card account**, the **covered item** is stolen, **accidentally** damaged or permanently lost (except when: left in a vehicle; or are **valuables** checked in to be transported in the cargo hold of any aircraft, ship, train, tram or bus; or is **sporting equipment** while in use) **we** will pay up to the amount specified in *Part C - Table of Benefits - Purchase Protection Insurance*.
- b] **Covered items** (except **valuables**) 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 - Table of Benefits* for each **covered item** (except **valuables**) stolen from a vehicle, and up to the total amount specified in *Part C - Table of Benefits* for all **covered items** stolen from a 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** except cover will be provided for loss theft or **accidental** damage to 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 laptop, tablet or mobile/smartphone into **your** checked in baggage or overhead cabin locker for the duration of **your** flight.

CONDITIONS

You must report the loss, theft or misplacement of a **covered item** 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 provide **us** with evidence of making the report and who **you** reported the loss, theft or misplacement 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 **your** cover.

WHAT WE EXCLUDE

To the extent permitted by law, **we** will not pay a claim in relation to **your covered items** (including **valuables**) 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 **unsupervised** in a **public place**; or
- h] the **covered items** have an electrical or mechanical breakdown.
- i] the **covered item** is fragile or brittle or is an electrical component and is broken or scratched unless the breakage or scratch was caused by theft, fire or an **accident** involving a vehicle in which **you** were travelling; or
- j] the loss or damage arises from scratches occurring to lenses or screens of **covered items**.

3.28 Claims

Please do not contact CUA in the event of a claim.

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

1. HOW TO MAKE A CLAIM

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

Allianz Global Assistance can be contacted by calling 1800 010 262, by email to cardclaims@allianz-assistance.com.au or by post to Locked Bag 3014, Toowong DC, QLD 4066.

You can lodge **your** travel claim online 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] If **you** think that **you** may have to cancel **your journey** or shorten **your journey**, **you** must tell **us** as soon as possible. Contact **Allianz Global Assistance** on 1800 010 262, 8am- 5pm (AEST), Monday to Friday or if **overseas** the **24 HOUR EMERGENCY ASSISTANCE** number - +617 3305 7499.
- b] For medical, **hospital** or dental claims, contact **Allianz Global Assistance** as soon as practicable.
- c] For loss or theft of **your covered items** or **valuables**, report it immediately to the police and obtain confirmation 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**.
- d] 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.
- e] Submit full details of any claim in writing within thirty (30) days of **your** return **home**.

2. 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**.

3. 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**.

4. YOU MUST HELP US RECOVER ANY MONEY WE HAVE PAID

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 tell **us** about any other insurance under which **you** are or might be able to claim. If **you** can claim from another insurer and **we** also pay **you** in respect of the same insured event, then **you** must refund to **us** the amount **we** paid if the other insurer also pay **you**. **You** cannot claim from **us** and from the other insurer to obtain an aggregate amount that exceeds **your** loss.

5. FRAUD

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

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

3.29 Enquiries, complaints & disputes

1. Enquiries

Additional copies of the booklet containing this **section** can be obtained by phoning **CUA** on 133 282 (or +61 7 3552 4713 from **overseas**).

If **you** require personal advice about any of the insurance covers included in this **section**, please see **your** insurance adviser.

If **you** wish to make a claim or a general enquiry call **Allianz Global Assistance** on 1800 010 262, 8am- 5pm (AEST), Monday to Friday and please make sure **you** have this **section** on hand when **you** phone.

2. Complaints & disputes

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
PO Box 162, Toowong Queensland 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 Australian Financial Complaints Authority (**AFCA**) The **AFCA** provide a free and independent dispute resolution service for consumers who have general insurance disputes falling within its terms. 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

3. 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.


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How to contact us:

 Call CUA on **133 282** or **1300 367 672**

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