

**Description of Card Services
Insurance Cover
Effective from 1 May 2014**

Platinum MasterCard
Platinum Low Rate MasterCard
Silver Rewards MasterCard
Silver Low Rate MasterCard
Low Rate MasterCard



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Helpful FAQs and claims forms can be found on the Zurich website - **www.zurich.com.au**
Click on the Credit and Debit insurances icon and follow the links.

What is this booklet?

This is **your Card Services** Credit Card insurance cover provided at no additional cost to **you**, and applies to purchases made on or after 1 May 2014. If **you** want to make a claim, **you** are bound by what is set out in this booklet.

It's important that **you** read this booklet carefully and keep it in a safe place.

You may also need to keep detailed particulars and proof of any loss including sales receipts and credit card account statements showing any purchases.

Zurich - The issuer of this insurance cover

You should be aware that the issuer of this insurance cover is Zurich Australian Insurance Limited, ABN 13 000 296 640, AFS Licence No. 232507, of 5 Blue Street, North Sydney, NSW 2060 ('Zurich'). In this booklet, Zurich is referred to as 'Zurich', 'we', 'our' or 'us'.

'**Card Services**' is a division of Citigroup Pty Ltd and the covers in this booklet are available under a Master Agreement between Zurich and Citigroup Pty Limited ABN 88 004 325 080, AFSL 238098, Australian credit licence 238098 of 2 Park Street Sydney, New South Wales ('**Citibank**').

Citibank is the credit provider and issuer of the **cards**.

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

Citibank does not receive any commission or remuneration in relation to the covers set out in this booklet.

Neither **Citibank** nor any of its related corporations are Authorised Representatives of Zurich or any of its related companies.

Other Insurances

The insurance cover described in this booklet is provided for **your** benefit under a Master Agreement entered into between Zurich and Citibank. Citibank is the policy owner. As an eligible **cardholder, you** have the benefit of insurance 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 journey**), in respect of the same loss as **your** claim under this Master Agreement, then Zurich is not liable to provide indemnity under this Master Agreement until the amount of any indemnity under that Other Policy is exhausted. In other words, any insurance cover under this Master Agreement in respect of the same loss shall only be excess insurance cover over and above the applicable Other Policy.

Sanctions

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

What Cover is available?

The type of cover available depends upon the type of Card Services credit card **you** have and is shown on the following table.

Cover	Purchase Cover Insurance	Guaranteed Pricing Scheme	International Travel Insurance	Extended Warranty Insurance	Transit Accident Insurance	Interstate Flight Inconvenience Insurance
Platinum MasterCard	✓	✓	✓	✓	✓	✓
Platinum Low Rate MasterCard	✓	✓	✓			
Silver Rewards MasterCard	✓	✓				

Silver Low Rate MasterCard	✓	✓				
Low Rate MasterCard	✓	✓				

Enquiries

- Additional copies of this booklet can be obtained by phoning **Card Services** on 1300 135 538 or via their website cardservicesdirect.com.au/complimentaryinsurance
- Helpful FAQs, claims forms and copies of this document can be found at the Zurich website - **www.zurich.com.au** or for general enquiries call Zurich on 1800 072 791, 8am - 5pm (Sydney time), Monday to Friday and please make sure **you** have this booklet on hand when **you** phone. However, if **you** require personal advice, please see your general insurance adviser.
- If you wish to apply for cover on **your pre-existing medical condition**, please phone Zurich Assist on 1800 072 791.

Travelling Overseas

If **you** have an emergency **overseas**, call Zurich Assist in Australia at any time on +61 2 9995 2477. Reverse charge calls to this number can be made from many countries via Australia Direct®, Telstra's international reverse charge service.

We recommend **you** take this booklet with **you** when travelling **overseas** as it contains important phone numbers and details of the covers provided.

You should also take copies of **your overseas** travel and flight itinerary, **your** credit card statement and evidence of how **you** obtained **your overseas travel tickets** to help with proof of **your** eligibility for the covers.

If **you** want to make a claim whilst **overseas**, **you** will need to prove to us or our agents that **your overseas travel tickets** were obtained in accordance with the requirements set out in this booklet. Without this information, a claim may be delayed and it may not be possible for us or our agents to give approval for **overseas** medical attention.

Definitions and Interpretation

The words below and/or their plurals, when highlighted in bold, have the following specific meanings in this booklet.

'\$' means Australian dollar.

'accident' means any sudden and unexpected physical event.

'act of terrorism' means an act, including but not limited to, actual and/or threatened use of force or violence, 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, ethnic, racial, economic 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. For the avoidance of doubt, Australia does not include Norfolk Island.

'bed care patient' is when **you** are confined to an **overseas** hospital bed for at least 24 continuous hours as a result of an injury or illness occurring during the **journey**.

Your confinement must be certified as necessary by a qualified and registered medical practitioner. The confinement does not include time **you** spend 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.

'business effect' means a new item acquired for use by the business, but does not include the following:

- items with an original purchase price in excess of \$3,000;
- items acquired for the purpose of sale or trade;
- items acquired to undergo process or transformation in the business;
- animals or plant life;
- computer software or non-tangible items;
- cash, bullion, negotiable instruments, vouchers, gift cards, trading cards, tickets of any description, travellers cheques or collections such as stamps, coins and cards;
- consumable or perishable items (including but not limited to food, drink, drugs, cosmetics, fuel or oil);
- boats, automobiles, motorboats, motorcycles, airplanes or any other motorised vehicles and their integral parts and installed accessories;
- second-hand items including antiques;
- items of contraband; or
- real estate and movable fixtures or fittings (including but not limited to dish washers, stoves, ovens and fixed air conditioners) which are or are intended to form part of any home or real estate.

'card' means a current and valid personal:

- Platinum MasterCard
- Platinum Low Rate MasterCard

- Silver Rewards MasterCard
- Silver Low Rate MasterCard
- Low Rate MasterCard

account issued by **Citibank**.

'**cardholder**' means a person who resides in **Australia**, and holds either an Australian Medicare card or a subclass 457 Visa and to whom **Citibank** has issued a **card**, and includes additional **cardholders**.

'**conveyance**' means an aircraft, vehicle, taxi, train, coach, vessel or other public transportation that is licensed or authorised to carry fare-paying passengers.

'**covered breakdown**' means the failure of a **covered product** to operate for the purpose for which it was designed, as a direct result of a breakdown or defect. This does not include where the breakdown or defect is covered by the terms of the **registered warranty**.

'**covered product**' means

- a) **business effects**; or
- b) a new item purchased for personal, domestic or household use but excludes:
 - items acquired for the purpose of sale or trade;
 - animals or plant life;
 - computer software or non-tangible items;
 - cash, bullion, negotiable instruments, vouchers, gift cards, trading cards, tickets of any description, travellers cheques or collections such as stamps, coins and cards;
 - consumable or perishable items (including but not limited to food, drink, drugs, cosmetics, fuel or oil);
 - boats, automobiles, motorboats, motorcycles, airplanes or any other motorised vehicles and their integral parts and installed accessories;
 - second-hand items including antiques;
 - items of contraband;

- real estate and movable fixtures or fittings (including but not limited to dish washers, stoves, ovens and fixed air conditioners) which are or are intended to form part of any home or real estate; or
- items purchased for a price of more than \$10,000 per item for Guaranteed Pricing Scheme and Purchase Cover Insurance and \$20,000 per item for Extended Warranty Insurance.

