

# CUA Platinum Credit Cards

**Terms & Conditions for  
Other Benefits**

**Effective 4 April 2017**



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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](http://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](http://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](http://cuarewards.com.au).

Special terms and conditions may apply to individual Rewards and they will be advised to you on [cuarewards.com.au](http://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](http://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](http://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](http://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](http://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.

<b>'Rewards Guide'</b>	means the any communication from CUA which sets out details of available Rewards. Including Rewards catalogues, direct mail and emails sent to you.
<b>'Rewards Points'</b>	means the CUA Life Rich Rewards Points, added to or subtracted from a Rewards Account in accordance with these Terms & Conditions.
<b>'Terms &amp; Conditions'</b>	means these 'CUA Life Rich Rewards Terms & Conditions'.
<b>'you'</b>	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 **your CUA Credit Card** complimentary insurance benefits, which are effective for **CUA Credit Card** purchases where payment is made on or after 25 May, 2016 and only available to **CUA Credit Card cardholders**.

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 74 High Street, Toowong, QLD 4066 (**Allianz Global Assistance**) under a binder from the underwriter, Allianz Australia Insurance Limited, ABN 15 000 122 850, AFSL 234708, of 2 Market Street, Sydney, NSW 2000 (**Allianz**). For general enquiries call **Allianz Global Assistance** 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**. Therefore please read the **section** carefully and keep it in a safe place. Also please keep detailed particulars and proof of any loss including the sales receipts and **CUA Credit Card** statements showing any purchases.

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

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.

#### 3.2 Cover provided

**CUA Credit Card** cardholders are eligible for the following covers:

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

#### 3.3 Termination of these covers

**CUA** or **Allianz** may terminate the cover in this **section**, and if so **CUA** will notify **accountholders** of the termination in writing. Purchases made before the date of termination specified in this notification will be eligible for the cover. Purchases made after the date of termination specified in this notification will not be eligible for the cover included in this **section**.

#### 3.4 Other insurance

The cover described in this **section** is provided for **your** benefit under a Group Policy entered into by **Allianz, Allianz Global Assistance** and **CUA**. **CUA** is the policy



owner. As an eligible **cardholder**, you have the benefit of cover as a third party beneficiary.

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

### 3.5 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.

### 3.6 Definition and interpretation of words used in this section

Headings are for information only and do not affect interpretation.

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

**"A\$"** means Australian Dollar.

**"accident/  
accidental/  
accidentally"** means any sudden and unexpected physical force.

**"account-  
holder"**

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.

**"bed care  
patient"**

means that as a result of **accidental injury** or **sickness** during the **journey**, **you** are confined to an **overseas** hospital bed for a continuous period of not less than 24 hours. 'bed care patient' does not include:

- your confinement as a patient in 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 care or treatment of alcoholism or drug addiction.

**'Card  
Account'**

means:

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

**“covered item”** means **personal goods**.

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

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

**“dependant”** means:

- all unmarried children up to and including the age of 18, of whom the **cardholder** has sole custody and who live with the **cardholder**;
- all unmarried children up to and including the age of 18 of whom the **cardholder** has shared custody;
- all unmarried children from the age of 19, to and including the age of 21, who are full-time students attending an accredited institution of higher learning in Australia; who are dependent upon the **cardholder** for their maintenance and financial support,
- all unmarried persons who are physically or mentally incapable of self-support who live with the **cardholder**.

Dependant does not include any child born on the **journey**.

**“epidemic/pandemic”** means anything defined by the World Health Organisation to be an epidemic/ pandemic or to have reached epidemic and/or pandemic status as stated on either:

- [www.who.int](http://www.who.int) or;
- [www.smarttraveller.gov.au](http://www.smarttraveller.gov.au).

**“excess”** means the amount **you** must first contribute to any claim.

**“funeral expenses”** means the costs charged by a funeral director for **your** funeral service and a cemetery for **your** burial or a crematorium for **your** cremation or a repatriation provider for the repatriation of **your** remains to **your** home or nominated funeral home in Australia.

**“injury” or “injured”** means death or bodily injury (but not illness or **sickness**), caused by an **accident**, and resulting independently of any other cause.

**“journey”**

means **your overseas** travel that starts when the later of the following occurs:

- on the departure date shown on the **overseas travel ticket**, or
- once **you** leave your home, if **you** travel directly from **your** home in Australia to the air or sea terminal that is the departure point for **your** journey,
- and ends when the first of the following occurs:
  - at midnight on the date when **your** scheduled transport (refer to **your overseas travel ticket**) is due to arrive in Australia; or
  - when **you** return to **your** home in Australia provided you go directly to **your** home, otherwise when **you** return to Australia; or
  - at midnight four (4) consecutive months after the date of departure shown on **your overseas travel ticket**; or
  - when **you** cancel **your overseas travel ticket**.

**“loss of”**

- with reference to a hand or foot means severance through or above the wrist or ankle joint; or
- with reference to sight means total loss of sight.

**“medical adviser”**

means a qualified doctor or dentist, other than **you** or a **relative**, holding the necessary certification for the country in which they are currently practicing.

**“medical expenses”**

means expenses incurred for:

- medical, paramedical or surgical treatment and other treatment given or prescribed by a **medical adviser**; or
- ambulance, hospital, or nursing home charges; or
- dental treatment arising as a result of an **injury**; or
- emergency dental charges up to the limit specified in the table contained in *3.18 Part A - Benefit limits, 1. Medical Expenses, Dental expenses*. This does not include dental treatment for deterioration, decay or normal wear and tear to teeth.

**“mental illness”**

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

**“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, but not **epidemics** or **pandemics**.

**“overseas”**

means outside Australia.

**“overseas travel ticket”**

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

**“personal goods”**

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

- items acquired for the purpose of re-supply/re-sale;
- items acquired for transformation in a business;
- business related items;
- items purchased in a business name;
- animals or plant life;
- computer software or non tangible items
- cash, bullion, negotiable instruments, travellers cheques, or tickets of any description;
- consumable or perishable items (including but not limited to food, drugs, fuel or oil);
- boats, automobiles, motorboats, airplanes or any other motorised vehicles and their integral parts and installed accessories;
- second-hand items, including antiques or works of art;
- 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 exceeding **A\$10,000**.

**“pre-existing medical condition”**

applies to the **cardholder**, any **relative, travel companion** or any other person that may give cause for **you** to claim, and means a condition of which **you** are, or a **reasonable** person in **your** circumstances should have been, aware:

1. prior to the time **you** became eligible for the cover that involves:
  - a) **your** heart, brain, circulatory system/blood vessels; or
  - b) **your** lungs or chronic airways disease; or
  - c) cancer; or
  - d) back pain requiring prescribed pain relief medication; or
  - e) surgery involving any joints, the back, spine, brain or abdomen requiring at least an overnight stay in hospital; or
  - f) diabetes mellitus (Type 1 or Type 2); or
2. in the 2 years prior to the time **you** became eligible for the cover:
  - a) for which **you** had been in hospital or emergency department or day surgery; or
  - b) for which **you** had been prescribed a new medication or had a change to **your** medication regime; or
  - c) requiring prescription pain relief medication; or
3. prior to the time **you** became eligible for the cover that is:
  - a) pregnancy; or
  - b) connected with **your** current pregnancy or participation in an in vitro fertilisation program; or

**“pre-existing medical condition”**  
- continued

4. for which, prior to the time **you** became eligible for the cover:
- a) **you** had not yet sought a medical opinion regarding the cause; or
  - b) **you** are currently under investigation to define a diagnosis; or
  - c) **you** are awaiting specialist opinion.  
For the purposes of this definition, **“condition”** includes a dental condition.

