Description of insurance cover – Card Services Gold Low Rate Cardholders

June 2010

For all eligible cardholders these Terms and Conditions are effective for purchases where the final payment is made on or after the 30 June 2010.

CardServices

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IMPORTANT INFORMATION ABOUT THE INSURANCE

This booklet describes complimentary insurance benefits provided by Zurich, which are only available to **cardholders** of **eligible Gold Low Rate credit card accounts**.

The Issuer

This cover is provided automatically to **cardholders** under the Master Agreement entered into between Citigroup Pty Limited ABN 88 004 325 080, AFS Licensee 238098 of Level 10, 2 Park Street Sydney, New South Wales, 2000 (**'Card Services'**) and Zurich Australian Insurance Limited ('Zurich'), ABN 13 000 296 640, AFS Licensee No 232507 of 5 Blue Street, North Sydney, NSW, 2060. Zurich is the product issuer of the policies detailed in this booklet. In this booklet, Zurich may also be expressed as 'Zurich', 'we', 'us' or 'our'.

Although the benefits under the covers are automatically provided to **cardholders**, cardholders are not obliged to take these benefits. However, if a person wishes to claim these benefits, they will be bound by the Definitions, Terms and Conditions, Exclusions and Claims Procedures of this policy. Therefore, please read this document carefully and keep it in a safe place. Please also keep detailed particulars and proof of any loss including the sales receipt and **your eligible Gold Low Rate credit card account** statement showing any purchases.

This booklet describes covers which **cardholders** may choose to take advantage of. It does not represent or create any contract between **Card Services** and you. Neither **Card Services** 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 neither **Card Services** nor any of its related corporations receive any commission or remuneration in relation to these benefits. Neither **Card Services** nor any of its related corporations are Authorised Representatives of Zurich or any of its related companies.

Termination of these covers

Card Services may terminate the benefits under any one or both of the covers in this document

for all cardholders or an individual **cardholder**, and if so, will notify the **primary cardholder** of the termination. Purchases finalised before expiry of this notification will still be eligible for cover. However, purchases finalised after expiry of this notification will not be eligible for cover.

Privacy

Zurich respects **your** privacy. Before you make a claim, **you** should know the following things:

- We do not require personal information until a claim is made. We will, in relevant cases, disclose personal information (other than sensitive information such as health information) to **Card Services**, our service providers and business partners, in order to allow monitoring of claims service provided, prevention of fraud and to ensure eligibility for cover.
- We will also, where relevant disclose personal information including sensitive information, such as health information to our service providers (including medical practitioners, other health professionals, legal representatives) and **Card Services**. By submitting personal details, the person consents to those organisations collecting and us disclosing personal and sensitive information about you for this purpose.
- A list of the type of service providers and business partners we commonly use is available on request, or from our website. Go to www.zurich.com.au and click on the Privacy link on the homepage.
- We may also be allowed or obliged by law to disclose personal information about you, for example under Court orders or Statutory Notices pursuant to taxation or social security laws.
- In most cases, on request, we will give you access to personal information held about you. In some circumstances, we may charge a fee for giving this access, which will vary but will be based on the costs to locate the information and the form of access required.
- If you do not provide the requested information, the assessment of **your** claim may be delayed or we may not accept it.

If **you** would like to find out more about our privacy policies, **you** may contact us by telephone from anywhere in **Australia** on 132 687, or email Privacy.Officer@zurich.com.au, or write to:

The Privacy Officer

Zurich Australian Insurance Limited

PO Box 677

North Sydney NSW 2059

General Insurance Code of Practice

As a member of the Insurance Council of **Australia** Limited, Zurich subscribes to the General Insurance Code of Practice.

The purpose of the Code is to raise the standards of practice and service in the general insurance industry.

The Code aims to:

- constantly improve claims handling in an efficient, honest and fair manner;
- build and maintain community faith and trust in the financial integrity of the insurance industry; and
- provide helpful community information and education about general insurance.

Complaints and dispute resolution process

If you have a complaint about this policy or service you have received from us, including the settlement of a claim, you can telephone Zurich on 132 687.

We will respond to the 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 cannot agree on **reasonable** alternative timeframes with us, the complaint will be registered as a dispute and it will be reviewed by our internal dispute resolution process, which is free of charge.

We will respond to the 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 a final response in writing.

If **you** are unhappy with our response or cannot agree on **reasonable** alternative timeframes with us, you can refer the matter to the external disputes resolution scheme of which we are a member. This scheme is administered by the Financial Ombudsman Service (FOS).

FOS will review our decision in accordance with its terms of reference. **You** are not bound by the decision made by FOS. 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 both Zurich and the Insurance Council of **Australia** in each State or Territory. FOS can be contacted as follows:

Financial Ombudsman Service Limited

Phone: 1300 78 08 08 between 9am - 5pm AEST
Fax: (03) 9613 6399

Post: GPO Box 3, Melbourne, Victoria 3001

Website: www.fos.org.au

Email: info@fos.org.au

Definitions and interpretation

The following key words (and/their plurals) when they are highlighted in **bold** have special meaning in the covers included in this document.

"act of terrorism" means an act, including but not limited to the use of force or violence and/ or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf

of or in connection with any organisation(s) or government(s), which from its nature or context is done for, or in connection with, political, religious, ideological or similar purposes or reasons, including the intention to influence any government and/or to put the public, or any section of the public, in fear.

"Australia" means the area enclosed by the territorial waters of the Commonwealth of Australia where Medicare benefits are payable and "Australian" has a corresponding meaning.

"bed care patient" means that as a result of an **injury** or illness during the journey, you are confined to an overseas hospital bed

for a continuous period of not less than 24 hours. **Your** confinement must be certified as necessary by a legally qualified and registered medical practitioner and you must be under the continuous care of a registered nurse (other than **yourself** or a member of your family). You are not classified as a **bed care patient** if you are a patient in any institution used primarily as a nursing or convalescent home, a place of rest, a geriatric ward, a mental institution, rehabilitation or external care facility or a place for the care or treatment of alcoholism or drug addiction.