'dangerous activities' means your conscious exposure to exceptional danger, unless in an attempt to preserve your life or the life of another person; during the **journey** and includes but is not limited to activities such as:

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

'dependent child' means an unmarried child of a **cardholder**, up to and including the age of 21, who is primarily dependant on the **cardholder** for their maintenance and support and who travels with the **cardholder** for the entire **journey** or **trip** but does not include a child born on the **journey** or **trip**.

'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 or www.smarttraveller.gov.au).

'excess' means the amount **you** must first contribute towards any claim as specified in the "Excesses - What you contribute to a claim" section of this booklet.

'funeral expenses' means the costs of returning **your** remains or ashes to **your** home town/city in **Australia** and/or the costs of **your** funeral or cremation (including **overseas** funeral or cremation if **you** died **overseas**).

'injury/injured' means loss of life or bodily hurt caused by an **accident** during the **journey** where that **accident** is caused by violent, external and visible means, and results independently of any other cause. **Injury** does not include illness or disease.

'interstate flight' means travel on a registered and scheduled commercial passenger airline from any **Australian** state or territory to another **Australian** state or territory.

'journey' means travel to or from **Australia** as outlined under the 'When does cover apply?' headings in the International Travel Insurance and Interstate Flight Inconvenience Insurance sections.

'legal liability' means **your** responsibility to pay compensation or damages for negligently causing:

- **injury** to someone other than **you, your spouse, your dependent children, your travel companion** or **your** employee; or
- loss of or damage to property owned by or in the control of someone other than **you, your spouse, your dependent children** or **your travel companion**, during the **journey**.

'medical expenses' means necessary and reasonable expenses incurred for:

- medical, paramedical, surgical and other treatment given or prescribed by a qualified and registered medical practitioner;
- ambulance and hospital charges;
- emergency dental charges up to a limit of **\$1,250** for the relief of unexpected, sudden and severe pain certified by a treating dentist. This does not include dental treatment arising from deterioration, decay or normal wear and tear of teeth.

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

'overseas' means outside of **Australia**.

'overseas travel ticket' means either:

- a one way ticket from **Australia** to an **overseas** destination; or
- a return ticket to an **overseas** destination and returning to **Australia**.

'pre-existing medical condition' in relation to the **cardholder**, any **relative**, **travel companion** or any other person that may give cause for **you** to claim, means:

- any medical condition including but not limited to mental disorder, anxiety, alcoholism, drug addiction and/or any chronic or ongoing physical, medical or dental condition, of which **you** are aware or for which investigation, treatment or advice has been received or medication prescribed or taken at any time before commencement of **your journey**; and
- any complication caused by or arising from any such condition outlined above.

For the avoidance of doubt, pregnancy is not a **pre-existing medical condition**.

'public place' includes but is not limited to shops, buses, planes, trains, taxis, ferries, airports, bus depots, railway stations, streets, hotel and conference centre foyers (and hallways, common areas, grounds and unlocked rooms), restaurants, beaches, around swimming pools, toilets, car parks, office areas, behind counters, housing and hostel common areas, unlocked hostel rooms and any place that is accessible to or by the public.

'registered warranty' means the manufacturer's written warranty, properly registered with the manufacturer, that is applicable and able to be fulfilled within **Australia**.

'relative' means a permanent resident living in **Australia**, who is related to the **cardholder** by birth, marriage, de facto or affianced relationship.

'rental vehicle' means a rented sedan and/or station wagon but not any other style of vehicle, rented from a licensed motor vehicle rental agency.

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

'spouse' means a married, de facto or affianced partner of the **cardholder** who is permanently living with the **cardholder** at the time the **journey** or **trip** starts and who travels with the **cardholder** for the entire **journey** or **trip**. We may ask for proof of this relationship.

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

'travel services provider' means any scheduled services airline, coach operator, bus operator, shipping line or railway company, ferry, transport provider, hotel, hostel, accommodation provider, car rental agency, travel agent, tour or cruise operator, travel or tour wholesaler, booking agent, conference organiser or any other provider of travel or tourism related services, facilities or accommodation.

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

'unattended' means but is not limited to when **your** belongings are not with either **you** or **your travel companion** or an **Australian** resident, whom **you** can identify and tell us where they live, or are in a position where they can be taken without **you** or **your travel companion** or the **Australian** resident knowing or being able to prevent them being taken.

This includes when **you** or **your travel companion** or the **Australian** resident are asleep and **your** belongings are taken without any of **you** knowing.

'you', 'your' and **'yourself'** means any of the following if they are eligible for the cover:

- the **cardholder**; and
- the **spouse** and/or **dependent children**.

Terms and Conditions applying to all Covers

You need to comply with **your** obligations under the terms and conditions set out in this booklet otherwise we may refuse to pay **your** claim.

Telling us about your travel arrangements

You do not have to tell us or Citibanki that **you** will be travelling. So long as **you** comply with the terms and conditions of this insurance cover, **you** are automatically covered.

How can this policy be terminated or changed?

Citibank may terminate or change any one or all of the covers at any time. **Citibank** will give **you** written notice of the change or termination.

The existing cover will apply to purchases made before the date of the change or termination.

Excesses - What you contribute to a claim

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

Section	Cover type	Excess amount
International Travel Insurance		
	Medical Expenses	\$200
	Personal Belongings and business items (except for claims for the cost of replacing your travel documents, travellers cheques and credit cards or the emergency replacement of your clothes and toiletries; in which case, no excess applies)	\$200
	Unexpected Cancellation and Expenses	\$200
	Resumption of Journey	\$200
	Special Event	\$200
Interstate Flight Inconvenience Insurance		
	Personal Belongings	\$200
	Unexpected Cancellation	\$200
Purchase Cover Insurance		\$100
Extended Warranty Insurance		\$100

Expenses must be reasonable

In relation to **medical 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**.

For travel, accommodation and meal expenses, the standard must not exceed the average standard of travel, accommodation and meals **you** booked for the rest of **your journey**.

In every other case, we will only pay expenses that we consider to be reasonable in all the circumstances.

Minimising loss

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

You must take all reasonable precautions to safeguard your belongings. For example, leaving **your** belongings **unattended** in a **public place** encourages theft and is not a reasonable precaution.

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 broadcast in the mass media.

Headings

Headings have been included for ease of reference but do not form part of the policy.

Exclusions

The exclusions below set out what is not covered.

