

Orange One Platinum Visa Credit Card

Complimentary Travel Insurance Policy
Information Booklet

Effective 14 November 2024

Claims and enquiries

You can contact Allianz Global Assistance for claims and enquiries using the contact details below.

Online: Lodge your **International Travel Insurance** at:
claimmanager.com.au

Within Australia Phone: 1800 754 190
Monday to Friday: 8am to 7pm AEST

E-mail: cardclaims@allianz-assistance.com.au

24-Hour Emergency Assistance

ALLIANZ GLOBAL ASSISTANCE

Please call emergency services immediately if your condition is life threatening.

Within Australia: 1800 010 075

From overseas: +61 7 3305 7499

Please note, additional charges may apply for any calls made from mobiles, public telephones or hotel rooms.

E-mail: medical@allianz-assistance.com.au

Changes to this booklet

The information in this booklet is subject to change from time to time and is correct and current as at the date on the cover. The Termination or Variation of Cover clause on page 2 sets out the notice The Bank will provide to you when changes are made to the terms and conditions related to the insurance cover available to you or where the policy is terminated. A new Policy Information Booklet reflecting the changes will be made available on the Bank's website www.ing.com.au.

THE INSURER IS:

Allianz Australia Insurance Limited
ABN 15 000 122 850, AFSL 234708
Level 16, 10 Carrington Street, Sydney, NSW 2000.

THE GROUP POLICY IS ISSUED AND MANAGED BY:

AWP Australia Pty Ltd ABN 52 097 227 177, AFSL 245631,
trading as Allianz Global Assistance, of Level 16, 310 Ann
Street, Brisbane, QLD 4000.

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Important Information about the Complimentary Cover Available

Introduction

This booklet describes the complimentary insurance benefits provided by Allianz Australia Insurance Limited (Allianz), which are available to cardholders and other eligible beneficiaries. Cover applies to events occurring on or after 14 November 2024. You are not covered for events occurring after termination of or the expiry of the period of the Group Policy. The Bank will provide accountholders with details of any replacement cover.

Allianz – the insurer

These covers are available under a Group Policy issued to the Bank by AWP Australia Pty Ltd, ABN 52 097 227 177, AFSL 245631 trading as Allianz Global Assistance of Level 16, 310 Ann Street, Brisbane QLD 4000 (Allianz Global Assistance) under a binder from the insurer, Allianz Australia Insurance Limited, ABN 15 000 122 850, AFSL 234708, Level 16, 10 Carrington St, Sydney, NSW 2000 (Allianz).

For general enquiries call Allianz Global Assistance. Allianz Global Assistance issues and manages the Group Policy on behalf of Allianz.

The covers described in this booklet are available for your benefit under a Group Policy entered into between Allianz Global Assistance on behalf of Allianz and the Bank. The Bank is the Group Policy owner. When eligible, you have the benefit of cover as a third-party beneficiary by reason of the statutory operation of Section 48 of the Insurance Contracts Act 1984 (Cth).

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

Please read this booklet carefully and keep it in a safe place.

Also please keep detailed particulars and proof of any loss. Examples may include sales receipts and card account statements showing any purchases.

The Bank is not the issuer (insurer) of this cover

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

These benefits are available to the beneficiaries upon meeting the eligibility requirements under these covers.

Neither the Bank nor any of its related corporations are Authorised Representatives of Allianz, Allianz Global Assistance or any of their related companies and the Bank does not receive any commission or remuneration in relation to the insurance set out in this booklet.

Termination or variation of cover

The Bank or Allianz may terminate or agree to vary the terms, conditions and cover available to cardholders under the Group Policy as set out in this booklet. If this occurs, the Bank will give the accountholder at least 30 days' written notice before the termination or change takes effect. The Bank may give less notice, or publish the notice on the Bank's website if:

- there is a minor change with no effect to the cardholders' cover or eligibility criteria (e.g. change of contact details);
- the variation is favourable to the cardholder (in which case the Bank will take reasonable steps to provide written notice as soon as reasonably possible); or
- The Bank and Allianz is reasonably required to act quickly to change the terms of the Group Policy to manage a material and immediate risk arising from:
 - a) a potential or actual breach of any law; or
 - b) a proposed change in, or interpretation of, a law or any decision, recommendation, regulatory guidance or standard of any court, tribunal, ombudsman service, regulatory or other similar body.