"cardholder" means a person, being an **Australian** resident who is authorised to maintain permanent residency in **Australia** and whom Card Services has issued with an eligible Gold Low Rate credit card account. This includes additional **cardholders**. Under the Purchase Cover Insurance, this definition is also extended to include any **Australian** resident who is authorised to maintain permanent residency in **Australia**, and who, by way of a gift from the **cardholder**, receives any goods, purchased by the **cardholder**. If a **family** is travelling together only one person can claim the benefits payable to the cardholder. The others can only claim as a spouse or dependent child/ children.

"Card Services" is a division of Citigroup Pty Limited ABN 88 004 325 080.

"dependent child/children" means:

- unmarried children of a **cardholder** up to and including the age of 18 who live with the **cardholder** (but not children born on the **journey**); and
- unmarried children of a **cardholder** up to and including the age of 21 who are full-time students attending an accredited institution of higher learning in **Australia**, and are dependent upon the **cardholder** for their maintenance and support and always live with the **cardholder** or live with the **cardholder** when they are not attending the accredited institution of higher learning.

"eligible credit card" means a current and valid Gold Low Rate MasterCard issued by **Card Services**.

"eligible Gold Low Rate credit card account" means a current and valid Gold Low Rate credit card facility provided by **Card Services**.

"family" means a **cardholder** and his/her **spouse** and/or **dependent child/children** (but not children born on the **journey**), provided they are eligible for International Travel Insurance and are travelling with the **cardholder**.

"injury/injured" means loss of life or bodily hurt, but not an illness or sickness:

- caused by an accident whilst the policy is in force; and
- resulting independently of any other cause.

"interstate flight" means travel on a registered passenger airline (but not charter trips) from Tasmania to any mainland **Australian** State or Territory, or from any mainland **Australian** State or Territory to another mainland **Australian** State or Territory or to Tasmania.

"journey" means after **obtaining your overseas travel tickets by use of the cardholder's eligible Gold Low Rate credit card account.**

The **journey** starts:

- on the departure date (from **Australia**) shown on the **overseas travel ticket**; or
- once **you** leave **your** home, if you travel directly from your home in **Australia** to the **Australian** air or sea terminal that is the departure point for **your** trip.

The **journey** ends when the first of the following occurs:

- If you have a return **overseas travel ticket**:
- at midnight on the date when **your** scheduled transport (as shown on your **overseas travel ticket**) is due to arrive in **Australia**; or
- when **you** return to your home in **Australia**, provided you travel directly there from the air or sea terminal where you landed in **Australia**; or
- three (3) months after the date of departure shown on your **overseas travel ticket**; or
- when you cancel your **overseas travel ticket**.
- If you have a one-way **overseas travel ticket**:
- when you return to your home in **Australia**,

provided you travel directly there from the air or sea terminal where you landed in **Australia**; or

- 31 days after the date of departure shown on your **overseas travel ticket**.

"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**.

Also for the purposes of the International Travel Insurance Policy:

- travel from Tasmania or from mainland Australia to Norfolk Island or Christmas Island will be considered as overseas travel; and
- travel from Norfolk Island or from Christmas Island to Tasmania or mainland **Australia** will be considered as **overseas** travel; and
- however, medical and hospital expenses will not be covered if the person claiming is eligible for Medicare benefits; and
- travel from Tasmania or from mainland **Australia** to Lord Howe Island or Cocos Island will be considered as **overseas**, however, medical and hospital expenses are not covered; and
- travel from Lord Howe Island or from Cocos Island to Tasmania or mainland **Australia** will be considered as overseas travel, however, medical and hospital expenses are not covered.

"overseas travel ticket" means either

- a one-way ticket from **Australia**; or
- a return ticket, from and returning to **Australia**.

"period of cover"

- For benefit "3. Unexpected cancellation of travel arrangements and other unexpected expenses" in the International Travel Insurance Policy, this means the period of cover commencing after your overseas travel ticket has been obtained by the use of the cardholder's eligible Gold Low Rate credit card account.

- For all other sections in the International Travel Insurance Policy, the period of cover means the period of the journey.

"personal good(s)" includes all new personal items acquired for personal domestic or personal household use, but does not include:

- items acquired for the purpose of re-supply/re-sale; or
- items acquired for transformation in a business; or
- items purchased in a business name; or
- business owned or business related items; or
- animals or plant life; or
- computer software or non tangible items; or
- cash, bullion, negotiable instruments, trading cards, lottery tickets or other gambling related items, tickets of any description, traveller's cheques, or collections such as stamps, coins and cards; or
- consumable or perishable items (including but not limited to food, drugs, fuel or oil); or
- boats, automobiles, motorboats, airplanes or any other motorised vehicles and their integral parts and installed accessories; or
- second-hand items including antiques; or
- items of contraband; or
- 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 or real estate; or
- items acquired for a purchase price exceeding A$10,000.

"pre-existing medical condition" is relevant to the **cardholder**, any **relative**, **travel companion** or any other person that may give cause for **you** to claim and means:

- any existing medical condition, including but not limited to mental disorder, anxiety, alcoholism, drug addiction or pregnancy and/or any chronic or ongoing physical, medical or dental condition, which you are aware of or for which investigation, treatment or advice has been received, or medication prescribed

or taken at any time before **you** obtained your **overseas travel ticket**; and

- any condition, including but not limited to mental disorder, anxiety, alcoholism, drug addiction or pregnancy and/or any physical, medical or dental condition, which you become aware of or for which investigation, treatment or advice is received, or medication prescribed or taken, after you obtained **your overseas travel ticket**, but prior to the commencement of **your journey**; and
- any complication arising from any such condition outlined above, except that unexpected/unforeseen events relating to pregnancy are not regarded as a **pre-existing medical condition**.

"primary cardholder" means the person in whose name the **eligible Gold Low rate credit card account** is opened.

"Qantas Frequent Flyer" means the frequent flyer program which is known as such.

"Qantas Frequent Flyer points" means reward points earned in the Qantas Frequent Flyer program.