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

We do not cover **you** for any claims for, caused by or arising from (whether directly or indirectly):

Medical

1. 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 is specifically covered in International Travel Insurance or we have given prior written approval to cover the **pre-existing medical condition** and **you** have paid the administration fee;
2. any travel **you** book or take against medical advice, take for the purpose of getting medical treatment or advice, or take after a qualified and registered medical practitioner informs **you** that **you** are terminally ill;
3. **medical expenses you** incur for treatment in **Australia**;
4. **medical expenses** which can otherwise be claimed under Medicare and/or any private medical fund or government scheme;
5. death, illness, **injury**, sickness or disease of or relating to persons living outside **Australia**;

6. **your** suicide, attempted suicide, self-inflicted **injury** or illness or condition or harm;
7. (a) the effect of or chronic use of alcohol or drugs; or
(b) any transmissible disease as a result of giving or taking a drug, unless the use of the drug is supervised by a qualified and registered medical practitioner and the disease is otherwise not excluded in Exclusion 8 below;
8. sexually transmissible diseases, infection or virus of any sort, regardless of how **you** came to be infected, Acquired Immune Deficiency Syndrome (AIDS) or AIDS Related Complex (ARC) or Human Immunodeficiency Virus (HIV);

Pregnancy

9. pregnancy or childbirth except where an unexpected and unforeseen medical complication has arisen in respect of **your** pregnancy up to the end of the 26th week of your pregnancy. The 26th week of **your** pregnancy is calculated based on **your** estimated date of delivery as confirmed in writing by your obstetrician;

Personal belongings, covered products and business items

10. **you** leaving **your** personal belongings, **covered products** or business items **unattended**:
 - (a) in a **public place**, regardless of whether they are left behind, forgotten or misplaced;
 - (b) in a motor vehicle unless stored in the boot and forced entry is gained;
 - (c) in a motor vehicle overnight (even if in the boot);
 - (d) with a person who steals or deliberately damages them;
11. jewellery, watches, cameras, mobile phones, portable electrical items, laptop computers or cash or equivalent **unattended** at any time or left in a motor vehicle (even if in the boot) or baggage;

12. securities, stamps, manuscripts, books of account, works of art and antiques;
13. sporting equipment whilst in use;
14. any items intended for resale;
15. items that are brittle or fragile unless the loss or damage is caused by thieves or fire or an **accident** involving the **conveyance** in which **you** are travelling (however photographic or video equipment, spectacles, contact lenses, binoculars and laptop computers are not considered brittle or fragile items);
16. **your** failure to comply with the recommended security guidelines for the use of cheques, travellers cheques, credit cards or postal or money orders;
17. items **you** post or otherwise pay to be transported and which are not part of **your** accompanying baggage;
18. electrical or mechanical fault or breakdown unless covered under Extended Warranty Insurance;
19. confiscation or destruction by customs or any other authorities or officials;
20. disappearance of any items in circumstances that cannot be explained to our reasonable satisfaction;

Activities

21. any **dangerous activities**;
22. participation in any activities involving a motorcycle or quad-bike during the **journey** unless it involves **you** driving a hired motorcycle with an engine capacity of 200cc or less and **you** hold a current motorcycle licence;
23. deliberate acts or illegal or criminal acts by **you, your spouse, your dependent children** or any other person acting with **your** consent or under **your** direction;
24. **your** participation as a crew member or pilot of any **conveyance**;

Disruptions

25. **you** or **your travel companion** not wanting to continue **your journey** or cancelling or cutting it short (unless **your** claim is within the “Unexpected Cancellation of Travel Arrangements and Other Unexpected Expenses” cover);
26. **you** or **your travel companion’s** financial, business or contractual situation, commitments or obligations;
27. **your** or **your travel companion’s** employment or work (whether paid or unpaid or voluntary) either in Australia or overseas including not being able to take leave or cancellation by **your** or **your** travel companion’s employer of authorised prearranged leave except if the person whose leave has been cancelled is a full time employee of the police, fire, ambulance, defence or emergency services;
28. **your** or **your travel companion’s** failure to obtain a visa, a passport or a passport with a required minimum remaining validity;
29. any interference with **your** travel plans by any government, government regulation or prohibition or intervention or official authority;
30. bookings made with or via any unlicensed **travel services provider**;
31. the inability, failure or refusal of any **travel services provider** to provide services, facilities or accommodation, or to commence or complete any or any part of a tour, travel, **journey**, accommodation or conference for the following reasons:
 - (a) lack of numbers required to commence or complete any or any part of a tour, travel, **journey**, accommodation or conference;
 - (b) negligence of the **travel services provider**; or
 - (c) insolvency or financial collapse of an unlicensed **travel services provider** or any company, organisation or person with whom they deal.

General

32. changes in currency rates;
33. **your** failure to take reasonable care;
34. any **epidemic/pandemic**;
35. any **act of terrorism**;
36. war, invasion, act of foreign enemy, hostilities (whether war is declared or not), civil war, riot, rebellion, revolution, insurrection, military coup or overthrow/attempted overthrow of a government/military power;
37. damage or loss arising from wear and tear, deterioration, atmospheric or climatic condition, flood, mould, fungus, mildew, animals (including but not limited to insects, rodents and vermin), inherent defect in any item, or any process of servicing, repairing, restoring, altering or cleaning (including but not limited to washing, ironing and dry cleaning);
38. consequential loss or damage, punitive, exemplary or aggravated damages or any fine or penalty;
39. radioactivity or the use, existence or escape of any nuclear fuel, nuclear material or nuclear waste; or
40. the dispersal, application or release of pathogenic or poisonous biological or chemical materials.

International Travel Insurance

Summary of cover

International Travel Insurance covers **you** when travelling **overseas** for:

- **medical expenses** if **you** become sick or injured;
- access to Zurich Assist emergency services;
- loss or theft of personal belongings and business items;
- cancellation of travel arrangements due to unexpected circumstances;
- costs of resuming travel after the unexpected death of a **relative**;

- costs of getting **you** to a **special event** if **your journey** is unexpectedly interrupted;
- reimbursement of a **rental vehicle** excess or deductible;
- reimbursement of **your** additional meal and accommodation expenses due to an unexpected delay of **your conveyance**;
- **your** funeral expenses;
- **your** accidental death;
- **your legal liability**; and
- loss of income as a result of **injuries** sustained on a **journey**.

Details of the cover follow. Please also see page 30 for the cover limits for this section.

Who is eligible?

Platinum Low Rate MasterCard and Platinum MasterCard **cardholders** are eligible for this International Travel Insurance, when prior to leaving **Australia** their **overseas travel ticket** (but not taxes or airport or travel agent charges) was obtained by one of the following methods:

- the cost of the **overseas travel ticket** was charged to the **cardholder's card**; or
- as a member of the **Card Services** Qantas Rewards Program, the **cardholder** redeemed their frequent flyer points in exchange for the **overseas travel ticket**. Provided that within the 12 months prior to the redemption, the **cardholder** had transferred at least 15,000 points to their Qantas Frequent Flyer account; or
- the **overseas travel ticket** was 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.

If the **cardholder** is eligible for this insurance, the **cardholder's spouse** and/or **dependent children** are also eligible for this International Travel

Insurance when prior to leaving **Australia** their **overseas travel tickets** (but not taxes or airport or travel agent charges) were obtained by one of the methods described above and they are travelling with the **cardholder** for their entire **journey**.

The cover is available for a period of:

- 31 days or less for **cardholders** with a one-way **overseas travel ticket**; or
- 90 consecutive days or less for Platinum Low Rate MasterCard **cardholders** with return **overseas travel tickets**; or
- 180 consecutive days or less for Platinum MasterCard **cardholders** with return **overseas travel tickets**.

Pre-existing medical conditions

Before going **overseas**, you can apply for cover for **your pre-existing medical condition** by phoning Zurich Assist on 1800 072 791.

Our team of medical professionals will assess **your** condition. If we decide 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 **journey**. Otherwise, **you** are not covered for any claim arising from a **pre-existing medical condition**.