A risk will be considered material and immediate if to protect the Bank's and/or Allianz' legitimate business interests, the Bank and/or Allianz are required to act quickly to change the terms, conditions and/or cover, or terminate the cover, as set out in this booklet.

Where there is a termination or change to the terms, conditions and/or cover as set out in this booklet, the existing terms, conditions and/or cover will only apply to events occurring before the date of the change or termination.

Where the Group Policy is terminated, no cover is available for events occurring after the date of termination. The Bank will provide accountholders with details of any replacement cover and its relevant effective date.

Other insurances

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 you purchased separately for your overseas journey), in respect of the same loss as your claim under the Group Policy, then, subject to the provisions of the Insurance Contracts Act 1984 (Cth) Allianz is not liable to provide indemnity under this Group Policy until the amount of any indemnity under that Other Policy is exhausted. In other words, any cover made available under this Group Policy in respect of the same loss shall only be excess insurance cover over and above the applicable Other Policy.

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

Should we make payment to you for the full amount of the claim, we may seek contribution from your other insurer. In such circumstances, you must give us any information that we reasonably require to help us make a contribution claim from the other insurer.

Limitation of cover

Regardless of anything contained in this Policy to the contrary, we shall not be liable to provide any cover or benefit or pay any claim where the provision of cover or benefit or payment of claim would constitute a breach of any trade or economic sanction, embargo, prohibition or restriction imposed by any of the following: United Nations, United States of America, Australia, European Union, United Kingdom, or New Zealand, or any other applicable

national trade or economic sanctions, laws or regulations. This applies where such geographical location, provision of goods, services or other reasons shall contravene such sanction, embargo, prohibition or restriction.

Allianz Global Assistance Privacy Notice

To offer or provide you with our insurance services, we, namely AWP Australia Pty Ltd ABN 52 097 227 177 trading as 'Allianz Global Assistance' and as agent for the insurer Allianz, collects, stores, uses, and discloses your personal information including sensitive information. The insurance cover arises from a Group Policy taken out between your bank and Allianz and under which you are entitled to cover as a beneficiary when you meet the eligibility criteria set out in the Group Policy wording.

We usually collect your personal information directly from you, but sometimes from others depending upon the circumstances.

For example, when you make a claim for cover, we may collect your personal information from you, the Group Policy holder, to check you have met eligibility requirements, or from family members and travel companions, as well as from third parties that provide services including doctors, hospitals, airlines, travel and accommodation providers, your agents and representatives, our agents, and other service providers.

We are responsible for ensuring your personal information is used and protected in accordance with applicable laws and regulations, including the Privacy Act 1988 (Cth). We collect your personal information to enable us to properly assess and manage your insurance claim, and to provide the services we have agreed to provide under the Group Policy. For example, we collect your name, address, date of birth, email address, and sometimes your medical information, bank account details, as well as other information we collect through devices like 'cookies' when you visit our website such as your IP address and online preferences.

We use your personal information to offer and provide our services and to manage your and our rights and obligations in connection with your claim. For instance, we use it to check, process, and finalise your insurance claim. We may also use it for product development, customer data analytics, research, IT systems

maintenance and development, recovery against third parties, for the detection and investigation of fraud, and for other purposes with your consent or where permitted by law.

We do not use your personal or sensitive information for marketing purposes or provide that information to any third parties for marketing.

Your personal information may be disclosed to third parties (some of whom are data processors) who assist us to carry out the above activities both inside and outside of Australia, such as claims management providers, travel agents and intermediaries, insurers, investigators, cost containment providers, medical and health service providers, overseas data storage (including 'cloud' storage) and data handling providers, legal and other professional advisers, your agents, your travel group leader if you travel in a group, your Bank if you are the beneficiary of the bank's credit card insurances, insurance reference bureaux, and our related and group companies including Allianz. Some of these third parties may be located in other countries including in Europe, Asia, Canada, or the USA.

When you provide personal information to us about other individuals, we rely on you to have first obtained the individual's consent, and to have made them aware of the matters set out in this Privacy Notice.