"reasonable" means:

- for medical and hospital expenses, the care obtained should be at the standard level given in the country **you** are in and not exceed the level **you** would normally receive in **Australia**; and
- for all other expenses, such as unexpected travel and accommodation, the standard must not exceed the average standard of travel and accommodation you booked for the rest of **your journey**.

"relative" means a permanent **Australian** resident living in **Australia**, who is the **cardholder's**:

- spouse; or
- parent, parent-in-law, step-parent, guardian; or
- grandparent; or
- child, grandchild, stepchild; or
- brother, brother-in-law, sister, sister-in-law; or
- daughter, daughter-in-law, son, son-in-law; or
- fiancé, fiancée; or

- uncle, aunt; or
- half-brother, half-sister; or
- niece, nephew.

"rental vehicle" means a rented sedan and/or station wagon (but does not include any other style of vehicle) rented from a licensed motor vehicle rental company.

"special event" means a wedding, funeral, pre-paid conference, pre-paid sporting event or pre-paid concert, which before you left **Australia** you had planned to attend.

"spouse" means a married or defacto partner of the cardholder who is permanently living with the cardholder at the time the journey starts. We may ask for proof of this relationship.

"travel companion" means a person whom, before the **journey** began, arranged to accompany **you** from **Australia** and was then on **your journey** for at least 50% of the time.

"unattended" means (but is not limited to) when your possessions are not with either **you** or **your travel companion** or are in a position where

they can be taken without **you** or **your travel companion** knowing or being able to prevent them from being taken.

"use of the cardholder's eligible Gold Low Rate credit card account" means that your overseas travel ticket (but not taxes or airport or travel agent charges) was obtained prior to the commencement date of **your journey** by one of the following methods:

- cost charged to a **cardholder's eligible Gold Low Rate credit card account**; or
- as a member of the **Card Services** Rewards Program, you obtained the travel ticket in exchange for the **cardholder** redeeming their frequent flyer points, provided the redemption occurs within one month after the **cardholder** transferred at least 15,000 **Card Services** Reward Points to the said frequent flyer program, and those points were accrued in the 12 months prior to the transfer; or
- as a member of the **Card Services Qantas Frequent Flyer** Rewards program (not applicable to Card Services Reward program members), **you** obtained the travel ticket in

exchange for the cardholder redeeming their Qantas Frequent Flyer points, provided that within the 12 months prior to the redemption the cardholders had had credited to his/her **Card Services Qantas Frequent Flyer** account, in accordance with the **Card Services Qantas Frequent Flyer** Rewards program, a minimum of 15,000 points.

- obtained by the cardholder under the Card Services Take Flight program.

Please note that no cover is provided under the International Travel Insurance Policy when the **overseas travel tickets** have been fully or partially obtained by redeeming points or rewards from schemes other than as outlined above.

"you", "your", "yours", "yourself" means the **cardholder** or the **cardholder's** spouse or **cardholder's dependent child/ children** provided they are eligible for the insurance.

Excess – what you contribute to a claim

Excesses may apply to certain sections of cover. An excess is not an additional fee charged by us at the time of making a claim. Rather, it is the uninsured first portion of a loss for which **you** are otherwise covered (i.e. the amount that **you** must contribute towards each claim). Details of the excess amounts and circumstances in which they will be applied are set out below:

- **International Travel Insurance** – **You** must pay the first A$200 for each claim made under Benefits 1 to 6 of "Part B - The cover we provide". However under benefit "2. Loss or damage to personal property and business effects" there is no excess payable for the replacement of **your** travel documents, credit cards, and traveller's cheques and the emergency replacement of your clothes and toiletries. Also if you make more than one claim as the result of a single event, the excess only applies once.
- **Interstate flight inconvenience insurance** – You must pay the first A$200 for each claim made under 'Benefits 2 and 4'.
- **Purchase Cover Insurance** – You must pay the first A$100 for each and every claim made.

Repairing or replacing damaged property/ personal goods

If **personal goods** are lost, stolen or damaged we may choose to:

- repair the item; or
- replace the item, less depreciation. This means we will replace the item for an amount equal to its original cost, less a depreciation figure which takes into account its age and condition; or
- pay **you** the amount it would cost us to replace the item less depreciation; however,
- where the 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 item may have by way of being part of such pair or set; and
- property left **unattended** in a motor vehicle is only insured up to a value of A$250 per item to a maximum of A$2,500 in total; and
- if **you** bought the item duty free or **overseas** the amount **you** paid for the item will be the maximum amount paid by us.

Safety of your property/personal goods

You must take all adequate and **reasonable** precautions (considering the value of the items) to protect **your** property/ **personal goods** and you are not covered if you do not take reasonable precautions (considering the value of the items) to protect **your** property/**personal goods**. There is no theft or loss cover at any time, for jewellery, watches, cameras, laptops, mobile phones, electrical or battery powered items or cash in a motor vehicle or in baggage unless directly under **your** or **your travel companion's** personal supervision and property/**personal goods** is/are not covered under any of the insurances if left:

- **unattended** in a public place; or
- **unattended** in an unlocked motor vehicle; or
- **unattended** in a motor vehicle in view of someone looking into the motor vehicle; or
- unattended in a motor vehicle overnight; or
- behind, forgotten or misplaced; or

- with a person who steals or deliberately damages them.

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

Reporting lost, stolen or wilfully damaged items

In the event that your property/**personal goods** are stolen, wilfully damaged or accidentally lost, you must make a report 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 property/ **personal goods**.

If the loss or wilful 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.

Pre-existing medical conditions

This insurance does not cover you for any event that is caused by or arises as a result of a **pre-existing medical condition** of yours or any **pre-existing medical condition** of a relative, travel companion or any other person that may give cause for you to claim. If, however, you are going overseas you may, prior to leaving **Australia** apply for your **pre-existing medical condition** to be covered under the International Travel Insurance Policy.

The **pre-existing medical condition** of your relatives, travel companion or any other persons that may give cause for you to claim can not be waived.

If you wish to apply for cover for **your pre-existing medical condition**, please phone Zurich Assist on 1800 812 994. Our team of medical professionals will assess **your** condition. If Zurich Assist determines to cover **your pre-existing medical condition**, you will need to pay an administration fee and Zurich Assist will send you a letter confirming that **your pre-existing medical condition** is covered for the remainder of the period of cover for the journey in question.