This policy does not cover any claim arising from the **pre-existing medical conditions** of **your relatives, travel companion** or any other persons.

When does cover apply?

Cover applies from when **you** start **your journey**, which is the departure date from **Australia** shown on **your overseas travel ticket** and includes travel directly from **your** home to the **Australian** air or sea terminal that is the departure point shown on **your overseas travel ticket**.

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

1. If **you** have a return **overseas travel ticket**:
 - (a) when **you** return to **Australia**, including travel directly from the air or sea terminal where **you** landed in **Australia** to **your** home;

- (b) at midnight on the date when **you** are due to return to **your** home in **Australia** as shown on **your** return **overseas travel ticket**;
- (c) 90 consecutive days (or 180 consecutive days for Platinum MasterCard **cardholders**) after the date of departure shown on **your** return **overseas travel tickets**; or
- (d) when **you** cancel **your** return **overseas travel ticket**.

If **your** return to **Australia** is delayed because of an event covered by this insurance, or because **your** scheduled **conveyance** is delayed for reasons beyond **your** control, **your journey** will automatically be extended for up to four weeks or until **you** return to **Australia**, whichever happens first.

- 2. If **you** have a one way **overseas travel ticket**:
 - (a) when **you** return to **Australia**, including travel directly from the air or sea terminal where **you** landed in **Australia** to **your** home; or
 - (b) 31 consecutive days after the date of departure shown on **your overseas travel ticket**.

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

What is covered?

Subject to the maximum limits of what we will pay under the “What are the cover limits?” section on page 30 and the Terms and Conditions set out in this booklet, we provide the following cover.

1. Medical expenses

We cover **you** for **your medical expenses** if:

- (a) **you** become ill and/or are **injured** during the **journey**; and
- (b) a qualified and registered medical practitioner certifies that **you** have suffered illness or **injury** and require treatment for that illness or **injury**; and

- (c) **you** incur the **medical expenses** to treat that illness and/or **injury** during **your journey**.

If **you** are prevented from returning to **Australia** as a result of the illness and/or **injury**, we will pay **your medical expenses** that **you** have incurred overseas after **your journey** ends for a period of up to 12 months after **your injury** first happened or **your** illness was first diagnosed.

However, in certain circumstances, we can decide to return **you** to **Australia** for ongoing medical attention. If **you** choose not to return to **Australia**, we will not pay for any **medical expenses you** incur **overseas** after the date of our decision.

Further, we will cover **your** incidental expenses (such as a rental TV, newspapers or hospital phone calls) up to \$110 per day for each continuous 24-hour period **you** are a **bed care patient**.

Zurich Assist

If you have a medical emergency **overseas**, call Zurich Assist in Australia at any time on +61 2 9995 2477. Reverse charge calls to this number can be made from many countries via Australia Direct®, Telstra's international reverse charge service.

- Zurich Assist has access to a worldwide team of skilled doctors and medical professionals available 24 hours a day, 7 days a week.
- If necessary, it can also make the following services available:
 - access to registered medical practitioners for emergency assistance and advice;
 - emergency transportation to the nearest suitable hospital;
 - emergency evacuation;
 - if **you** request, **your** family in Australia will be advised of **your** medical condition and be kept informed of the situation;

- payment guarantees to hospitals and insurance verification; and
- urgent message service and emergency travel planning.

2. **Personal belongings and business items**

We cover **you** for the theft and loss of, or damage to the following personal belongings and business items whilst on **your journey**.

- (a) baggage, clothing and personal valuables;
- (b) portable electrical equipment, laptop computers and associated equipment/accessories, binoculars, cameras and associated equipment/accessories but we will not pay for scratched lenses or screens;
- (c) travel documents, travellers cheques, banknotes, currency notes, postal orders, money orders, cash or credit cards;
- (d) emergency replacement of **your** clothes and toiletries whilst **overseas** if all **your** luggage (except carry on luggage) is delayed, misdirected or temporarily misplaced by any carrier for more than 12 hours and **you** obtain written confirmation from the carrier as to the delay, misdirection or temporary misplacement.

If **your** travel documents, credit cards or travellers cheques are stolen or lost, we will cover you for any legal liability for payment caused by or arising from their unauthorised use if **you** have:

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

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

If **you** cannot prove the value of **your** belongings, the most we will pay for each individual item is 10% of the limit shown for that type of item in the Table under the “What are the cover limits?” section on page 30.

3. **Unexpected cancellation and expenses**

We cover **you** for cancellation of travel arrangements and other expenses incurred after **you** have obtained **your overseas travel ticket** in accordance with the 'who is eligible' section on page 20 and up until the end of the **journey**, where the claim is not covered elsewhere in this policy and is for any of the following unexpected events:

- (a) **you, your travel companion or your relative** dies, is seriously **injured** or becomes seriously ill (subject to verification by written medical advice obtained by **you** from a qualified and registered medical practitioner);
- (b) **you** require medical attention relating to a **pre-existing medical condition**, provided **we** have given prior written approval to cover **your pre-existing medical condition** and **you** have paid the administration fee;
- (c) if, before **your** departure from **Australia**, **you** become aware of a medical condition **you** have, for which **we** will then not provide **pre-existing medical condition** cover;
- (d) if **you** are pregnant and before **your** departure from **Australia**, an unexpected and unforeseen medical complication occurs (which is confirmed in writing by a qualified and registered medical practitioner) that prevents **you** from travelling because such travel would be unsafe for **your** health or the health of **your** unborn child;
- (e) **your** arranged travel is cancelled or delayed by the carrier because of mechanical breakdown, riots, strikes,

- civil commotion (but not an **act of terrorism**), weather conditions or **natural disasters**;
- (f) a **natural disaster** either at **your** destination or at **your** or **your travel companion's** residence in Australia;
 - (g) a **special event** has been cancelled or postponed for reasons beyond **your** control;
 - (h) whilst **you** are **overseas** **your** or **your travel companion's** travel documents are stolen or lost;
 - (i) **you** or **your travel companion** are quarantined;
 - (j) **your** or **your travel companion's** residence in Australia is totally destroyed;
 - (k) **you** or **your travel companion** are subpoenaed to attend court in **Australia** (after having purchased **your overseas travel ticket**) on a date falling during **your journey**;
 - (l) **you** or **your travel companion** are retrenched (not including voluntary retrenchment or redundancy);
 - (m) financial insolvency or financial collapse of the licensed **travel services provider** through whom **your** travel bookings were made;
 - (n) **you** or **your travel companion** having to sit exams for studies either of **you** are undertaking, provided that **you** or **your travel companion** had no prior knowledge of the date of the exam before you obtained **your overseas travel ticket**;
 - (o) **your** employer cancelling **your** prearranged leave provided **you** are a full time employee of the police, fire, ambulance, defence or emergency services;
 - (p) **you** miss **your** arranged travel because **your** preceding flight was delayed or cancelled;

- (q) whilst **overseas you** or **your travel companion's** travel documents are lost or stolen.

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

- (i) any part of **your** rescheduled travel and accommodation arrangements for which **you** have paid but are unable to use and are non-refundable; or
- (ii) the cost of a higher class of travel on the same type of **conveyance** or increased seasonal rates for travel, if that is the only class or rate available; or

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

If **you** do not reschedule **your** travel arrangements, we will pay for any part of **your** cancelled travel and accommodation arrangements for which **you** have paid but will not use and are non-refundable.