**“public place”**

means any place that the public has access to and includes, but is not limited to shops, planes, buses, trains, airports, bus depots, streets, hotel foyer (and hallways and grounds), restaurants, beaches, public toilets, car parks, office areas, behind counters, housing and hostel common areas, unlocked hostel and hotel rooms.

**“reasonable”**

means:

- for medical and hospital expenses, the standard level given in the country **you** are in not exceed the level **you** would normally receive in Australia.
- for all other expenses, such as unexpected travel and accommodation, the average standard of travel and accommodation **you** booked for the rest of **your journey**; or
- as determined by **Allianz Global Assistance** having regard to the circumstances.

**“relative”**

means:

- **spouse**,
- **dependant**,
- parent, parent-in-law, step-parent, guardian,
- grandparent,
- child, grandchild, stepchild,
- 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 sedan, hatchback, station wagon, four-wheel drive (4WD) rented or hired from a licensed motor vehicle rental/hire company for the sole use of carrying persons on public roads and does not include any other vehicle for any other use.

**“section”**

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

**“sick” or “sickness”**

means a condition, the signs or symptoms of which first occur or manifest during your period of cover.

**“spouse”**

means a partner of the **cardholder** who is permanently living with the **cardholder** at the time the **journey** 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 your **journey**.

**“travel service provider”** means any scheduled service airline, coach operator, hotel or resort operator, accommodation provider, motor vehicle rental or hire agency, bus line, shipping line or railway company.

**“trip”** means an **overseas** trip by an eligible **cardholder**, **spouse** or **dependant** as a paying passenger (not as a pilot, driver or crew member) in a commercially licensed plane, tourist bus, train or ferry authorised pursuant to any statute, regulation, by-law or the equivalent thereof for the transportation of passengers for hire.

**“un-attended”** means **covered items** being left in a position where the items can be deliberately damaged or taken without **you**, or **your travel companion** knowing and being able to prevent the items from being damaged or taken.

**“we”, “our”, “us”** means Allianz Australia Insurance Limited, ABN 15 000 122 850, AFSL 234708.

**“you”, “your”, “yours”, “yourself”** means any of the following if they are eligible for cover:

- the **cardholder**; or
- **spouse**; or
- **dependants**; or
- any Australian resident to whom a **cardholder** has given a **covered item** as a gift.

### 3.7 Privacy

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

Any personal information provided to **us** is used by **us** to evaluate and arrange **your** cover.

**We** also use it to administer and provide the insurance services and manage **your** and **our** rights and obligations in relation to those insurance services, including managing, investigating and administering claims.

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

This personal information may be disclosed to third parties involved in the above process, such as travel agents and consultants, travel insurance providers and intermediaries, authorised representatives, reinsurers, claims handlers and investigators, cost containment providers, medical and health services providers, **overseas** data storage and data handling providers, legal and other professional advisers, **your** agents and **our** related and group companies including **Allianz**. Some of these third parties may be located in other countries such as Thailand, France and India. **You** agree that while those parties will often be subject to confidentiality or privacy obligations, they may not always follow the particular requirements of Australian privacy laws.

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

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

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

**You** can seek access to and correct **your** personal information by contacting **us**. **You** may not access and correct personal information of others unless **you** have been authorised by their express consent or otherwise under law, or unless they are **your dependants** under 16 years of age.

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

Privacy Officer, Allianz Global Assistance, PO Box 162, Toowong, QLD 4066 or **you** can contact the Privacy Commissioner at the Office of the Australian Information Commissioner, GPO Box 2999, Canberra, ACT 2601.

For more information about **our** handling of personal information, including further details about access, correction and complaints please see **our** privacy policy available on request or via: [www.allianz-assistance.com.au](http://www.allianz-assistance.com.au).

If **you** do not agree to the above or will not provide **us** with personal information, **we** may not be able to supply **you** with **our** services or products or may not be able to process **your** application nor issue **you** with cover.

In cases where **we** do not agree to give **you** access

to some personal information, **we** will give **you** reasons why.

### 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 (Brisbane time), Monday to Friday and please make sure **you** have this **section** on hand when **you** phone.

## 3.8 General Insurance Code of Practice

**Allianz** and **Allianz Global Assistance** support and adhere to the General Insurance Code of Practice which was developed by the Insurance Council of Australia to further raise standards of practice and service across the insurance industry.

**You** can obtain more information on the Code and how it assists **you** by contacting **Allianz Global Assistance**.

## 3.9 Complaints

If **you** have a complaint about a product issued by **us** or a service **you** have received from **us** or **Allianz Global Assistance** including the settlement of a claim, please call **Allianz Global Assistance** on 1800 010 262.

**We** will respond to **your** complaint within 15 working days provided **we** have all necessary information and have completed any investigation required.

If more information or investigation is required **we** will agree **reasonable** alternative timeframes with **you**.

If **you** are unhappy with **our** response or **we** cannot agree on **reasonable** alternative timeframes, **your** complaint will be registered as a dispute and it will be reviewed by **our** internal dispute resolution committee.

We will respond to **your** dispute within 15 working days provided **we** have all necessary information and have completed any investigation required.

If more information or investigation is required **we** will agree **reasonable** alternative timeframes with **you**.

We will keep **you** informed of the progress of **our** review at least every 10 working days and give **you our** response in writing.

If **you** are unhappy with **our** response or **we** cannot agree with **you** on **reasonable** alternative timeframes, **you** can refer the matter to the external disputes resolution scheme of which **we** are a member.

This scheme is administered by Financial Ombudsman Service Australia (**FOS**). **FOS** will review **our** decision in accordance with their terms of reference. **You** are not bound by their decision. However, **we** are bound to act immediately on **FOS's** decision.

This is a free service provided by an independent body. Brochures outlining the operations of **FOS** are available from **Allianz Global Assistance** or the Insurance Council of Australia in **your** State or Territory. **You** can phone the **FOS** from anywhere in Australia on 1800 367 287 or write to them at:

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

### 3.10 Excesses applicable – what you contribute to a claim

An **excess** is not an additional fee charged by **us** at the time of **you** making a claim. Rather, it is the uninsured first portion of a loss for which **you** would otherwise be covered, i.e. the amount that **you** must bear as **your** proportion of each covered loss.

Details of the **excess** amounts and circumstances in which they will be applied are set out in the table below:

Cover Type	Benefit	Excess
International Travel	Medical expenses	<b>A\$500</b>
	Bed care patient	<b>A\$500</b>
	Dental expenses	<b>A\$500</b>
	Luggage	<b>A\$250</b>
	Travel documents	Nil
	Luggage delay	Nil
	Unexpected cancellation	<b>A\$500</b>
Transit Accident	Resumption of journey	<b>A\$200</b>
	Purchase Protection	<b>A\$100</b>

If **you** make more than one claim as a result of a single event the highest **excess** will apply, but will only apply once.

### 3.11 Minimising loss

**You** must take all **reasonable** steps to safeguard **your covered items** and **you** are not covered if **you** do not take these precautions. For example leaving **your covered items unattended** in a public place is not a **reasonable** precaution.