In regard to pregnancy, we do not insure you for any expenses that arise due to the normal development and consequences of pregnancy, including but not limited to regular or routine medical consultations and tests (such as ultrasounds) and the childbirth itself. On the other hand, we do cover the mother's expenses if they arise as an unforeseen consequence of the pregnancy or childbirth and for which otherwise the mother would be covered. This, however, does not mean that cover is provided for the health of a child born on the **journey**.

Enquiries

- Additional copies of this booklet can be obtained by phoning **Card Services** on 1300 135 538 or via their website www.cardservicesdirect.com.au
- If **you** require personal advice on any of these insurances, please see **your** insurance adviser.
- If **you** wish to make a general inquiry regarding the cover outlined in this booklet you can phone us on 1800 648 093, however, please make sure you have this booklet on hand when you phone us.
- If you wish to apply for cover on **your pre-existing medical condition**, please phone Zurich Assist on 1800 812 994.

Please also note:

The **period of cover** for the International Travel Insurance cover cannot be extended except as outlined on page 18, and **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 of that policy.

Emergency and medical services whilst overseas

In the event of an emergency **overseas**, simply call Zurich Assist (reverse charge/collect) any time from any place in the world. **You** can usually do this by phoning the operator where **you** are and booking a reverse charge call to **Australia** +61 2 9995 2021.

Zurich'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**.

Zurich Assist has access to a worldwide team of skilled doctors and medical professionals and provides the following services free of charge:

- Access to Registered Medical Practitioners for emergency assistance and advice; and
- Emergency transportation to the nearest suitable hospital;
- Emergency evacuation, if necessary; and
- If you request, we will advise **your family** in **Australia** of your medical condition and keep them informed of the situation; and
- Payment guarantees to hospitals and insurance verification; and
- Second opinions on medical matters; and
- Urgent message service and emergency travel planning.

Documents to take with you when you are travelling overseas

You should take with **you** this booklet as it contains important phone numbers and details of the cover provided, and proof of **your** eligibility for this insurance including the following:

- copies of **your overseas travel ticket**; **and either**:
  - **your eligible Gold Low Rate credit card account** statement and/or credit card receipt to confirm the purchase of **your overseas travel tickets**; or
  - evidence that **your overseas travel ticket** was arranged under the Take Flight program; or
  - evidence confirming that at least 15,000 **Card Services Reward Points** (not applicable to Card Services **Qantas Frequent Flyer** Rewards program), were redeemed and a copy of the said **Card Services** Reward points in exchange for **your overseas travel ticket**.
  - evidence confirming that the required number of **Qantas Frequent Flyer points** (not applicable to **Card Services** Rewards program) were transferred by

Card Services, to the cardholder's **Qantas Frequent Flyer** in accordance with **Card Services Qantas Frequent Flyer Reward program**, and evidence confirming the redemption of **Qantas Frequent Flyer points** in exchange for **your overseas travel ticket**.

In the event that **you** need to make a claim under the International Travel Insurance Policy (especially if claiming whilst **overseas**), it will be necessary for us or our agents to confirm to us or to our agents that your **overseas travel ticket** was obtained by use of the **cardholder's eligible Gold Low Rate credit card account**. Without this information, a claim may be delayed and it may not be possible for us or our agents to give approval for any **overseas** medical attention.

Insurance exclusions – what is not covered

In any insurance policy there are situations that are not covered. Whilst we try to extend our cover to most situations, we are not able to insure some situations because of the costs or types of events involved.

In addition to any specific exclusions contained in any individual cover in this document, the following exclusions apply to all the covers in this policy:

- We do not insure 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 unless it relates to International Travel Insurance and we have given prior written approval to cover **your pre-existing medical condition** and you have paid the administration fee; or
- We do not cover **your** property/**personal goods** left **unattended** in a motor vehicle for any more than A$250 per item to a maximum of A$2,500 in total; or
- We do not insure **you** in regard to any travel that:
- **you** book or take against medical advice; or
- **you** take for the purpose of getting medical treatment or advice; or

- **you** take after a qualified and registered member of the medical profession informs **you** that **you** are terminally ill; or
- We do not insure **you** for any event that is caused by or arises from:
- **you** failing to follow advice or take heed of a warning from:
- any government; or
- any official body; or
- any publication or broadcast by any member of the mass media; or
- the death, illness of (or for any other reason) persons living outside of **Australia**, other than as set out in this booklet relating to the **cardholder**, their **spouse** and/or **dependent children**; or
- any event that is intentionally caused by **you** or by a person acting with **your** consent (including suicide or attempted suicide); or
- **your** conscious exposure 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; 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
- **your** mountaineering or rock climbing (if **you** need to use climbing equipment, ropes or guides), white water rafting or boating, abseiling, bungy jumping, pot holing, running with the bulls, caving or tobogganing; or
- **your** racing (other than foot); or
- **your** participation in any kind of professional sport; or
- the use of your property in sporting activities; or
- **your** air travel or any aerial activity (for example, hanggliding, base jumping and skydiving). But if **you** are a paid passenger in

a fully licensed commercial passenger aircraft, we do insure **you**; or

- any activities involving hunting equipment or projectiles (e.g. shooting and archery); 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 licensed (if a licence is required) to drive the motorcycle in the country **you** are in; but
  - we never cover any event that is caused by or arises from motorcycle racing; or
- any **act of terrorism**; or
- any **injury** arising out of or in connection to an epidemic or pandemic; or
- any war or war like activities, whether war has been formally declared or not, any hostilities, rebellion or revolution, or civil war, military coup, or overthrow/ attempted overthrow of a government/military power; or
- any person or organisation, who lawfully destroys or removes **your** ownership or control of any property/**personal goods**; or
- any government prohibition or restrictions or government customs; or
- any government authorities, delaying or detaining you or seizing or keeping your baggage; or
- non-receipt of the property/**personal goods** that **you** have purchased and is being transported to **you**; or
- **your** participation as crew member or pilot of any conveyance; or
- **you** or **your 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 Policy benefit "3. Unexpected cancellation of travel arrangement and other unexpected expenses"; or