If you want to claim under this cover, you must take the following steps as soon as possible after the unexpected event:

- (iii) recover any refund **you** are entitled to; and
- (iv) cancel any other travel or accommodation arrangements that flow on from **your** original travel arrangements and that **you** are now unable to use.

4. Resumption of journey

If **your relative** dies whilst **you** are on an **overseas journey** and **you** have to interrupt **your journey** to return to **Australia**, we will cover **you** for the cost of an economy air ticket to **Australia** and return to the **overseas** location where **you** were scheduled to be at the time when **you** return **overseas** (as stated in **your** original itinerary) provided:

- (a) **you** resume **your journey** within 30 days of returning to **Australia**;
- (b) there are at least 14 days or 25%, whichever is the greater, of the time of **your journey** remaining at the time **you** resume **your journey**; and

- (c) **your** claim is not excluded elsewhere in this policy.

However, if the death is due to **your relative's pre-existing medical condition**, we will pay benefits provided that before **you** commenced **your journey** a qualified and registered medical practitioner had not declared **your relative** as being terminally ill.

5. **Special event**

Where **your journey** is for the purpose of attending a **special event** and:

- (a) **your journey** is interrupted or delayed by any unexpected cause outside **your** control; and
- (b) the **special event** cannot be delayed, we will pay **your** additional costs of using alternative public transport to arrive at **your** destination on time for the purpose of attending the **special event**.

6. **Rental vehicle insurance excess**

We cover **you** for reimbursement of any excess or deductible **you** become legally liable to pay whilst on **your journey** in respect of a claim made under the **rental vehicle** insurance during the period of the rental, if **you** have:

- (a) taken comprehensive motor insurance against loss of or damage to the rental vehicle as part of the rental agreement;
- (b) complied with all requirements of the rental agency under the rental agreement and the **rental vehicle** insurer; and
- (c) not violated any terms of the rental agreement of the **rental vehicle**.

7. **Travel delay**

If departure of **your** scheduled **conveyance** is delayed for six or more hours, we will reimburse **your** additional meal and accommodation expenses if **you** supply receipts for the expenses incurred and written confirmation from the carrier confirming the length of delay.

8. Funeral expenses

We cover **your funeral expenses** if **you** die as a result of illness or **injury** whilst on **your journey** and a death certificate given by a qualified and registered medical practitioner is provided to us as proof of the cause of death.

9. Accidental death

We cover **you** if **you** die:

- (a) within 12 months of **injuries** sustained in an **accident** happening during **your journey**; and
- (b) **your** death certificate, provided by a qualified and registered medical practitioner, confirms the cause of **your** death; and
- (c) **you** are not covered under the Transit Accident Insurance cover section.

If **your** body can not be found after 12 months of the **accident**, we will treat **you** as having died from that **accident**.

10. Personal legal liability

We cover **you** for **your legal liability** and all related legal fees and expenses if we incur them on **your** behalf or **you** incur them after we agree in writing.

Only we can (and **you** must not) settle or defend any claim, make or accept an offer of payment or in any way admit **you** are liable.

We do not cover **you** for **your legal liability** caused by or arising from:

- (a) ownership, control or occupation of any land or building by **you, your spouse, your dependent children** and/or **your travel companion** (unless the building is a residence and **you, your spouse, your dependent children** and/or **your travel companion** occupy it during **your journey** as a tenant or lessee, or in some other temporary way);
- (b) **your** ownership, control or use of a firearm, motorised vehicle, an aircraft or a watercraft (except for non-motorised watercraft used on inland waterways).

If **you** do not own or control the transport and are using it only as a passenger, this exclusion doesn't apply;

- (c) **your** business, profession, trade or occupation including any professional advice given by **you**;
- (d) 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; or
- (e) any contract unless that liability would have arisen in the absence of that contract.

What are the cover limits?

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

Cover	What amount we will pay
	Platinum Low Rate MasterCard
Medical expenses	Unlimited except for reimbursement of incidental expenses for bed care patients which is limited to the cost of the expense up to \$110 per day. With a limit of \$5,000 per person to a maximum \$7,500 for a cardholder travelling with their spouse and/or dependent children .

11. Loss of income

We cover **cardholders** and their **spouses** for loss of income and will pay this benefit monthly in arrears if:

- (a) a **cardholder** or **spouse** is unable to resume their pre-**journey** work in **Australia** after a **journey** ends solely as a result of **injuries** sustained whilst on a **journey**; and
- (b) the claim is supported by a medical certificate given by an Australian qualified and registered medical practitioner; and
- (c) the **cardholder** or **spouse** had work to return to in **Australia** (supported by written evidence).

We do not cover the income lost during the first month after a **cardholder** or **spouse** planned to resume their pre-journey work in **Australia**.

Platinum MasterCard

Unlimited except for reimbursement of incidental expenses for **bed care patients** which is limited to the cost of the expense up to **\$110** per day. With a limit of **\$13,000** per person to a maximum **\$16,500** for a **cardholder** travelling with their **spouse** and/or **dependent children**.

Cover	What amount we will pay
Personal belongings and business items	<p data-bbox="378 168 916 215">Platinum Low Rate MasterCard</p> <p data-bbox="378 226 916 786">The total we will pay in respect of a journey is no more than \$11,000 per person up to \$16,000 for a cardholder travelling with their spouse and/or dependent children subject to the following limits (however not withstanding the following limits, business items are only insured for \$3,000 in total and, property left unattended in a motor vehicle is only insured up to a value of \$250 per item to a maximum of \$2,500 in total):</p> <ul data-bbox="378 797 916 1854" style="list-style-type: none"> <li data-bbox="378 797 916 959">• \$3,000 per item for baggage, clothing, personal valuables, portable electrical equipment and binoculars; <li data-bbox="378 970 916 1099">• \$3,000 per camera for cameras and associated equipment/accessories; <li data-bbox="378 1110 916 1239">• \$3,000 in total for laptop computers and associated equipment/accessories; <li data-bbox="378 1250 916 1606">• \$500 per person up to \$1,000 for a cardholder travelling with their spouse and/or dependent children for travel documents, travellers cheques, bank notes, currency notes, postal orders, money orders, cash or credit cards; <li data-bbox="378 1617 916 1854">• \$500 per person up to \$1,000 for a cardholder travelling with their spouse and/or dependent children for emergency replacement of clothes and toiletries.

Platinum MasterCard

The total we will pay in respect of a **journey** is no more than **\$16,000** per person up to **\$32,000** for a **cardholder** travelling with their spouse and/or **dependent children** subject to the following limits, business items are only insured for **\$3,000** in total and, property left **unattended** in a motor vehicle is only insured up to a value of **\$250** per item to a maximum of **\$2,500** in total):

- **\$5,000** per item for baggage, clothing, personal valuables, portable electrical equipment and binoculars;
- **\$5,000** per camera for cameras and associated equipment/accessories;
- **\$5,000** in total for laptop computers and associated equipment/accessories;
- **\$600** per person up to **\$1,100** for a **cardholder** travelling with their **spouse** and/or **dependent children** for travel documents, travellers cheques, bank notes, currency notes, postal orders, money orders, cash or credit cards;
- **\$500** per person up to **\$1,000** for a **cardholder** travelling with their **spouse** and/or **dependent children** for emergency replacement of clothes and toiletries.