Also **covered items** (except jewellery, watches, cameras, laptops, mobile phones, electrical items or cash or equivalent) are not covered if they are left:

- **unattended** in a **public place**; or
- **unattended** in a motor vehicle unless stored out of view in the vehicle's locked boot (items cannot be left in a vehicle that does not have a lockable boot); or



- **unattended** in a motor vehicle overnight; or
- behind, forgotten or misplaced; or
- with a person who steals or deliberately damages them.

**We** will not pay for the theft, loss or damage to jewellery, watches, cameras, laptops, mobile phones, electrical items or cash or equivalent that are **unattended** at any time or are left in a motor vehicle (even if locked in the boot).

**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 in the mass media

### 3.12 Reporting lost, stolen or wilfully damaged items

In the event that **your covered items** are stolen, wilfully damaged or **accidentally** lost, a report must be made to the Police or to the nearest government agency or authority.

**You** must do this within 24 hours of learning of the theft, loss or damage and the report must list and describe the missing or damaged **covered items**.

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

#### Repairing or replacing your covered items

In the event that a **covered item** is damaged, lost or stolen **we** may choose to:

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

However:

- under no circumstances will **we** pay **you** more than it originally cost **you** to buy the **covered item** and where the **covered item** is part of a pair or set, **you** will receive no more than the value of the particular part or parts lost, stolen or damaged, regardless of any special value that the **covered item** may have by way of being part of such pair or set; and
- where **we** choose, **we** may require proof of ownership/ purchase from **you**. In instances where **you** are not able to supply proof of ownership/ purchase or other evidence which **we** deem satisfactory for the purpose of proving ownership/ purchase, **we** may be unable to properly assess or approve **your** claim; and
- **covered items** (except jewellery, watches, cameras, laptops, mobile phones, electrical items or cash or equivalent) left **unattended** in a motor vehicle which are not excluded under *3.11 Minimising Loss* are only covered for **A\$150** per item to a maximum of **A\$1,000** per event.

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

- For toiletries (including skin care, make-up, perfume and medications) **we** will deduct 3.00% for each month **you** have owned the item to a maximum amount of 80%.
- For phones, electrical devices, communication devices, all computers, photographic equipment, tablets and electronics equipment **we** will deduct 1.75% for each month **you** have owned the item up to a maximum amount of 60%.
- For clothing, footwear, luggage and books **we** will deduct 1.75% for each month **you** have owned the item to a maximum amount of 80%.
- For camping, sporting and leisure equipment (but not leisure clothing) and musical instruments **we** will deduct 1.00% for each month **you** have owned the item up to a maximum 60%.
- For jewellery **we** will deduct 0.25% for each month **you** have owned the item to a maximum amount of 25%.
- For all other items **we** will deduct 1.25% for each

month **you** have owned the item to a maximum amount of 60%.

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

### 3.13 Claims procedures

Please do not contact **CUA** in the event of a claim, as they are not involved in the consideration or assessment of claims.

If **you** want to make a claim under any of these covers, **you** can follow the procedures below.

#### 1. Whilst **you** are **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).
- In order for **Allianz Global Assistance** to confirm **your** eligibility for *International Travel Insurance*, **you** will need to have copies of the documents listed under 3.19 'Documents to take with you'.

#### 2. If **you** are in Australia, (or when **you** return to Australia) **you** must follow the steps listed below:

- Contact **Allianz Global Assistance** on 1800 010 262 within 30 days of returning home from **overseas** or interstate (even if **you** have previously reported the matter to **Allianz Global Assistance**), or if **you** are already home, contact **us** within 30 days of learning of an occurrence (loss, damage or breakdown) that may result in a claim.
- **Allianz Global Assistance** may require **you** to complete a written loss report. If they do, they will provide **you** with the forms which should be returned to them within 30 days after **you** receive them. If **you** fail to contact **Allianz Global Assistance** or complete the loss report within the

specified times and **we** are prejudiced by **your** delay, **we** may refuse or reduce the amount **we** pay for **your** claim.

**You** must provide **us** with any evidence/documentation **we** require to verify **your** claim. Depending on the cover **you** are claiming under, this might include (but is not limited to) any of the following:

- proof that **you** are eligible for cover, e.g. your eligible **CUA Credit Card** statement and tax invoice or receipt to confirm the purchase of **your overseas travel ticket**, etc.;
- if **covered items** were stolen, wilfully damaged, or **accidentally** lost **you** must give **us** the police report number, or if the incident occurred whilst **you** were **overseas**, a copy of the report **you** obtained from the police or nearest government agency or authority.

The report should be certified by the relevant authority as being a true and correct copy of the original;

- proof of **your** ownership of any lost, stolen or damaged **covered items** - e.g. purchase receipts, tax invoices, **CUA Credit Card** statements;
- receipts, tax invoices or valuations for any **covered items you** claim;
- receipts or tax invoices for any expenses **you** claim;
- medical reports or medical certificates;
- evidence of **your** intended flight - e.g. ticket, travel agent's itinerary showing **your** flight or a letter from the airline, etc.;
- evidence of the delay, including in the case of luggage delay, a lost property/delayed property report issued by the airline concerned;
- receipts, tax invoices or **CUA Credit Card** statements showing the purchase of any **covered items you** buy to replace those that were lost or stolen or purchased as emergency replacement of **your** clothes and toiletries;
- certified translations of any foreign language documents **you** submit as verification of the events causing **your** claim;
- if any **covered items** are lost or stolen during the time that a carrier was responsible for looking after them, **you** must get a letter from the carrier

explaining what happened and stating the amount of refund **you** received from them;

- if **your** travel or accommodation arrangements are cancelled and **you** intend claiming, **you** must provide a letter from the carrier, hotel, etc., outlining the refund **you** were entitled to;
- any damaged **covered items** for which **you** are claiming so that they can be inspected by **us** or **our** authorised representative.

### 3.14 Subrogation - you must assist us with your claim

In certain circumstances, **we** may have the right to sue others in **your** name to recover money payable under this Group Policy.

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

**You** must also, as far as allowed by law, give **us** all the assistance **we** may require to institute proceedings against other parties for the purpose of enforcing rights or remedies to which **we** would become entitled or subrogated upon, by making good any loss or damage under any of the covers included in this **section**.

### 3.15 Fraudulent claims

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 any one acting on **your** behalf uses fraudulent means to make a claim on any of the covers in this **section**, 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 any of the covers contained in this **section**.

### 3.16 Exclusions - what is not covered

In addition to any specific or general exclusions noted

elsewhere in this **section**, the following exclusions apply to all the covers in this **section**.