- **you** or **your travel companion's** financial circumstances or any business or other contractual relationship; or
- changes in currency rates, or any losses due to the devaluation or change in currency value; or
- theft, loss or damage to business owned items, business related items or items purchased in a business name; or
- **you** or **your travel companion** not wanting to continue with **your** travel arrangements/ journey, or cancelling it or cutting it short, unless **your** claim is covered under the International Travel Insurance Policy benefit "3. Unexpected cancellation of travel arrangement and other unexpected expenses"; or
- deterioration, normal wear and tear; or
- any defective item or any defect in an item, or damage arising from inherent defects in an item or an electrical or mechanical fault or breakdown; or
- any process of servicing, repairing or restoring an 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 adequate and reasonable precautions (considering the value of the items) to protect **your** property/**personal goods**; or
- the theft or loss of jewellery, watches, cameras laptops, mobile phones, electrical or battery powered items or cash in a motor vehicle or in baggage unless directly under **your** or **your travel companion's** personal supervision; or your property/**personal goods** being left:
- **unattended** in a public place; or

- **unattended** in an unlocked motor vehicle; or
- **unattended** in a motor vehicle in view of someone looking into the motor vehicle; or
- **unattended** in a motor vehicle overnight; or
- behind, forgotten or misplaced; or
- with a person who steals or deliberately damages them.

A 'public place' includes, but is not limited to shops, airports, bus depots, buses, planes, trains, streets, hotel foyers (and hallways and grounds), restaurants, beaches, public toilets, car parks, office areas, behind counters, housing and hostel common areas, unlocked hostel and hotel rooms and any place which is accessible to the public; or

- disappearance of the property/**personal goods** in circumstances which cannot be explained to our satisfaction; or
- radioactivity, radioactivity contamination or the use, existence or escape of any nuclear fuel, nuclear material or nuclear waste; or
- consequential loss or damage, punitive damages or any fines or penalties, including punitive, exemplary, liquidated or aggravated damages; or
- **you** or **your travel companion's** failure to procure a passport or visa; or
- bookings made with or via any unlicensed parties (including but not limited to tour operators, wholesalers, transport providers or travel agents etc.); or
- the inability of the tour operator, 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 numbers, or complete any part of a tour.

Claims procedures

Please do not contact **Card Services** in the event of a claim as they do not approve claims and are not involved in processing the claims.

If you want to make a claim under any of these policies, **you** must:

1. Whilst **you** are **overseas**:

Phone Zurich Assist (refer to page 11, "Emergency

and medical services whilst **overseas**").

In order for Zurich Assist to confirm **your** eligibility for International Travel Insurance, **you** will need to have copies of the documents listed on page 11, 'Documents to take with you when you are travelling **overseas**'.

2. If you are in **Australia** (or when **you** return to **Australia**), **you** must follow the steps listed below:
   - contact us on 1800 648 093 within 30 days of returning home from **overseas** or interstate (even if you have previously reported the matter to Zurich Assist), 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.

We may require **you** to complete a written loss report. If we do, we will provide **you** with the forms which should be returned to us within 30 days after you receive them.

Note: Failing to contact us or return the completed loss report (if required) within the times stated might result in denial of the claim.

- **You** must provide us with any evidence/ documentation we require to verify your claim. Depending on the claim **you** are making, this might include (but is not limited to) any of the following:
- proof that **you** are eligible for insurance cover e.g. **your eligible Gold Low Rate credit card account** statement and credit card receipt to confirm the purchase of **your personal goods** or **your overseas travel ticket**, etc.;
- if 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 thereport 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 items e.g. purchase receipts;
- 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;
- receipts for any items **you** buy to replace those that were lost or stolen or purchased as emergency replacement of **your** clothes and toiletries;
- if any 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 items for which **you** are claiming so that they can be inspected by us or our authorised representative;
- a quote (at **your** expense) for the replacement of lost or stolen items, or quote for the repair of damaged or broken down items. We will, however, pay the **reasonable** cost of the quote if we agree to pay the claim.

You must assist Zurich with your claim

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 booklet.

Fraudulent claims

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

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

regard to the claim. Also **Card Services** will be informed of the situation and **you** may no longer be eligible for any of the insurance covers contained in this document.

INTERNATIONAL TRAVEL INSURANCE POLICY

International Travel Insurance is a benefit available to **Card Services Gold Low Rate cardholders** who by **use of the cardholder's eligible Gold Low Rate credit card account** obtained their **overseas travel tickets** prior to leaving **Australia**. If the **cardholder** is eligible for this insurance then this insurance is also available to the **cardholder's** spouse and the **cardholder's dependent child/children** (but not children born on the **journey**), who travel with the **cardholder** for the entire **journey**, provided their **overseas travel tickets** were also obtained by use of the **cardholder's eligible Gold Low Rate credit card account**.

The cover is available for a period of three (3) consecutive months for **cardholders** with return **overseas travel ticket**s (31 days for persons with a one-way overseas travel ticket) and cannot be extended. However, if **you** have a **return overseas travel ticket** and **your** return to **Australia** is delayed because of events covered under this policy, or **your** scheduled transport back to **Australia** is delayed for reasons beyond **your** control, the period of insurance will automatically be extended for a period of up to four (4) weeks or until **you** return to **your** home in **Australia**, whichever occurs first.

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Part A - The limits that apply and a summary of the cover

The table below shows the limits that apply and an outline of the cover available for Card Services Gold Low Rate cardholders and their spouses and dependent child/children. Please read the entire policy to make sure you understand the details of the cover provided and to ensure it meets your requirements.

Benefit	
1. Medical & hospital expenses	Unlimited, except **bed care patient** allowance (i.e. miscellaneous expenses such as phone calls & TV rental) of A$110 per day is limited to $5,000 per person to maximum of $7,500 in total. **No cover for pre-existing medical conditions**, unless prior approval given and the administrative fee paid.