Cover	What amount we will pay
	Platinum Low Rate MasterCard
Unexpected cancellation and expenses	<p>Unlimited except for travel agent's cancellation fee which is limited to an amount equal to the lesser of \$500 or 15% of the value of the travel arranged by the agent.</p> <p>Also, cover for the financial insolvency or financial collapse of a licensed travel services provider is limited to \$5,000 per person up to \$12,000 for a cardholder travelling with their spouse and/or dependent children, provided you have recovered the maximum amount available from any statutory fund, compensation scheme or any other source.</p>
Resumption of journey	\$5,000 per person up to \$10,000 for a cardholder travelling with their spouse and/or dependent children .
Special event	\$2,250
Rental vehicle insurance excess	\$2,250
Travel delay	\$275 per person up to \$700 for a cardholder travelling with their spouse and/or dependent children , for meal and accommodation expenses after six hour delay.
Funeral expenses	Up to \$15,000
Accidental death	\$25,000 per cardholder \$20,000 per spouse \$5,000 per dependent child

Platinum MasterCard

Unlimited except for travel agent's cancellation fee which is limited to an amount equal to the lesser of **\$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 **travel services provider** is limited to **\$5,000** per person up to **\$12,000** for a **cardholder** travelling with their **spouse** and/or **dependent children**, provided **you** have recovered the maximum amount available from any statutory fund, compensation scheme or any other source.

\$6,000 per person up to **\$12,000** for a **cardholder** travelling with their **spouse** and/or **dependent children**.

\$2,500

\$2,750

\$475 per person up to **\$1,100** for a **cardholder** travelling with their **spouse** and/or **dependent children**, for meal and accommodation expenses after six hour delay.

Up to **\$20,000**

\$50,000 per **cardholder**

\$25,000 per **spouse**

\$5,000 per **dependent child**

Cover	What amount we will pay
	Platinum Low Rate MasterCard
Personal legal liability	\$2,250,000
Loss of income	The verified income for up to three consecutive months or \$8,000 , whichever comes first. Where a cardholder and spouse both claim, up to a maximum of \$750 per person per week.

Interstate Flight Inconvenience Insurance

Summary of cover

Interstate Flight Inconvenience Insurance covers **you** for up to 14 days when travelling within **Australia** for:

- loss or theft of personal belongings;
- emergency replacement of luggage when a flight is delayed;
- cancellation of travel arrangements due to unexpected circumstances;
- reimbursement of any **rental vehicle** excess or deductible;
- reimbursement of **your** additional meal and refreshment expenses due to flight delay; and
- **your funeral expenses.**

Details of the cover follow. Please also see page 40 for the cover limits for this section.

Who is eligible?

Platinum MasterCard cardholders are eligible for Interstate Flight Inconvenience Insurance on **interstate flights**, if:

- (a) the entire cost of the return **interstate flight** (excluding taxes and airport and travel agent charges) is charged to the **cardholder's card** prior to commencing the **journey**; and
- (b) where the travel is for 14 consecutive days or less.

For the avoidance of doubt, **you** will not be eligible for cover under Interstate Flight Inconvenience

Platinum MasterCard

\$2,250,000

The verified income for up to three consecutive months or \$12,000, whichever comes first. Where a **cardholder** and **spouse** both claim, up to a maximum of \$1,250 per person per week.

Insurance if **your** travel is greater than 14 consecutive days.

If the **cardholder** is eligible for this insurance, the **cardholder's spouse** and **dependent children** are also eligible for this insurance provided:

- (a) the entire cost of the return **interstate flight** (excluding taxes and airport and travel agent charges) is charged to the **cardholder's card** prior to commencing the **journey**; and
- (b) where the travel is for 14 consecutive days or less; and
- (c) they are travelling with the **cardholder** for the entire **journey**.

For the avoidance of doubt, **you** will not be eligible for cover under Interstate Flight Inconvenience Insurance if **your** travel is greater than 14 consecutive days.

When does cover apply?

Cover applies from when **you** start **your journey**, which is the departure date of **your interstate flight** and includes **your** travel directly from **your** home in **Australia** to the airport shown on **your interstate flight**.

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

- (a) 14 days after the **journey** starts; or
- (b) when **you** return to the airport shown on **your interstate flight** and includes **your** travel directly from the airport to **your** home in **Australia**.

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

What is covered?

1. Personal belongings and business items

We cover **you** for the theft or loss of or damage to the following personal belongings and business items whilst on **your journey**.

However you must take steps to prevent any loss or damage e.g. there is no cover for personal belongings or business items left behind, forgotten, misplaced or **unattended** in a **public place**:

- (a) baggage, clothing and personal valuables; and
- (b) portable electrical equipment, laptop computers and associated equipment/accessories, binoculars, cameras and associated equipment/accessories but we will not pay for scratched lenses or screens.

2. Luggage delay

If, after an **interstate flight**, **your** luggage is delayed, misdirected or temporarily misplaced by the airline for more than 12 hours and **you** obtain written confirmation from the airline as to the delay, misdirection or temporary misplacement, we will cover **you** for emergency replacement of essential clothing and toiletries charged to the **cardholder's card**.

3. Unexpected cancellation

We cover **you** for cancelled travel arrangements and associated expenses (excluding business related travel) after you have obtained **your interstate flight** and up until the end of the **journey**, where the claim is not covered elsewhere in this policy and is for any of the following unexpected events:

- (a) **you, your travel companion** or **your relative** dies, is seriously **injured** or becomes seriously ill (subject to verification by written medical advice obtained by **you** from a qualified and registered medical practitioner);

- (b) **you** arranged travel is cancelled or delayed by the airline because of mechanical breakdown, riots, strikes, civil commotion (but not an **act of terrorism**), weather conditions or **natural disasters**;
- (c) a **natural disaster** either at **your** destination or at your or **your travel companion's** residence in **Australia**;
- (d) a **special event** has been cancelled or postponed for reasons beyond **your** control;
- (e) **you** or **your travel companion** are quarantined;
- (f) **you** or **your travel companion's** residence in **Australia** is totally destroyed;
- (g) **you** or **your travel companion** are subpoenaed to attend court in **Australia** (after having purchased **your** return **interstate flight ticket**) on a date falling during **your journey**;
- (h) **you** or **your travel companion** are retrenched (not including voluntary retrenchment or redundancy); or
- (i) **you** or **your travel companion** having to sit exams for studies either is undertaking.

4. **Rental vehicle insurance excess**

We cover **you** for reimbursement of any excess or deductible **you** become legally liable to pay whilst on **your journey** in respect of a claim made under the **rental vehicle** insurance during the period of the rental, if **you** have:

- (a) taken comprehensive motor insurance against loss of or damage to the rental vehicle as part of the rental agreement;
- (b) complied with all requirements of the rental agency under the rental agreement and the **rental vehicle** insurer; and
- (c) not violated any terms of the rental agreement of the **rental vehicle**.