1. **We** do not cover **you** for any event that is caused by or arises as a result of any **pre-existing medical condition** of **yours**, a **relative**, **travel companion** or any other person that may give cause for **you** to claim;
2. **We** do not cover **you** for any event that arises from or is in way related to **mental illness** including:
  - dementia, depression, anxiety, stress, or other mental or nervous condition; or
  - conditions that have resulted in behavioural issues; or
  - a therapeutic or illicit alcohol or drug addiction.
3. **We** do not cover **you** for any travel that:
  - **you** book or take against the advice of a **medical adviser**; or
  - **you** take for the purpose of getting medical treatment or advice; or
  - **you** take after a **medical adviser** informs **you** that **you** are terminally ill.
4. **We** will not pay for theft, loss or damage to:
  - any **covered items** that **you** post or otherwise pay to be transported, and that is not part of **your** accompanying baggage; or
  - jewellery, watches, cameras, laptops, mobile phones, electrical items or cash or equivalent that are **unattended** at any time or are left in a motor vehicle (even if locked in the boot); or
  - any **covered item** that is brittle or fragile (except photographic or video equipment, spectacles, contact lenses, binoculars and laptops) unless the loss or damage is caused by thieves, burglars, fire, or an **accident** involving the mode of transport **you** are travelling on; or
  - sporting equipment while it is being used.
5. **We** do not cover:
  - consequential loss or damage, punitive damages or any fines or penalties, including punitive, exemplary, liquidated or aggravated damages; or
  - any **covered item** that **you** buy to resell in **your**

- business; or
  - commercial samples; or
  - **covered items you** take to sell whilst **overseas**; or
  - securities, stamps, documents, manuscripts or books of account;
  - or secondhand works of art, (including but not limited to paintings or prints) and antiques; or
  - any **covered items** left locked in the boot of a motor vehicle for any more than **A\$150** per **covered item** or **A\$1,000** per event; or
  - any **covered item** left in a motor vehicle overnight, even if locked in the boot.
6. **We do not cover you** for any event that is caused by or arises from:
- dangerous activities; or
  - the death, illness, **sickness** or for any other reason of persons living outside of Australia other than as set out in this **section** relating to the **cardholder, spouse** and/or **dependants** or **relatives**; or
  - pregnancy or childbirth except where an unexpected and unforeseen medical complication has arisen in respect of **your** pregnancy up to the end of **your** 26th week of pregnancy. The 26th week of **your** pregnancy is calculated based on **your** estimated date of delivery as confirmed in writing by **your** obstetrician; or
  - any event that is intentionally caused by **you** or by any person acting with **your** consent (including **your** suicide or attempted suicide); or
  - **your** participation as a crew member or pilot of any means of transport; or
  - **your** exposure of **yourself** to exceptional danger unless in an attempt to preserve **your** life or the life of another person; or
  - **you** being under the influence of liquor or drugs except a drug prescribed to **you** by a **medical adviser**, and taken in accordance with the **medical adviser's** instructions; or
  - **your** or a **travel companions** failure to obtain a valid visa or passport or a passport with a required minimum remaining validity; or
  - **your** involvement in illegal activities, fraud or abuse; or
  - **your** underwater activities that involve using artificial breathing equipment (unless **you** have an open water diving licence or are diving with a qualified and registered diving instructor); or
  - **you** racing (other than amateur foot racing); or
  - **your** participation in any kind of professional sport for which **you** obtain or are attempting to obtain financial gain, sponsorship or benefit from participating in or training for that sport; or
  - **your** air travel or any aerial activity (for example, hang-gliding, base jumping and skydiving). But if **you** are a paid passenger in a fully licensed commercial passenger aircraft, we do cover **you**; or
  - any activities involving hunting equipment or projectiles (e.g. shooting and archery); or
  - any act of terrorism; or
  - radioactivity or the use, existence or escape of any nuclear fuel, nuclear material or nuclear waste; or
  - the dispersal application or release of pathogenic or poisonous biological or chemical materials; or
  - any illness or **sickness** arising out of or in connection to an **epidemic** or **pandemic**; or
  - any war, whether it has been formally declared or not, any hostilities, rebellion or revolution or civil war, military coup or overthrow/attempted overthrow of government/military power; or
  - any person or organisation, who lawfully destroys or removes **your** ownership or control of any **covered items**; or
  - any government prohibition or restrictions or government customs; or
  - any government authorities, delaying or detaining **you** or seizing or keeping **your covered items**; or
  - non-receipt of the **covered item you** have purchased and that is being transported to **you**; or
  - **you** or a **travel companion's** employment or work (whether paid or unpaid or voluntary) either in Australia or **overseas**. This includes not being able to take leave from that employment, unless **your** claim is covered under the *International Travel Insurance* within 3.20. *Part C- Unexpected cancellation and expenses* or **you** or a **travel companion** are members of the Australian Defence Force

- or permanent employees of federal, state or territory emergency services; or
- **you** or a **travel companion's** financial, business or contractual situation, commitments or obligations; or
- changes in currency rates; or
- **you** or a **travel companion's** not wanting to continue with **your** travel arrangements or **journey**, or cancelling them or cutting them short (unless **your** claim is covered under the *International Travel Insurance within 3.20. Part C- Unexpected cancellation and expenses*); or
- deterioration, normal wear and tear; or any defective item or any defect in an item, or damage arising from inherent defects in a **covered item** or an electrical or mechanical fault or breakdown of a **covered item**; or
- any process of servicing, repairing or restoring a **covered item** unless **we** have given prior approval; or
- laundering (including washing, ironing and dry cleaning) whether by professional persons or otherwise; or
- vermin or insects, mildew, atmospheric or climatic conditions, or flood; or
- **your** failure to comply with the recommended security guidelines for the use of bank or currency notes, cheques, credit card, postal or money orders or petrol coupons; or
- **you** not taking all **reasonable** precautions (considering the value of the items) to protect **your covered items** or if the **covered items** are left:
  - **unattended** in a **public place**; or
  - **unattended** in an unlocked motor vehicle; or
  - **unattended** in a motor vehicle overnight; or
  - **unattended** in a motor vehicle unless stored out of view in the vehicle's boot; or
  - behind, forgotten or misplaced; or
  - with a person who steals or deliberately damages them; or
- disappearance of the **covered item** in circumstances which cannot be explained to **our** satisfaction; or
- **your** participation in motor cycling, unless - it involves a hired motorcycle with an engine capacity of 200cc or less; and **you** are the driver; and **you**

hold a current Australian motorcycle licence; and **you** are also licenced (if a licence is required) to drive the motorcycle in the country **you** are in;

- **your** participation in quad biking as a driver or passenger or all terrain vehicle riding as a driver or passenger; or
- **you** failing to follow advice or take heed of a warning from:
  - any government; or
  - any government agency; or
  - any official body; or
  - any publication or broadcast by any member of the mass media.

### 3.17 International Travel Insurance

*International Travel Insurance* is a cover available to **CUA Credit Card cardholders** who use their **Card account** to purchase their travel arrangements prior to leaving Australia, in accordance with the criteria set out under 'Who is covered?' in 'Part B'.

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### 3.18 Part A

## Benefit Limits

The following table shows the benefit limits. The cover available is outlined elsewhere in this **section** and is subject to the applicable terms, conditions, limits, sub-limits and exclusions.

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

<b>1. Medical expenses</b>	Unlimited, except:
<b>Bed care patient</b>	<b>Bed care patient</b> allowance (e.g. reimbursement for incidentals such as newspapers and TV rental) of <b>A\$75</b> per day is limited to <b>A\$7,500</b> in total.
<b>Dental expenses</b>	Expenses for dental treatment for the relief of sudden & acute pain to sound & natural teeth limited to <b>A\$1,250</b> per person.