You may also seek access to your personal data and ask us to correct and update it. To do this please contact: The Privacy Officer, Allianz Global Assistance, PO Box 162, Toowong, QLD 4066, or email DataPrivacyAU@allianz-assistance.com.au. We will delete your personal data when we no longer need it for a legitimate purpose.

You may not access or correct personal information of others unless you have been authorised by their express consent, or unless they are your dependants under 16 years of age.

If you have a request or complaint concerning your personal information or about data privacy, please contact: The Privacy Officer, Allianz Global Assistance, PO Box 162, Toowong, QLD 4066, or email DataPrivacyAU@allianz-assistance.com.au.

You can also contact the Privacy Commissioner at the [Office of The Australian Information Commissioner](#) if you have a complaint.

For more information about our corporate privacy policy and handling of personal information, including further details about access, correction and complaints, please visit our website at www.allianz-assistance.com.au and click on the 'Privacy & Security' link in the footer.

If you do not agree with the matters set out in our privacy policy or will not provide us with the personal information we request, we may not be able to provide you with our services including the assessment and payment of any claims. In cases where we cannot comply with your request concerning your personal information, we will give you reasons why.

Definitions

There are some words in this booklet that have a special meaning. When the following words and phrases appear in this booklet they have the meanings given below. The use of the singular shall also include the use of the plural and vice versa.

Word	Meaning
Accident Accidental Accidentally	a sudden, unforeseen and unintended event.
Accountholder	an ING Bank customer, being an individual, business entity or company, who has entered into a card account with ING Bank and in whose name the card account was opened. The accountholder is the individual, business entity or company that has contractual obligations with ING Bank under the card account.
Allianz	Allianz Australia Insurance Limited, ABN 15 000 122 850, AFSL 234708.
Allianz Global Assistance	AWP Australia Pty Ltd, ABN 52 097 227 177, AFSL 245631.
Bank	ING Bank (Australia) Limited ABN 24 000 893 292, AFSL 229823.
Card	a current and valid Orange One Platinum Visa Credit Card, Orange One Low Rate Platinum Credit Card, and Orange One Rewards Platinum Credit Card issued by ING.

Card account

- A current and valid Orange One Platinum Visa Credit Card, Orange One Low Rate Platinum Credit Card, and Orange One Rewards Platinum Credit Card facility provided by ING Bank to which purchases made by cardholders on an ING Orange One Platinum Visa Credit Card, Orange One Low Rate Platinum Credit Card, and Orange One Rewards Platinum Credit Card are charged; or
- the primary account linked to an ING Orange One Platinum Visa Credit Card, Orange One Low Rate Platinum Credit Card, or Orange One Rewards Platinum Credit Card to which a transaction is routed by any electronic funds transfer facility.

Cardholder

a person who is a resident in Australia (including holders of a visa issued under the Migration Act 1958 (Cth) which entitles the holder of the visa to residency), to whom ING Bank has issued an ING Orange One Platinum Visa Credit Card, Orange One Low Rate Platinum Credit Card, or Orange One Rewards Platinum Credit Card.