5. Flight delay

4 Hours or more

If departure of **your interstate flight** is delayed for four or more hours and no alternative transport is made available, we will cover **your** additional meal and refreshment expenses charged to the **cardholder's card** if **you** obtain written confirmation from the carrier confirming the length of delay.

10 Hours or more

If departure of **your interstate flight** is delayed for ten or more hours and no alternative transport is made available, we will cover **your** additional meal and refreshment expenses charged to the **cardholder's card** if **you** obtain written confirmation from the **carrier** confirming the length of delay.

6. Missed Connection

If, due to the late arrival of your preceding flight **you** miss your connecting flight with no alternative flight within the next four hours, we will cover **your** additional meal and refreshment expenses charged to the **cardholder's card** if **you** obtain written confirmation from the carrier confirming the length of delay.

7. Funeral expenses

We cover **your funeral expenses** if **you** die as a result of **injuries** occurring whilst on a **journey**.

What are the cover limits?

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

Cover	What amount we will pay
Personal belongings and business items	\$750 for each item up to \$1,500
Luggage delay	\$150 per person up to \$450
Unexpected cancellation	\$3,000

Cover	What amount we will pay
Rental vehicle insurance excess	\$2,250
Flight delay	4 hours or more, \$80 per person up to \$300 10 hours or more, another \$80 per person up to \$300
Missed connection	4 hours or more, \$80 per person up to \$300
Funeral expenses	\$2,500 per person up to \$7,000

Transit Accident Insurance

Summary of cover

Transit Accident Insurance covers **you, your spouse** and/or **dependent children** for specific **injuries** sustained whilst on a **trip**, which has been paid for on **your card**.

Details of cover follow. Please also see below for the cover limits for this section.

Who is eligible?

Platinum Mastercard **cardholders** are eligible for Transit Accident Insurance if the entire payment for the **trip** was charged to the **cardholder's card** prior to the commencement of the **trip**.

If the **cardholder** is eligible for this insurance, the **cardholder's spouse** and **dependent children** are also eligible for this insurance provided:

- (a) they are travelling with the **cardholder** on the entire **trip**; and
- (b) the entire payment for their **trip** was charged to the **cardholder's card** prior to the commencement of the **trip**.

When does the cover apply?

Transit Accident Insurance covers **you** for **injuries**, as outlined in the table below, when sustained as a direct result of an accident whilst on a **trip** and occurring within 12 months of the **accident**.

This also includes **accidents**:

- (a) when boarding or alighting, being when **you**

physically get on or off a **conveyance**, whilst on the **trip**; and

- (b) whilst travelling as a passenger in a **conveyance** directly to or from any airport, coach depot, railway station or dock immediately before or after the scheduled **trip**.

What is covered?

The following table sets out the amounts we will pay under this section.

Platinum MasterCard cardholders

Injury	Benefit amount for Platinum MasterCard
	Cardholder
Loss of life	\$500,000
Loss of both hands or both feet	\$500,000
Loss of one hand and one foot	\$500,000
Loss of the entire sight in both eyes	\$500,000
Loss of sight in one eye and one hand or one foot	\$500,000
Loss of one hand or one foot	\$250,000
Loss of one eye	\$250,000

Injury to hands and/or feet referred to above means severance through or above the wrist or ankle joint and, in relation to eye(s), means irrecoverable loss of sight.

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

If **your** body has not been found within one year of the date of **your** disappearance arising out of an **accident** that is covered by this section, **you** will be

Spouse	Dependent children
\$250,000	\$125,000
\$250,000	\$125,000
\$250,000	\$125,000
\$250,000	\$125,000
\$250,000	\$125,000
\$125,000	\$62,500
\$125,000	\$62,500

presumed to have died as a result of **injury** caused by the **accident** at the time of **your** disappearance.

What are the cover limits?

The most we will pay under this section from one **accident** (e.g. a bus crash) is **\$1,300,000** regardless of the number of persons in the **accident**.

This means that if as a result of one **accident** a number of **cardholders**, their **spouses** and/or **dependent children** were **injured**, we will pay each

on a proportional basis (using the amounts in the table above) up to a total of \$1,300,000.

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

Two **Platinum Card cardholders** - \$1,000,000

One **Platinum Card cardholder** - \$250,000

One **Platinum Card dependent child** - \$125,000

Total benefit amount: \$1,375,000

We take the total aggregate exposure (\$1,300,000) and divide it by the total benefit amount (\$1,375,000) to determine the percentage (94.5455%) to proportionally reduce.

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

Each Platinum Card cardholder - \$472,727

Platinum Card spouse - \$236,364

Platinum Card dependent child - \$118,182

Total benefit amount: \$1,300,000

Purchase Cover Insurance

Summary of cover

Purchase Cover Insurance provides cover against theft, loss or damage to **covered products** that have been purchased on **your card**. However **you** must take steps to prevent any loss or damage e.g. there is no cover for **covered products** left behind, forgotten, misplaced or **unattended** in a **public place**.

Details of the cover follow. Please also see below for the cover limits for this section.

Who is eligible?

Cardholders are eligible for Purchase Cover Insurance for **covered products**:

- (a) purchased anywhere in the world; or
- (b) given as a gift to any permanent Australian resident,

provided the whole purchase price of the **covered products** is charged to the **cardholder's card**.

When does cover apply?

Purchase Cover Insurance applies to **covered products** for 90 days after the date of purchase.

What is covered?

We cover the **covered products** against theft, loss or damage anywhere in the world if **you** or the recipient of the **covered products** has already taken possession of them and **you** make a claim within 21 days of the theft, loss or damage.

What are the cover limits?

We will pay the lesser of:

- (a) the actual amount which has been charged to the **cardholder's card** to purchase the **covered products**; or
- (b) **\$1,000** per claim for customers with a Silver Low Rate MasterCard, Silver Rewards MasterCard or a Low Rate MasterCard, or **\$3,000** per claim for customers with a Platinum Low Rate MasterCard, or **\$10,000** for a Platinum MasterCard in respect of jewellery, watches and fine arts,

The most we will pay is a maximum of \$50,000 for customers with a Silver Low Rate MasterCard, Silver Rewards MasterCard or a Low Rate MasterCard, or **\$125,000** for customers with a Platinum Low Rate MasterCard or a Rewards MasterCard, or **\$200,000** for a Platinum MasterCard in any 12 month period in respect of any one **card**.

Guaranteed Pricing Scheme

Summary of cover

Guaranteed Pricing Scheme reimburses **you** for the difference in price, up to **\$500**, between a **covered product you** have purchased on **your card** and the same **covered product** advertised in a store catalogue.

Details of the cover follow. Please also see below for the cover limits for this section.

Who is eligible?

Cardholders are eligible for Guaranteed Pricing Scheme when the whole purchase price of a

covered product is charged to the **cardholder's card** and the price difference is more than **\$75**.
What is covered?

We cover **you** for the difference in price, up to **\$500**, between the price of a **covered product** and the purchase price of the same item advertised in a store-printed catalogue that is produced after **you** purchase the **covered product**, provided that:

- (a) the cheaper **covered product** is new, the same model number and year and produced by the same manufacturer as the **covered product** purchased;
- (b) the cheaper **covered product** is available from a store within a 25 kilometre radius of the store where you purchased the **covered product**; and
- (c) **you** make a claim under this cover no later than 60 days after the purchase of **your covered product** and provide to **us** the store- catalogue advertising the cheaper **covered product**.