2. Loss or damage to personal property and business effects	Limit of A$11,000 per person up to a maximum A$16,000 for a **family** subject to the following limits, (however, property left **unattended** in a motor vehicle is only insured up to a value of $250 per item to a maximum of A$2,500 in total and business effects are only insured for $3,000 in total): • Clothing and personal valuables A$3,000/item;· • Portable electrical equipment & binoculars A$3,000/item; • Cameras and associated equipment/accessories A$3,000/camera; • Laptop computers and associated equipment/ accessories A$3,000 in total; • Travel documents, travellers cheques, credit cards & cash etc, A$300/ person, cash to a maximum of A$550 for a **family**; • Emergency replacement of your clothes and toiletries A$300/person to a maximum of A$550 for a **family**.

3. Unexpected cancellation of travel arrangements and other unexpected expenses	Unlimited, for covered events, except for travel agents cancellation fee, which is limited to an amount equal to the lesser of A$500 or 15% of the value of the travel arranged by the agent. Also, cover for the financial insolvency or financial collapse of a licensed service provider is limited to A$5,000 per person up to a maximum of A$10,000 for a **family**.
4. Resumption of journey following the death of a relative	Limit of A$5,000 per person up to a maximum A$10,000 for a **family**.
5. Special event	Limit of A$2,250 for the **reasonable** cost of arranging alternative public transport in order to attend a **special event**.
6. Rental vehicle excess	Limit of A$2,250
7. Travel delay	For **reasonable** additional meal & accommodation costs after 6-hour delay, limit to A$275 per person up to a maximum of A$700 for a **family**.
8. Funeral expenses	Limit of A$15,000 for **overseas** funeral/cremation or return of remains to **Australia**.
9. Accidental death	In the event of accidental death, we will pay A$25,000 per **cardholder**, A$20,000 per **spouse** and A$5,000 per **dependant child**.

10. Loss of income	The loss of usual income for a **cardholder** and/or **spouse** up to A$750 per person per week, to a maximum of A$8,000 in total.
11. Legal liability	Limit of A$2,500,000

Part B - The cover we provide

1. Medical and hospital expenses incurred overseas

We insure **you** for medical and hospital expenses you incur **overseas** on **your journey**.

We reserve the right to return **you** to **Australia** for ongoing medical attention. In **Australia** we are not licensed to pay medical and hospital expenses and you would need to claim on Medicare and/or **your Australian** medical insurer. If you choose not to return to **Australia** we will cease to pay for the subsequent medical and hospital expenses **you** incur overseas.

By medical expenses we mean:

- expenses for:
- medical, paramedical, or surgical treatment; or
- other treatment, given or prescribed by a qualified and registered member of the medical profession; or
- emergency dental treatment to natural healthy teeth (but not ongoing dental treatment) up to A$1,000 where the treating dentist confirms in writing that the treatment was solely to relieve sudden and severe pain; or
- ambulance, hospital, or nursing home charges; or
- expenses for emergency evacuation to **Australia** or another country, if the local medical services are inadequate or not available. The evacuation must be authorised and arranged by Zurich Assist (book a reverse charge/collect from anywhere in the world on +61 2 9995 2021).

If we agree to pay the hospital and medical expenses associated with **your** stay in an **overseas** hospital, we will also pay **you** (in

addition to the hospital and medical charges) a bed care allowance (to cover incidental expenses, such as a rental TV, newspapers or hospital phone calls) for each continuous 24-hour period **you** are confined in an **overseas** hospital as a **bed care patient**, provided the claim is supported by written confirmation from the hospital for the length of **your** stay.

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

- you are injured or become seriously ill during the period of cover; and
- you show us a medical advice written by a qualified and registered member of the medical profession, saying that a companion/escort is necessary; and
- Zurich Assist agrees that a companion/escort is reasonably necessary.

The companions/escort's costs will be reimbursed to the person who incurs the expense.

We will pay for...

Medical expenses

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

- become ill overseas; or
- get injured overseas, provided the injury was accidentally caused by a sudden physical force.

We will only cover **your** medical expenses if:

- you incur them **overseas**, during **your journey overseas**; and
- **you** are legally responsible for paying them; and
- **you** show us a medical advice, written by a registered and qualified member of the medical profession, as proof of **your** illness or injury and the treatment you need for it; and
- we assess **your** medical expenses are reasonable in amount and reasonably necessary.

Please remember that **you** can only claim for emergency evacuation if it is arranged by Zurich Assist (book a reverse charge call from anywhere

in the world on +61 2 9995 2021).

But we will not pay for...

We will not pay for medical expenses that:

- arise from **pre-existing medical conditions** unless prior to you leaving **Australia**, we have given prior written approval to cover your **pre-existing medical condition** and **you** have paid the administration fee;
- dental treatment caused by or related to the deterioration and/or decay of teeth or involving the use of precious metals;
- **you** can recover from any private medical fund or similar government scheme;
- **you** incur in **Australia**;
- arise from HIV, AIDS, ARC (AIDS Related Complex, however this syndrome may be acquired or named), or any related illness, no matter how you become infected;
- arise from a sexually transmitted disease;
- 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 qualified and registered member of the medical profession and the disease is not excluded anywhere else in this International Travel Insurance Policy; or
- you incur more than 12 months after the date of your illness or disablement.

2. Loss or damage to personal property and business effects

We insure you, during **your journey** for the theft and accidental loss or damage to the following personal property and business effects that you either take with you or buy on **your journey**:

- baggage, clothing and personal valuables; and
- portable electrical equipment and binoculars (but we will not pay for scratched lenses); and
- cameras and associated equipment/ accessories (but we will not pay for scratched lenses); and
- laptop computers and associated equipment/ accessories (but we will not pay for scratched screens); and
- travel documents, traveller's cheques, bank

notes, currency notes, postal orders, money orders, cash credit cards or petrol coupons taken with **you** on **your journey** for personal use.

We will also provide for the emergency replacement of **your** clothes and toiletries, if **your** entire luggage is delayed, misdirected, or temporarily misplaced by any carrier for more than 12 hours.