<b>2. Luggage and travel documents</b>	<p><b>A\$15,000</b> per person limited to <b>A\$30,000</b> for a <b>cardholder</b> travelling with their <b>spouse</b> and/or <b>dependants</b> subject to the below item sub-limits. However for belongings left <b>unattended</b> in a motor vehicle, the most <b>we</b> will pay is <b>A\$150</b> per article to a maximum of <b>A\$1,000</b> per event.</p> <ul style="list-style-type: none"> <li>• baggage, clothing and personal valuables – <b>A\$5,000/item.</b></li> <li>• portable electrical equipment &amp; binoculars – <b>A\$5,000/item.</b></li> <li>• cameras and associated equipment/accessories – <b>A\$5,000/camera.</b></li> <li>• laptop computers and associated equipment/accessories – <b>A\$5,000</b> in total.</li> </ul>		Limited to <b>A\$6,000.</b>
<b>Travel documents</b>	<ul style="list-style-type: none"> <li>• travel documents, traveller's cheques, <b>transaction cards</b>, cash, etc: – <b>A\$500</b> per person limited to <b>A\$1,100</b> for a <b>cardholder</b> travelling with their <b>spouse</b> and/or <b>dependants.</b></li> </ul>	<b>4. Rental vehicle excess</b>	<p>Limited to <b>A\$6,000.</b></p> <p>For <b>reasonable</b> additional meal and accommodation costs after six (6) hour delay, limit of <b>A\$650</b> per person up to a maximum of <b>A\$1,000</b> for a <b>cardholder</b> travelling with a <b>spouse</b> and/or <b>dependants</b> and <b>A\$650</b> for a <b>cardholder</b> travelling alone.</p>
<b>Luggage delay</b>	<ul style="list-style-type: none"> <li>• emergency replacement of <b>your</b> clothes and toiletries – <b>A\$500</b> per person limited to <b>A\$1,100</b> for a <b>cardholder</b> travelling with their <b>spouse</b> and/or <b>dependants.</b></li> </ul>	<b>5. Travel delay</b>	<p><b>Funeral expenses</b> for an amount up to <b>A\$15,000</b> per person for an <b>overseas</b> funeral, burial or cremation or return of <b>your</b> remains to Australia, up to a maximum of <b>A\$30,000</b> for a <b>cardholder</b> travelling with a <b>spouse</b> and/or <b>dependants.</b></p>
<b>3. Cancellation of travel arrangements and unexpected expenses</b>	<p><b>A\$10,000</b>, except for travel agent's cancellation fee, which is limited to an amount equal to <b>A\$500.</b></p>	<b>6. Funeral expenses</b>	<p>In the event of <b>accidental death</b> we will pay <b>A\$25,000</b> per <b>cardholder</b>, <b>A\$20,000</b> per <b>spouse</b> and <b>A\$5,000</b> per <b>dependant.</b></p>
<b>Travel documents</b>	<ul style="list-style-type: none"> <li>• travel documents, traveller's cheques, <b>transaction cards</b>, cash, etc: – <b>A\$500</b> per person limited to <b>A\$1,100</b> for a <b>cardholder</b> travelling with their <b>spouse</b> and/or <b>dependants.</b></li> </ul>	<b>7. Accidental death</b>	Limited to <b>A\$1,000,000</b> for all claims combined.
<b>Luggage delay</b>	<ul style="list-style-type: none"> <li>• emergency replacement of <b>your</b> clothes and toiletries – <b>A\$500</b> per person limited to <b>A\$1,100</b> for a <b>cardholder</b> travelling with their <b>spouse</b> and/or <b>dependants.</b></li> </ul>	<b>8. Legal liability</b>	Limited to <b>A\$1,000,000</b> for all claims combined.
<b>3. Cancellation of travel arrangements and unexpected expenses</b>	<p><b>A\$10,000</b>, except for travel agent's cancellation fee, which is limited to an amount equal to <b>A\$500.</b></p>	<b>3.19 Part B</b>	
<b>Travel documents</b>	<ul style="list-style-type: none"> <li>• travel documents, traveller's cheques, <b>transaction cards</b>, cash, etc: – <b>A\$500</b> per person limited to <b>A\$1,100</b> for a <b>cardholder</b> travelling with their <b>spouse</b> and/or <b>dependants.</b></li> </ul>	Important matters you should know about	
<b>Luggage delay</b>	<ul style="list-style-type: none"> <li>• emergency replacement of <b>your</b> clothes and toiletries – <b>A\$500</b> per person limited to <b>A\$1,100</b> for a <b>cardholder</b> travelling with their <b>spouse</b> and/or <b>dependants.</b></li> </ul>	<b>1. Who is covered?</b>	
<b>3. Cancellation of travel arrangements and unexpected expenses</b>	<p><b>A\$10,000</b>, except for travel agent's cancellation fee, which is limited to an amount equal to <b>A\$500.</b></p>	This cover is available to <b>cardholders</b> who permanently reside in Australia, as follows:	
<b>Travel documents</b>	<ul style="list-style-type: none"> <li>• travel documents, traveller's cheques, <b>transaction cards</b>, cash, etc: – <b>A\$500</b> per person limited to <b>A\$1,100</b> for a <b>cardholder</b> travelling with their <b>spouse</b> and/or <b>dependants.</b></li> </ul>	<ul style="list-style-type: none"> <li>• This cover provides four (4) consecutive months of cover as outlined in this <b>section</b> when prior to the commencement of your <b>overseas journey you</b> have paid a minimum of <b>A\$500</b> in pre-paid <b>overseas:</b> <ul style="list-style-type: none"> <li>– transport costs (including travel by air, rail, road or watercraft); and/or</li> </ul> </li> </ul>	

- accommodation costs; and/or
- organised land tour costs,
- all of which are inclusive of any charges, fees and/or taxes (excluding foreign currency and traveller's cheque purchases) with **your CUA Credit Card**.
- If the **cardholder** has paid for their **overseas travel ticket** as outlined above, this cover extends to the **cardholder's spouse** and their **dependants** provided the **cardholder** has also had paid a minimum of **A\$500** in prepaid **overseas**:
  - transport costs (including travel by air, rail, road or watercraft; and/or
  - accommodation costs; and/or
  - organised land tour costs,
- all of which are inclusive of any charges, fees and/or taxes (excluding foreign currency and traveller's cheque purchases) with the **cardholder's CUA Credit Card** and the **spouse** and/or **dependants** are travelling with the **cardholder** for the entire **journey**.

A **dependant** aged two (2) years or under as at the date the **journey** commences, becomes eligible for this *3.17 International Travel Insurance* when the **cardholder** becomes eligible, provided that the **dependant** is travelling with the **cardholder** for the entire **journey**.

- Only one person is eligible to claim the benefits payable to a **cardholder** during the period of cover and other persons covered under this *3.17 International Travel Insurance* would only be eligible to claim as a **spouse** or **dependant**.

## 2. Period of cover

The period of cover provided for each **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**.

If however **your** return to Australia is delayed because of a covered event, or because **your** scheduled transport (refer to **your overseas travel ticket**) is delayed for reasons beyond **your** control, the period of cover will automatically be extended for up to four

(4) consecutive weeks or until **you** return to Australia, whichever occurs first.

In regard to the cover provided under *3.20. Part C- Unexpected cancellation and expenses* **you** will become eligible for expenses related to the planned **overseas** travel, provided:

- a deposit (charged to the **cardholder's Card account**) has been paid on each of the **overseas travel tickets** scheduled to be used by **you** during the **journey** and the **cardholder** intends to pay the balance outstanding on the ticket(s) as outlined at the beginning of this **section**; and
- any costs being claimed have also been charged to the **cardholder's Card account**.

**You** do not have to advise **us** that **you** will be travelling as **you** are automatically covered, provided **you** are eligible for this cover and adhere to the definitions, terms and conditions, exclusions and claims procedures applicable.

## 3. Pre-existing medical conditions

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.

**Pre-existing medical condition** is defined in the section headed *3.6 Definition and interpretation of words used in this section*.