What are the cover limits?

This cover section does not apply to **covered products** purchased or advertised exclusively on the internet.

Extended Warranty Insurance

Summary of cover

Extended Warranty Insurance covers **you** for the cost of repairing or replacing **covered products** that have been purchased on a **card**, in the event that the **covered product** fails or breaks down.

Details of the cover follow. Please also see below for the cover limits for this section.

Who is eligible?

Platinum MasterCard cardholders are eligible for Extended Warranty Insurance when the whole purchase price of the **covered products** is charged to the **cardholder's card**. This extended warranty insurance is not transferable

What is covered?

We cover **you** for the cost to repair or replace **covered products** that suffer a covered breakdown after the **registered warranty** period has expired,

provided **you**:

- (a) take all reasonable care to protect and/or maintain the **covered products**;
- (b) obtain our approval before starting any repairs or replacement of any **covered products** that have suffered a **covered breakdown**; and
- (c) keep the **covered products** or relevant parts of them so we can inspect them.

When does cover apply?

Extended Warranty Insurance starts from the date the **registered warranty** expires and applies for the same period as the **registered warranty** for up to a maximum of 12 months; however there is no cover if the **registered warranty** exceeds five years.

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

Registered warranty period	Extended warranty period
7 days	7 days
14 days	14 days
1 month	1 month
6 months	6 months
1 to 5 years	1 year
Over 5 years	No cover

What are the cover limits?

We will pay up to the purchase price of the covered products as charged to the **cardholder's card**.

The most we will pay is a maximum of \$20,000 in any 12 month period in respect of any one **card**.

How to make a Claim

1. Contacting us/lodging your claim

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

You must however lodge a claim with us within 30 days or as soon as possible of learning of any loss, damage, **injury** or breakdown that may result in a claim.

However if **you** are **overseas**, **you** can within 30 days or as soon as possible after returning to **Australia** lodge **your** claim.

If **you** want to make a claim under any of these insurance covers, you can obtain claim forms and information on how to make a claim at the Zurich website - **www.zurich.com.au**. Click on the Credit & Debit card insurances tab and follow the links. Or **you** can follow the procedures below:

Please also note that in order to confirm **your** eligibility for international travel insurance, **you** will need to have copies of the documents listed on page 6, 'Travelling Overseas'.

- a) If **you** want to make a claim whilst **overseas** **you** can call Zurich Assist in Australia at any time on +61 2 9995 2477. Reverse charge calls to this number can be made from many countries via Australia Direct®, Telstra's international reverse charge service. When **you** return to **Australia**, if **you** have not already completed a claim form, **you** must within 30 days or as soon as possible complete a claim form and send it to us.
- b) If **you** want to make a claim whilst in **Australia**, **you** can contact us to obtain a claim form on 1800 072 791.

If **you** fail to contact us or lodge a claim within the specified times and we are prejudiced by **your** delay, we may refuse to pay **your** claim.

2. Reporting stolen, lost or wilfully damaged items

If **your** belongings are stolen, lost or wilfully damaged, **you** must make a report to the

police or to the nearest government agency or authority within 24 hours of learning of the theft, loss or damage. The report must list and describe the missing or damaged items and you must obtain a copy of that report.

3. Documentation

Where necessary, we may require **you** to complete a written loss report which **you** must return to us within 30 days or as soon as possible after **you** receive it.

Depending on the cover **you** are claiming under, we may also require further documentation or material in support of **your** claim. This may include (but is not limited to):

- medical reports;
- doctors' certificates;
- credit card statements,
- letters from carriers about delay or damage to **your** belongings;
- itineraries;
- information about cancelled travel arrangements and accommodation;
- proof of **special events**;
- police reports;
- damaged items;
- receipts;
- proof of ownership;
- valuations;
- quotations;
- store catalogue advertisement;
- **registered warranties**; and
- certified translations.

If **you** fail to complete the loss report or provide us with the documentation we require, we may refuse to pay your claim.

4. Family claims

If a family is travelling together, only one person can claim the benefits payable to the **cardholder**. The other members may claim as a **spouse** and/or **dependent children**.

5. **Assisting us with claims**

In certain circumstances, we may have the right to sue others in **your** name to recover money payable under this policy. If this occurs, **you** must assist us and act in an honest and truthful way.

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

If **you** or anyone acting on **your** behalf makes a fraudulent claim under this insurance, then no payment will be made for that claim. Also, we will inform **Citibank** of the situation and **you** may no longer be eligible for any of the covers in this booklet.

6. **Repairing or replacing damaged belongings**

If an item is lost, stolen or damaged, we may choose to repair, replace or pay you for it after making allowance for depreciation and wear and tear.

Where the item is part of a pair or set, we will only pay 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.

We will not pay **you** more than it originally cost **you** to buy the item.

Complaints

If **you** have a complaint about the covers or about the service **you** have received from us, including the settlement of a claim, you can call us on 132 687.

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 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 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). This is a free service provided by an independent body. **You** must contact FOS within two years of receiving our final decision. **You** are not bound by the decision made by FOS but we are bound to act immediately on FOS's decision.

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:

The Financial Ombudsman Service

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

Privacy and General Insurance Code of Practice

Privacy

Zurich is bound by the Privacy Act 1988 (Cth) and we respect **your** privacy. Before providing us with any personal information or sensitive information, **you** should know the following things:

We will not require personal information until a

claim is made or **you** make an application to cover a **pre-existing medical condition**. We collect, use, process and store personal information and, in some cases, sensitive information about **you** in order to comply with our legal obligations, to assess **your** application for a **pre-existing medical condition**, to administer the products or services provided to you, to enhance customer service and to manage a claim. We will, in relevant cases, disclose personal information to **Citibank**, our service providers and business partners in order to allow monitoring of the claims service provided, prevention of fraud and to ensure eligibility for cover.

By providing us with **your** personal information, **you** consent to our use of this information which includes us disclosing **your** personal information including sensitive information such as health information, where relevant for the purposes, to affiliates of the Zurich Insurance Group Ltd, other insurers and reinsurers, our service providers, our business partners or as required by law within Australia or overseas.

If you do not agree to provide us with the information, we may not be able to assess **your** application for a **pre-existing medical condition**, we may not be able to assess **your** claim or **your** claim may be delayed.

Zurich may obtain information from government offices and third parties to assess a claim in the event of loss or damage.

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.

For further information about Zurich's Privacy Policy, a list of service providers and business partners that we may disclose **your** personal information to, a list of countries in which recipients of **your** information are likely to be located, details of how **you** can access or correct the Information we hold about **you** or make a complaint, please refer to the Privacy link on our homepage - **www.zurich.com.au**, contact us by telephone on 132 687 or email us at **Privacy.Officer@zurich.com.au**.

General Insurance Code of Practice

As a member of the Insurance Council of Australia Limited, we subscribe 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.

In the event of an emergency **overseas**, simply call Zurich Assist in Australia at any time on +61 2 9995 2477. Reverse charge calls to this number can be made from many countries via Australia Direct®, Telstra's international reverse charge service or to make a claim in Australia phone **1800 072 791**

OR

For more information on your Card Services credit card

or for Card Services Online go to

www.cardservicesdirect.com.au

or call

1300 135 538



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