If **your** travel documents, credit cards or travellers cheques are accidentally lost or stolen you are covered for 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, credit 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.

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.

In the event of a claim **you** must prove **your** ownership of the property and prove the value of the property (e.g. receipt or valuation for jewellery). If **you** can not prove the value of **your** property, the most we will pay for each individual item is 10% of the limit shown for the type of item in "Part A – The limits that apply and a summary of the cover".

3. Unexpected cancellation of travel arrangements and other unexpected expenses

In regard to the cover provided under this benefit the cardholder will become eligible for the benefits when the **overseas travel ticket** has been obtained by **use of the cardholder's eligible Gold Low Rate credit card account.** Also if the **cardholder** is eligible for this benefit, then the **cardholder's spouse** and/or **dependent child/children**, who have booked to travel with the **cardholder** for the entire **journey** will become eligible under this section provided their deposit for the **overseas travel ticket** has been obtained

by **use of the cardholder's eligible Gold Low Rate credit card account** and they intend to fully obtain their **overseas travel ticket** by **use of the cardholder's eligible Gold Low Rate credit card account**.

Under this section Zurich covers **you** for the unexpected cancellation of travel arrangements and other unexpected expenses, provided the claim is not covered elsewhere in this policy. The expense must be incurred during the **period of cover** for one of the reasons listed below:

- there is a **natural disaster**, or a **natural disaster** has recently happened or is reasonably expected to happen either at **your** destination or at **your** or **your travel companion's** normal residence in **Australia**; or
- whilst **overseas you** or **your travel companion's** travel documents are lost or stolen; or
- **you** or **your travel companion's** normal residence in **Australia** is totally destroyed; or
- **you** or **your travel companion** are quarantined **overseas** whilst on **your journey**; or
- **you** or **your travel companion** are subpoenaed to attend court in **Australia**; or
- of a **pre-existing medical condition** if we have given prior written approval to cover **your pre-existing medical condition** and **you** have paid the administration fee; or
- if after obtaining **your overseas travel ticket**, **you** become aware of a medical condition, which we will then not provide **pre-existing medical condition** cover for; or
- **you**, **your travel companion** or a **relative**:
- dies; or
- is seriously injured; or
- become seriously ill.

We will need to see medical advice written by a qualified and registered member of the medical profession regarding any of the above events and be satisfied that the cancellation was appropriate and reasonably necessary;

- the unexpected cancellation of **your** or **your travel companion's** authorised prearranged leave provided the person whose leave has been cancelled is a full-time employee of the police, fire, ambulance, defence or emergency services; or
- **you** or **your travel companion** having to sit unexpected exams in regard to studies either of you are undertaking; or
- a **special event** has been cancelled or postponed for reasons beyond **your** expectations or control; or
- **your** arranged travel is cancelled or delayed by the carrier because of unexpected:
- mechanical break down; or
- weather conditions; or
- **natural disasters**; or
- 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); or
- **you** or **your travel companion** are unexpectedly retrenched (this does not include voluntary retrenchment or redundancy); or
- the financial insolvency or financial collapse of a licensed service provider provided the booking was made via a licensed travel agent.

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.

We will pay for...

If you continue your travel

You may decide to continue **your** cancelled travel arrangements. If **you** do this at the earliest possible 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
- which are non-refundable.

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

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

4. Resumption of journey following the death of a relative

We insure **you** for the **reasonable** transport expenses incurred to return to Australia and then to resume **your journey**, if **you** have to interrupt **your journey** and return to **Australia** immediately following the death of a relative.

We will only pay if...

We will only pay if:

- **you** resume **your journey** within 30 days of returning to **Australia**; and
- **your journey** had not ended before **your** return and there is at least a fortnight or 25% of the time of **your journey** remaining (whichever is the greater); and
- the death occurred after **you** booked **your** travel; and
- **your** claim is not excluded elsewhere in this booklet. However, if the exclusion is due to **your relative's pre-existing medical**

condition, we will pay benefits provided that before **you** commenced **your journey** a medical professional had not declared **your** relative as being terminally ill.

We will pay for...

We will reimburse **you** the costs of an economy air ticket to **Australia** and an economy air ticket to return **you** to the **overseas** location where **you** were to be at that time when **you** returned **overseas** (as stated in your original itinerary).

5. Special event

If **your journey** is interrupted by any unexpected cause outside of **your** control and as a result **you** are going to miss a **special event** which can not be delayed, we will pay the **reasonable** additional costs of using alternative transport to arrive at the **special event** destination in time for the **special event**.

6. Rental vehicle excess

We will reimburse **you** for any insurance excess or deductible which **you** become legally liable to pay in respect of loss or damage to a **rental vehicle** during the rental period provided:

- the **rental vehicle** must be rented from a licensed rental agency; and
- the hiring agreement must incorporate the standard comprehensive insurance normally provided by the rental agency covering loss or damage to the **rental vehicle**; and
- **you** have complied with all requirements of the rental organisation under the hiring agreement and of the **rental vehicle** insurer.

But we will not pay for...

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.

7. 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 costs.

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

8. Funeral expenses

We insure **you** for funeral expenses that are incurred whilst on **your journey**. However, we will not pay for **your** funeral expenses if **your** death is the result of a **pre-existing medical condition** unless we have given prior written approval to cover **your pre-existing medical condition** and **you** have paid the administration fee.

By funeral expenses we mean:

- the **reasonable** costs of returning **your** remains or ashes to **Australia**; and/or
- the reasonable costs of **your overseas** funeral or cremation.

We will pay for funeral expenses if:

- **you** die during the **journey**; and
- a death certificate given by a qualified and registered member of the medical profession is shown to us as proof of the cause of death.

9. Accidental death

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

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 qualified and registered member of the medical profession.

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

10. Loss of Income

If **you** are a **cardholder** or **spouse** and as a result of **injuries you** sustain in an accident whilst on **your journey**, **you** are unable to resume **your** usual work in **Australia** when **you** return from

your journey we will pay for **your** loss of income for up to three (3) months.

We will pay if ...