## 4. 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).

**Allianz Global Assistance's** team of medical professionals is only a phone call away and is available 24 hours a day, 7 days a week for advice and assistance in the event of a medical emergency and any associated problems for travellers 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 **cardholder**, their family in Australia will be advised of the **cardholder's** 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.

## 5. Documents to take with you

The **cardholder** should take this **section** with them, when travelling **overseas** as it contains important phone numbers and details of the cover provided, together with copies of their **CUA Credit Card** statement and card receipt to confirm the purchase of their **overseas**:

- transport costs (including travel by air, rail, road or watercraft; and/or
- accommodation costs; and/or
- organised land tour costs.

If the **cardholder** wishes 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 travel costs were paid for 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.

## 3.20 Part C

The cover we provide

### 1. Medical expenses

**We cover you for medical expenses** (including hospital) **you** incur **overseas** on **your** journey if **you** become sick **overseas** or are **accidentally injured overseas**.

**We** reserve the right to return **you** to Australia for ongoing medical attention where **we** are not licenced to pay medical and hospital expenses and **you** would need to claim on Medicare and/or **your** private health insurer.

If **you** choose not to return to Australia **we** will cease to pay for the subsequent **medical expenses you** incur **overseas**.

#### *Medical expenses*

**We** will pay for **your overseas medical expenses** during the period of cover if **you**:

- become **sick overseas**, or
- are **accidentally injured overseas**,
- **We** will only cover **your medical expenses** if:
  - **you** incur them **overseas**, within 12 months of the date of **your sickness** or disablement; and
  - **you** are legally responsible for paying them, and
  - **you** show **us** a medical advice, written by a **medical adviser**, as proof of **your sickness** or **injury** and the treatment **you** need for it; and
  - **we** assess that **your medical expenses** are **reasonable** in amount and **reasonably** necessary.

#### *Bed care patient allowance*

If **we** agree to pay the **medical expenses** associated with **your** stay in an **overseas** hospital as a **bed care patient**, **we** will also pay **you** (in addition to the **medical expenses**) the daily allowance specified in *1. Medical expenses appearing in the Benefit limits table in 3.18 Part A* for each 24 hours **you** are hospitalised as a

**bed care patient.** Your confinement must be certified as necessary by a **medical adviser** and **you** must be under the continuous care of a registered nurse (other than **yourself** or a **relative**).

We will not pay more than the limit specified in the *Benefit limits table in 3.18 Part A* for **bed care patient** allowance.

#### *Other expenses*

We will also pay for a **relative** or friend to travel to where **you** are and escort **you** back to **your** normal residence in Australia if:

- **you** are **injured** or become seriously **sick** during the period of cover; and
- **you** show **us** a medical advice written by a **medical adviser**, saying that an escort is necessary, and **Allianz Global Assistance** agrees that an escort is reasonably necessary.

Payment of the escort's cost will be made to the person who incurs the expense.

#### *Evacuation*

Please remember that **you** can only claim for emergency evacuation if it is arranged by **Allianz Global Assistance**. **You** can call **Allianz Global Assistance** in Australia at any time on +61 7 3305 7499 (reverse charge).

We will not pay for medical expenses that:

- arise from dental treatment caused by or related to the deterioration and/or decay of teeth or involving the use of precious metals; or
- arise from preventative dental treatment or damage to dentures, bridges or crowns; or
- **you** can recover from any private health insurer or government fund or scheme; or
- **you** incur in Australia; or
- arise from HIV, AIDS, ARC (AIDS Related Complex, however this syndrome may be acquired or named), or any related **sickness** or illness, no matter how **you** become infected; or
- arise from a sexually transmitted disease; or
- arise from any disease that is transmitted when giving or taking a drug. Unless the giving or taking

of the drug is supervised by a **medical adviser** and the disease is not excluded anywhere else in the *International Travel Insurance or 3.16 Exclusions - what is not covered*; or

- we are prohibited by law from paying.

## 2. Luggage and travel documents

We cover **you**, during **your journey** for the theft and **accidental** loss or damage to the following **covered items** that **you** either take with **you** or buy on **your journey**.

However, **you** must take steps to prevent any loss or damage (e.g. there is no cover for possessions, left behind, forgotten, misplaced or **unattended**).

- Baggage, clothing and personal valuables;
- Portable electrical equipment and binoculars (but **we** will not pay for scratched lenses);
- Cameras and associated equipment/ accessories (but **we** will not pay for scratched lenses);
- Laptop computers and associated equipment/ accessories (but **we** will not pay for scratched screens); or
- Travel documents, travellers cheques, bank notes, currency notes, postal orders, money orders, cash, **transaction cards** or petrol coupons taken with **you** on **your journey** for personal use.

In the event of a claim **you** must prove **your** ownership of the **covered items** and prove the value of the **covered items** (e.g. receipt, tax invoice or valuations for jewellery etc.). If **you** cannot prove the value of **your covered items**, the most **we** will pay for each individual item is 10% of the limit shown for the type of item in *3.18 Part A, Benefit limits, 2. Luggage and travel documents*.

#### *Luggage delay*

We will also provide for the emergency replacement of **your** clothes and toiletries, if whilst **you** are **overseas** **your covered items** are delayed, misdirected, or temporarily misplaced by any carrier for more than twelve (12) hours.

If **you** are claiming for the emergency replacement

of **your** clothes and toiletries, **you** will need to obtain written confirmation from the carrier who was responsible for the luggage and **you** will need to provide **us** with receipts for the replacement items **you** needed to purchase.

#### *Travel documents*

If **your** travel documents, **transaction cards** or travellers cheques are **accidentally** lost or stolen **you** are covered for the cost of their replacement and any legal liability for payment arising out of their unauthorised use only if:

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

In the event of a claim **you** must prove **your** ownership of the **covered items** and prove the value of the **covered items** (e.g. receipts, tax invoices or valuations for jewellery etc).

If you cannot prove the value of **your covered items**, the most **we** will pay for each individual item is 10% of the value shown for the type of item in 3.18 Part A, *Benefit limits, 2. Luggage and travel documents*.

### **3. Unexpected cancellation and expenses**

Under this **section we** cover **you** for unrecoverable cancellation fees and lost deposits on pre-paid travel arrangements and unexpected expenses, provided the claim is not covered elsewhere in this *International Travel Insurance*.

The expense must be incurred during the period of cover for one of the following reasons:

- there is a **natural disaster**, or a **natural disaster** has recently happened or is reasonably expected to happen either at **your** destination or at **your** or **your travel companion's** normal residence;
- **you** or **your travel companion's** normal residence

in Australia is totally destroyed;

- **you** or **your travel companions** are unexpectedly quarantined;
- **you** or **your travel companions** are unexpectedly subpoenaed to attend court in Australia;
- **you, your travel companion** or a **relative** living in Australia:
  - unexpectedly dies, or
  - is seriously **injured**, or
  - unexpectedly becomes seriously ill. (**We** will need to see a medical advice written by a **medical adviser** regarding any of the above events and be satisfied that the cancellation was appropriate and **reasonably** necessary);
- **you** miss **your** arranged travel because your preceding flight was delayed or cancelled;
- whilst **overseas your** travel documents are lost or stolen;
- the unexpected cancellation of authorised pre-arranged leave for **you** or **your travel companion** only if either of **you** are full time employees of the Australian Defence Force or of federal, state or territory emergency services;
- **you** or **your travel companion** having to sit unexpected exams in regard to studies either of **you** were undertaking prior to **you** becoming eligible for this *International Travel Insurance*;
- **your** arranged travel is cancelled or delayed by the carrier because of unexpected:
  - mechanical breakdown of **your** means of transport;
  - riots, strikes, civil commotion (but not acts of terrorism), any war like activities, war, whether it has been formally declared or not, any hostilities, rebellion or revolution, or military coup, or overthrow of a government/ military power); or
  - weather conditions; or
  - **natural disasters**; or
- **you** or **your travel companion** are unexpectedly retrenched. This does not include voluntary retrenchment or voluntary redundancy.