Concealed storage compartment

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

Covered item	<p>an item acquired for personal, domestic or household use but excludes:</p> <ul style="list-style-type: none"> ▪ items acquired for the purpose of sale or trade; ▪ animals or plant life; ▪ boats, automobiles, motorboats, motorcycles, airplanes or any other motorised vehicles and their integral parts and installed accessories; ▪ computer software and other non-tangible items; ▪ cash, bullion, negotiable instruments, vouchers, gift cards, securities, 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); ▪ manuscripts and books of account; ▪ second-hand items including works of art and antiques; ▪ items of contraband; ▪ real estate and movable fixtures or fittings (including but not limited to dish washers, stoves, ovens and fixed air conditioners) which are or are intended to form part of any home or real estate.
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Dependant	<ul style="list-style-type: none"> ▪ your child (including step-child, adopted child, foster child and child you care for under a legal guardian arrangement), not in full-time employment who is aged under 25 years at the time that their eligibility for cover is met; or ▪ a person who is physically or mentally incapable of self-support who the cardholder is legally responsible for and who lives with the cardholder. <p>Dependant does not include any person other than those listed.</p>
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Epidemic	an infectious disease that rapidly spreads to a large number of people in a community, population or region that is recognized or referred to as an epidemic by the World Health Organisation (WHO) or an official government authority.
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Excess	the deduction we will make from the amount otherwise payable for each claimable incident or event.
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Financial Default	insolvency, bankruptcy, provisional liquidation, financial collapse, appointment of receivers, or any other form of insolvency administration or the happening of anything of a similar nature under the laws of any jurisdiction.
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Funeral Expenses	the costs charged by a funeral director for arranging a funeral service and by a cemetery for a burial or a crematorium for a cremation. It does not include the cost of memorialisation or any other costs.
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Group Policy	an insurance policy on the terms and conditions set out in this booklet, issued by Allianz Global Assistance on behalf of the Insurer Allianz, under which the Insurer does, by operation of section 48 of the Insurance Contracts Act, provide insurance cover benefits for cardholders (including spouses and/or dependant/s) as third-party beneficiaries (as that term is defined in the Insurance Contracts Act).
Home	The place where you normally live in Australia.
Hospital	an established hospital registered under any legislation that applies to it, that provides in-patient medical care. It does not include any institution used primarily as a nursing or convalescent home or a place for the treatment of alcoholism, drug addiction or substance addiction.
ING	ING Bank (Australia) Limited ABN 24 000 893 292, AFSL 229823.
Injure Injured Injury	bodily injury caused solely and directly by violent, accidental, visible and external means, which happens at a definite time and place during the period of cover available and does not result from any illness, sickness or disease.
Journey	travel which begins when you leave home or your place of business to commence your travel and ends when you arrive back home or at a hospital or nursing home in Australia (if you are evacuated or repatriated), whichever happens earlier.

Medical Adviser	a doctor, a clinical psychologist or a dentist, who is not you, your travel companion or a relative or an employee of you, your travel companion or a relative, holding the necessary certification for the country in which they are currently practicing and qualified to give the diagnosis being provided.
Medical Expenses	reasonable expenses incurred for: <ul style="list-style-type: none"> • medical, paramedical or surgical treatment and other treatment given or prescribed by a medical adviser; or • ambulance or hospital charges; or • dental treatment arising as a result of an injury.
Mental Illness	any illness, condition or disorder listed in the current edition of the Diagnostic and Statistical Manual of Mental Disorders (used by clinicians and psychiatrists to diagnose psychiatric illnesses. Consult your medical adviser for more information).
Motorcycle	any two-wheeled or three-wheeled motor vehicle.
Natural Disaster	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	outside of Australia and its territories and includes when you are aboard a foreign registered cruise vessel in Australian territorial waters.
Pandemic	an epidemic that spreads to multiple countries, continents, or worldwide, that is recognised or referred to as a pandemic by the World Health Organisation (WHO) or an official government authority.