We will pay this benefit if:

- the **injury** occurred exclusively in an accident caused by violent, external and visible means; and
- the claim is supported by a medical certificate, signed by a qualified and registered member of the medical profession; and
- you provide written evidence that you had work to return to.

But we will not pay for...

We will not pay for:

- the income lost from the first month after the **cardholder** or **spouse** planned to resume their usual work in **Australia**;
- any period when the cardholder or spouse were not scheduled to be working;
- the injury arising from illness or disease.

11. Legal liability

We cover **your** legal liability during **your journey**. By legal liability, we mean **your** responsibility to pay compensation for negligently causing:

- bodily harm or death to someone other than **you**; or
- loss or damage to property owned or controlled by someone other than **you**.

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...

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

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

We will also pay all reasonable legal fees and expenses if:

- we incur them on **your** behalf; or
- **you** incur them after we agree in writing.

But we will not pay for...

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

- from bodily harm to or the illness or death of:
- any **relative** or **travel** companion; or
- **your** employee.
- 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 in some other temporary way).
- from **you** owning, controlling or using a motorised vehicle, an aircraft or a watercraft (other than a non-motorised watercraft used on inland waterways). However, if **you** do not own or control the transport and are using it just as a passenger, **you** are not within this exclusion.
- from **your** business, profession or occupation.
- from loss or damage to any property that is owned or controlled by **you**.
- 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.

INTERSTATE FLIGHT INCONVENIENCE INSURANCE

Interstate flight inconvenience insurance is available to **cardholders** whilst they are on an interstate **Australian** holiday of up to 14 days provided the **cardholder** charges the entire cost of their return **interstate flight** fare (but not taxes, or airport or travel agent's charges) has been charged to the **cardholder's eligible Gold Low Rate credit card account**.

This cover extends to the **cardholder's spouse** and/or **dependent children** who are travelling with the **cardholder** for the entire holiday and who have also had the entire cost of their return interstate flight fares (but not taxes, or airport or travel agent's charges) charged to the **cardholder's eligible Gold Low Rate credit card account**.

Except for the cancellation cover, the other covers included in this section of the policy are available for a period of 14 days from the date the **cardholder**, **spouse** and **dependent child** leaves their **Australian** home to travel directly to the airport from where they are catching their interstate flight. The cover will cease after this 14 day period or earlier if the **cardholder**, **spouse** and **dependent child** return to their **Australian** home within 14 days.

This cover however is not designed to provide travel insurance benefits as prescribed under the Insurance Contract Act 1984.

Benefits.

1. Delays. Flight delay – if the intended **interstate flight** is delayed by four hours or more and no alternative transport is made available, the **cardholder** is entitled to charge up to A$50 per person to their **eligible Gold Low Rate credit card account** for meals and refreshments up to a total of A$100. 12-hour luggage delay – if following an **interstate flight**, **your** luggage containing clothes and toiletries is delayed in getting to you for over 12 hours, the **cardholder** is entitled to charge up to A$75 per person to their **eligible Gold Low Rate credit card account** for essential clothing and toiletries, up to a total of A$250.

2. Loss or damage to personal items. We insure **you** during your holiday for the theft and accidental loss or damage to clothing and **your** personal items (but not laptop computers or business items) that **you** have with **you**.

We will pay up to a value of A$500 for each item to a maximum of A$1,250 in total.

3. Funeral expenses as a result of accidental death. If whilst on the interstate holiday, you die as a result of **injuries** caused accidentally directly and solely by a sudden physical force (but not illness or disease), we will pay for **your** funeral expenses up to A$2,500 per person to a maximum of A$5,000. **Your** next of kin will need to contact Zurich to lodge a claim. Zurich will then guide **your** next of kin through this process.

By funeral expenses we mean:

- the reasonable costs of returning your remains or ashes to your home town/city in **Australia**; and/or

- the reasonable cost of your funeral or cremation.

4. Cancellation of domestic travel arrangements. Under this section we cover **you**, after the payment of the entire cost of **your** return **interstate flight** fares, to a maximum A$1,750, if holiday travel arrangements **you** have paid for (but not business related travel) are cancelled for any of the following reasons.

- **you**, **your travel companion** or a **relative** unexpectedly:
  - dies;
  - is seriously injured; or
  - becomes seriously ill.

Note: We will need to see medical advice written by a qualified and registered member of the medical profession regarding any of the above events and be satisfied that the expenses involved are reasonable in amount and reasonably necessary.

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

Note: We may ask for written proof regarding any of the above events and be satisfied that the expenses involved are reasonable in amount and reasonably necessary.

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

PURCHASE COVER INSURANCE POLICY

Purchase Cover insurance is a benefit available to **Card Services Gold Low Rate cardholders**. This cover provides three (3) months of free insurance against loss, theft, or accidental damage over a wide range of new **personal goods** purchased anywhere in the world, provided the purchase is charged to the **cardholder's eligible Gold Low Rate credit card account**.

This insurance provides automatic protection for **personal goods** when their purchase is charged to an **eligible Gold Low Rate credit card account** unless the **personal goods** and/or claims are excluded by the Definitions, Terms and Conditions, or Exclusions, or the **cardholder** fails to comply with the Claims Procedures.

The **personal goods** are insured anywhere in the world for three (3) months from the date of purchase in the event of loss, theft or accidental damage. However, there is no cover until **you** have taken possession of the personal goods.

The liability of Zurich for claims made pursuant to this insurance shall not exceed the lesser of:

- the actual amount charged to the **cardholder's eligible Gold Low Rate credit card account** to purchase the goods; or
- A$ 3,000 per claim in respect of jewellery, watches and fine arts; or
- A$ 125,000 in any 12-month period in respect of any one **cardholder's eligible Gold Low Rate credit card account**.

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For more information visit us at

www.citibank.com.au

or call CitiPhone Banking

13 CITI

(13 24 84)

Platinum Cardholders should call

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If you are calling from overseas

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For general correspondence please write to
GPO Box 40
Sydney NSW 2001

For privacy related enquiries contact
the Citigroup Privacy Officer at
privacy.officer@citigroup.com.au

or write to:
GPO Box 204
Sydney NSW 2001

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CardServices

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