**We** will not pay for any event that is caused or arises from:

- **you** or **your travel companion's** failure to procure a

passport or visa; or

- the inability of any **travel service provider**, tour operator, tour wholesaler, transport provider, travel agent or any other service provider to complete arrangements (e.g. provide facilities, conference, accommodation or transport arrangements due to lack of required bookings) or complete any part of a tour; or
- negligence of any **travel service provider** or any other provider of services with whom you make a booking, in the provision by them of their services; or
- insolvency or financial collapse of any provider of services with whom you make a booking;

### *Important*

If you want to claim under this **section**, **you** must take steps to minimise your losses. As soon as possible after the cancellation **you** must:

- recover any refund **you** are entitled to; and
- cancel any other travel or accommodation arrangements that depend on **your** cancelled arrangements and that **you** are now unable to use.

### *If you continue your travel*

**You** may decide to continue **your** travel. If you do this at the earliest **reasonable** opportunity after cancellation, **we** will, at our option, either:

- pay for any part of **your** cancelled travel arrangements that:
  - **you** have paid for but are unable to use; and
  - that are non-refundable, or
- pay the costs of a higher class of travel, or increased seasonal rates for travel, if that is the only class or rate available. **We** will pay these costs minus the amount of any refundable part of **your** cancelled travel arrangements. **We** will only pay to upgrade **your** travel on the type of transport **you** chose in **your** cancelled travel arrangements.

**We** will also pay for any part of **your** cancelled accommodation arrangements that:

- **you** have paid for but are unable to use, and
- that are non-refundable.

### *If you do not continue your travel*

**You** may decide not to continue **your** travel. If **you** do this at the earliest **reasonable** opportunity after cancellation, **we** will pay for any part of **your** cancelled travel and accommodation arrangements that:

- **you** have paid for, but will not use, and
- that are non-refundable.

### *Out of pocket expenses*

**We** will pay unexpected travel and accommodation expenses if they arise because the carrier cancels **your** arranged travel if:

- **you** incur them during **your journey**, and **you** are legally responsible for paying for them, and
- **we** think they are **reasonable** in amount and were **reasonably** necessary, and
- **you** show **us** a letter from the carrier giving details of the cancellation.

### *Travel Agent's cancellation fee*

Provided **your** bookings were made through a travel agent, **we** will pay **your** travel agent's cancellation fee up to an amount equal to the lesser of **A\$500** or 15% of the value of the travel arranged by the agent or the level of service fees or commissions the travel agent would have earned had **your journey** not been cancelled.

## **4. Rental vehicle excess**

If during the period of cover the **rental vehicle** is damaged or stolen while in **your** custody, **we** will reimburse **you** for the lesser of:

- any **excess**, deductible or damage liability fee specified in **your** rental agreement which **you** become liable to pay; or
- property damage for which **you** are liable, provided that:
- the **rental vehicle** must be rented from a licenced rental agency; and
- the rental agreement must specify an **excess**, deductible or damage liability fee that **you** are liable to pay in the event of theft of or damage to the **rental vehicle**; and
- **you** have complied with all requirements of the rental agreement.

We will not pay for **your** costs arising from:

- loss or damage resulting from the operation of the **rental vehicle** in violation of the terms of the rental agreement; or
- wear and tear, gradual deterioration, damage from insects or vermin, inherent vice or damage.

## 5. Travel delay

If the departure of any scheduled transport in which **you** have arranged to travel is delayed for at least six (6) hours due to any unforeseen cause outside **your** control **we** will reimburse your **reasonable** additional meal and accommodation expenses.

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

## 6. Funeral expenses

If **you** die **overseas** as a result of an **injury** or **sickness** occurring during **your journey** we will reimburse **your** estate for **your funeral expenses** however, **your** estate or legal representative must provide **us** with a death certificate given by a **medical adviser** showing the cause of death.

**We** will not pay for **your funeral expenses** if **your** death is the result of a **pre-existing medical condition**.

## 7. Accidental death

If whilst on **your journey**, **you** die as a result of **injuries** sustained in an **accident** (but not **sickness**, illness or disease), **we** will pay **your** estate the benefit shown in *3.18 Part A, Benefit limits, 7. Accidental Death*.

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

If the transport **you** are travelling in is involved in an **accident** caused by violent, external and visible means

and **your** body cannot be found, **we** will after twelve (12) continuous months treat **you** as having died as a result of the **accident**.

## 8. Legal liability

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

- bodily **injury** or death to someone other than **you** or a **relative** occurring during **your journey**; or
- loss or damage to property owned or controlled by someone other than you unless the building is a residence and **you**, a **spouse** and/or **dependants** occupy it during **your journey** as a tenant or lessee, or as an occupier paying rent, then **we** will cover **you** 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.

**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.

Only **we** have the right to:

- settle or defend the claim, or
- make or accept an offer or payment, or
- in any way admit **you** are liable.

**We** will pay for **your** legal liability if:

- the event that gives rise to it
  - happens during the **journey**, and
  - is one that **you** did not intend or expect to give rise to **your** legal liability.

**We** will also pay all legal fees and legal expenses that **we** incur on **your** behalf.

**We** will not pay for **your** legal liability that arises:

- from bodily injury to, or the illness or death of:
  - any **relative** or **travel companion**, or
  - **your** employee; or
- from **you** owning or occupying any land or building unless the building is a residence and **you** occupy it as a tenant or lessee, or occupier paying rent; or
- from **you** owning, controlling or using a motorised vehicle, an aircraft or a watercraft (other than a non-motorised watercraft used on inland waterways); or
- from **your** ownership, control or use of any firearm or weapon; or
- from **your** business, profession or occupation including any advice given by **you**; or
- from loss or damage to any property that is owned or controlled by **you**; or
- from any fines or penalties, including punitive, exemplary, liquidated or aggravated damages. (These are damages a judge may order a person to pay as punishment. They are different from damages that must be paid as compensation); or
- from anything that would be covered under workers compensation legislation, any industrial award or agreement, or accident compensation legislation or such similar legislation in any country applying to **you**; or
- from any contract unless the liability would have arisen in the absence of the contract.

### 3.21 Transit Accident Insurance

#### Who is eligible?

**Cardholders, spouses** and **dependants** are entitled to *Transit Accident Cover* if the entire payment for the trip fare was charged to the **cardholder's CUA Credit Card** prior to the commencement of the **trip** and the **spouse** and **dependants** are travelling with the **cardholder** for the entire **trip**.