Pre-existing Medical Condition	<p>a condition of which a reasonable person in the circumstances, should have been aware at the time eligibility for the cover available was met, including:</p> <ul style="list-style-type: none"> ▪ any dental condition; or ▪ any physical condition; or ▪ pregnancy; or ▪ any lifelong illness; or ▪ any chronic illness; or ▪ any mental illness; or ▪ any current or previously treated cancer, <p>or any condition which, in the last two years:</p> <ul style="list-style-type: none"> ▪ was treated by surgery (including day surgery); or ▪ required regular medication; or ▪ required on-going treatment; or ▪ was referred to a specialist medical adviser; or ▪ had regular reviews or check-ups; or ▪ caused admission to hospital; or ▪ was treated at a hospital emergency department or out-patient clinic.
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Pregnancy related	<p>arising from or directly connected with the process and changes in a mother resulting from a developing foetus. It covers the mother and foetus, as per the limits and conditions of cover set out in this policy, when either requires emergency medical care.</p>
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Prepaid travel costs	<p>your travel costs that you pay for before leaving Australia. This includes but is not limited to the cost of your return overseas travel ticket, your prepaid overseas accommodation, your prepaid cruise, travel or tour.</p>
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Proof of your ownership and value	<p>receipts, invoices, valuations, and other documents directly showing ownership and value. Where direct proof of ownership or valuation is not reasonably available to the insured and depending upon the value and nature of the claim, it can include statutory declarations or other information which show the insured is most likely the owner.</p>
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Quad bike	<p>a motorised vehicle designed to travel on four or more wheels, having a seat straddled by the operator and handlebars for steering control.</p>
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Reasonable	<ul style="list-style-type: none"> ▪ for covered medical, hospital or dental expenses – at the standard level of care given in the country you are in but not exceeding that provided through the public hospital system in Australia; ▪ for covered booking and travel-related expenses – a level comparable to those you have booked for the rest of your journey. If no similar booked travel arrangements or for covered expenses of relatives, a level that is appropriate and moderate in the circumstances, not extravagant; ▪ for covered funeral expenses – a level that in the circumstances is moderate, not premium; ▪ for situations where we ask you to do something such as to assist us, or to provide documents or information, or to take reasonable care or to make reasonable efforts - to the extent that is practically achievable by you and within your control or ability using ordinary efforts;
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Reasonable cont.	<ul style="list-style-type: none"> ▪ for reasonable medical advice <ul style="list-style-type: none"> - advice provided by a doctor or other medically qualified practitioner experienced in the medical issue in question and engaged either on your behalf or on our behalf to provide medical advice; ▪ for legal costs or expenses <ul style="list-style-type: none"> - the usual or normal legal costs and expenses incurred in defending or settling a claim, including engaging a mid-tier firm of lawyers, their reasonable disbursements etc, not extravagant; ▪ for conduct, acts or knowledge of 'a reasonable person' - what would be expected of an average person in the circumstances having regard to common community standards and fairness, and achievable by the insured through normal endeavours; ▪ for any other circumstances <ul style="list-style-type: none"> - what is reasonable in the circumstances, having regard to common community standards, and fairness.
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Reciprocal Health Care Agreement	<p>An agreement between the Government of Australia and the government of another country where Australian residents are provided with subsidised essential medical treatment. (Please visit www.dfat.gov.au for details of Reciprocal Health Care Agreements with Australia).</p>
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Relative	<ul style="list-style-type: none"> ▪ spouse, fiancé, fiancée; ▪ parent, parent-in-law; step-parent, guardian; ▪ grandparent; ▪ child, grandchild, step-child, foster child, ward; ▪ brother, half-brother, step brother, brother-in-law, sister, half-sister, step sister, sister-in-law; ▪ daughter-in-law, son-in-law; or ▪ uncle, aunt, niece, nephew. <p>Relative does not include any other person.</p>
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Rental Vehicle	<p>a campervan/motorhome that does not exceed 4.5 tonnes, a sedan, coupe, hatchback, station-wagon, SUV, four-wheel drive or mini bus/ people mover rented from a licensed motor vehicle rental company or agency. Rental vehicle does not include any other vehicle irrespective of type or weight.</p>
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Return Overseas Travel Ticket	<p>an air or cruise ticket departing from and returning to Australia.</p>
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Sick, Sickness	<p>a medical condition (including a mental illness), not being an injury, the signs or symptoms of which first occur or manifest during the period of cover available.</p>
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Special Event	<p>a wedding, funeral, 25th or 50th wedding anniversary, 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. Special event does not include any other event.</p>
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Sporting Equipment	<p>equipment needed and used to participate in a particular sport and which can be carried about with you.</p>
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Spouse	the partner of the cardholder who is in a permanent relationship with the cardholder at the time the journey starts.
Transaction Card	a debit card, credit card or travel money card.
Travel Companion	a person with whom you made arrangements before the journey began, to travel with you for at least 50% of the period of cover available for your journey. Travel companion does not include any other person.
Valuables	jewellery, watches, precious metals or semi-precious stones/precious stones and items made of or containing precious metals or semi-precious stones/precious stones, furs, binoculars, telescopes, computer games, any kind of photographic, audio, video, computer, television, fax and phone equipment (including mobile phones), tablets, MP3/4 players and PDAs.
We, Our, Us	Allianz Australia Insurance Limited, ABN 15 000 122 850, AFSL 234708 and its agent AWP Australia Pty Ltd, ABN 52 097 227 177, AFSL 245631 trading as Allianz Global Assistance.
You, Your, Yourself	accountholder, cardholder, spouse or dependants if they are eligible for the cover available.