#### Terms and Conditions

The benefits listed under the schedule of benefits will be

paid if **you** suffer a loss as a result of an **injury** suffered under the circumstances specified in points 1., 2., 3. or 4. as follows:

1. The **injury** is sustained on a **trip** while riding as a passenger or boarding or alighting (being when **you** physically get on or off) the plane, tourist bus, train or short haul ferry (but not a cruise ship).
2. The **injury** is sustained while riding as a passenger in (not as a pilot, driver or crew member), or boarding, or alighting (being when **you** physically get on or off) from a licenced taxi or bus or hire vehicle authorised pursuant to any statute, regulation, by-law or equivalent thereof for the transportation of passengers for hire, provided you are travelling directly to or from an airport, tourist bus depot, railway station or dock, immediately preceding or following a scheduled **trip**.
3. When by reason of an **accident** specified in 1. or 2. above, **you** are unavoidably exposed to the elements and as a result of such exposure, suffer an **injury** for which a benefit is otherwise payable the loss is covered subject to the applicable terms, conditions, limits and exclusions.
4. If **your** body has not been found within one (1) calendar year of the date of their disappearance arising out of an **accident** which would give rise to a loss as specified in 1., 2. or 3. above it will be presumed that the **cardholder** died as a result of bodily **injury** caused by the **accident** at the time of their disappearance.

#### Schedule of Benefits

When an event results in any of the **injuries** (listed in the table below) within one (1) calendar year after the date of the event, **we** will pay the benefit amount shown opposite the relevant **injury**.

A benefit payable will be paid to **you** or, if the **injury** results in **your** death the benefit will be paid to **your** estate.

If **you** suffer more than one **injury** as a result of an event, only the benefit amount for the greater **injury** will be paid.

Injury resulting in:	Benefit Amount		
	Cardholder	Spouse	Dependant
loss of life	A\$500,000	A\$250,000	A\$125,000
loss of both hands or both feet;	A\$500,000	A\$250,000	A\$125,000
loss of one hand in conjunction with loss of one foot;	A\$500,000	A\$250,000	A\$125,000
loss of sight in both eyes;	A\$500,000	A\$250,000	A\$125,000
loss of sight in one eye in conjunction with loss of one hand and/or one foot	A\$500,000	A\$250,000	A\$125,000
loss of one hand or one foot	A\$250,000	A\$125,000	A\$65,500
loss of sight of one eye	A\$250,000	A\$125,000	A\$65,500

### Limits on what we will pay

The most **we** will pay in claims under the *Transit Accident Cover* resulting from one event in regard to **cardholders, spouses and dependants** is **A\$1,000,000** regardless of the number of **cardholders, spouses and dependants injured** in the **event**.

This means that if a number of **cardholders, spouses and dependants** were **injured** in the same event (such as an aircraft or bus crash), **we** would pay each on a proportional basis (using the above schedule) up to a total of **A\$1,000,000**.

### 3.22 Purchase Protection Cover

#### Who is eligible?

**Cardholders** of an eligible **CUA Credit Card** are entitled to *Purchase Protection Cover* when **covered items**

purchased anywhere in the world are charged to the **cardholder's Card account**. Cover extends to any permanent Australian resident who is a recipient of a gift purchased with an eligible **CUA Credit Card**.

#### Period of Cover

*Purchase Protection Cover* provides ninety (90) consecutive days of worldwide cover against loss, theft, or accidental damage over a wide range of new **covered items**, provided the purchase is charged to the **cardholder's Card account**.

#### Terms and Conditions

1. The cover provides automatic protection for **covered items** when their purchase is charged to the **cardholder's Card account** unless the **covered items** and/or claims circumstances are excluded by the definitions, terms and conditions, or exclusions, or the **cardholder fails** to comply with the claims procedures.
2. **You** must take reasonable steps to prevent any loss or damage and there is no cover if **you** fail to take **reasonable** steps (e.g. there is no cover for **covered items**, left behind, forgotten or misplaced).
3. There is no cover for **covered items** that are being transported to you, unless they are part of **your** accompanying baggage.
4. The **covered items** are insured anywhere in the world for ninety (90) consecutive days from the date of purchase in the event of loss, theft or **accidental damage**.
5. Our liability for claims made pursuant to the cover shall not exceed the actual amount charged to the **cardholder's Card account** to purchase the covered items limited to **A\$1,000**.

The maximum amount **we** will pay in any twelve (12) month period in respect of any one **Card account** is **A\$1,000**.

#### 4. Mastercard® Concierge-Terms & Conditions

These Cardholder Terms and Conditions form a contract between you and CUA (Credit Union Australia

Limited) “we” or “us”. As a Mastercard Cardholder (CUA Platinum Credit Card), you, whether that be you as the Primary Cardholder and/or any approved Additional Cardholders or Authorised Users, agree to abide by the following Terms and Conditions when using the Mastercard Concierge service (including all orders for goods and services from a Supplier offered by the Mastercard Concierge Lifestyle Manager).

1. Your right to use this service is exclusive to you. You are responsible for ensuring that no one else uses this privilege. You are required to provide accurate details when using this service.
2. You may request to source for information, services, benefits or products. The Mastercard Concierge Lifestyle Manager has the absolute discretion not to provide or make any requested arrangement if in its opinion, the provision of such services would be contrary to any laws or regulations or if such services or the provision of any such services is immoral or against public interests.
3. The Mastercard Concierge Lifestyle Manager will contact you via the contact details provided by you as to the availability of any of the services you have requested to be sourced. The Mastercard Concierge Lifestyle Manager shall not be liable to you, if it is not able to source any of the services you have requested for or if there is any delay in sourcing any such services for you.
4. You agree that the sale of any tickets for any event is final and there are no refunds or cancellations after you have purchased your tickets. In the event of show cancellations directly by the artist/promoter, any refund is subject to the discretion of such artist/promoter and Mastercard Concierge is not liable to you for any such refunds or any losses, damages or liabilities suffered by you as a result of such cancellations.
5. Unless stated otherwise, you are required to make payment for all the services you ordered or requested through the service upon the acceptance of your order by the Supplier. You agree that you will use your Mastercard Card exclusively for payment of anything ordered through this service. Any additional associated

costs or Supplier expenses incurred in the sourcing, provision, or the delivery of the services shall also be paid for by you and such costs or expenses will be billed to your Mastercard Card.

6. Your contract for the purchase of products or services is made directly with the relevant Supplier only. Mastercard Concierge and its Service Provider hereby disclaim any and all liability for any act or omission of any Supplier or any loss incurred by you as a result of any act or omission of a Supplier or use of any product or service provided by a Supplier whether or not arranged through a Mastercard Concierge Lifestyle Manager.
7. Services may not be available in all countries. For instance, restrictions may apply where a country is involved in an international or internal conflict, the existing infrastructure is deemed inadequate to support service or where applicable law prohibits or restricts Mastercard Concierge from providing or arranging for such services.
8. Subject to local privacy and data protection laws in processing telephone conversations, as part of the fulfilment of the services requested, the Mastercard Concierge Lifestyle Manager will record the telephone conversation. This will be retained for a period of six (6) months for the exclusive purposes of security, monitoring, quality assurance and the training of Mastercard Concierge Lifestyle Managers.
9. You understand and agree that in order to provide fulfilment of the concierge services requested, you may be required to provide certain personal information and that that information about you may be transferred locally or internationally. In all cases, the Mastercard Concierge Service Provider shall respect the applicable privacy and data protection laws in processing such data and information. For more information about Mastercard's information practices and Mastercard's Privacy practices, please visit [www.Mastercard.com/privacy](http://www.Mastercard.com/privacy).
10. For further information about the Mastercard Concierge service, including available services, please visit [www.cua.com.au/platinum](http://www.cua.com.au/platinum).



## How to contact us:

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

 Visit **cuu.com.au**

 Drop into your local branch



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