International Travel Insurance

Part A - Eligibility for Cover

Who is eligible?

As a cardholder with an ING Orange One Platinum Visa Credit Card, Orange One Low Rate Platinum Credit Card, and Orange One Rewards Platinum Credit Card you are eligible for the cover available under this International Travel Insurance when you meet all of the following criteria:

1. you reside in Australia (including holders of a visa issued under the Migration Act 1958 (Cth) which entitles the holder of the visa to residency);
2. before leaving Australia you spend at least \$500 on your prepaid travel costs, for example, your return overseas travel ticket, your prepaid overseas accommodation, your prepaid cruise, travel or tour, and you charge these costs to the accountholder's card account; and
3. you have a return overseas travel ticket before you leave Australia.

Who else is eligible?

If the cardholder becomes eligible for the cover available, a spouse and/or dependant(s) also becomes eligible, when each of them individually meets all of the following eligibility criteria:

1. the spouse and/or dependants reside in Australia or are the holder of a visa issued under the Migration Act 1958 (Cth) which entitles them to residency
2. each spouse and/or dependant is travelling with the cardholder for at least 50% of the period of cover available to the cardholder for the cardholder's overseas journey; and
3. before leaving Australia at least \$500 of each of the spouse and/or dependant's prepaid travel costs, for example, return overseas travel ticket, prepaid overseas accommodation, prepaid cruise, travel or tour, are charged to the accountholder's card account; and
4. each of the spouse and/or dependants has a return overseas travel ticket before leaving Australia.

When a cardholder, spouse and dependant are travelling together, only one eligible person can claim the benefits

payable to a cardholder. The other eligible persons may only claim as a spouse or dependant. For example, when a spouse is also a cardholder, if they do not meet the eligibility requirements as a cardholder they can only claim as a spouse, not a cardholder.

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

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

No cover is available for dependants born on the journey. Refer to the Pregnancy section in Part E - The Cover Available.

Part B - Period of Cover

If you have met all the criteria listed under Part A - Eligibility for Cover before leaving Australia, the following maximum period of cover is available for your journey.

Period of Cover

Up to 40 consecutive days for cardholders, their spouses and/or dependants

The maximum period of cover available for your journey cannot be extended by you.

The period of cover available under Section 2.1 Cancellation begins on the date you become eligible by meeting the criteria set out in Part A - Eligibility for Cover.

Provided you meet the eligibility criteria set out in Part A - Eligibility for Cover, the period of cover available for all other insured events commences when you leave your home to start your journey or on the departure date shown on your return overseas travel ticket, whichever occurs later.

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

- when you return to your home; or
- when you arrive at a hospital or nursing home in Australia (if you are evacuated or repatriated); or
- at midnight on the date when you are due to return to your home as shown on your return overseas travel ticket; or

- 40 consecutive days after the date of departure shown on your return overseas travel ticket; or
- when you cancel your return overseas travel ticket.

If you have a return overseas travel ticket and your return to Australia is delayed due to an event that is covered under this policy, or because your scheduled means of transport is delayed for reasons beyond your control:

- the period of cover available will automatically be extended by us for up to four consecutive weeks; or
- if you are under the care of a medical adviser overseas, who certifies in writing that you are incapable of travel at the end of the additional four consecutive weeks, cover will continue for medical expenses and evacuation for up to 12 consecutive months from the date of your departure from Australia; or
- until you are medically fit to return to Australia. The cover will end on the date that Allianz Global Assistance would have been able to reasonably facilitate your return to Australia, provided this fall within 12 consecutive months from the date of your departure from Australia.

Part C - Benefits Limits

The table below sets out the amounts and maximum limits of what we will pay under each section of International Travel Insurance. All limits and sub-limits in the table are shown in Australian dollars.

The cover available is outlined in Part E – The Cover Available and is subject to the applicable terms, conditions, limits, sub-limits and exclusions. The cover described in the table below is a summary only.

All costs and expenses claimed must be necessary and reasonable.

Section	Limit
1.1 Overseas Emergency Assistance (including Medical Evacuation and Repatriation)	\$20 million
1.2 Overseas Emergency Medical	\$20 million
1.3 Overseas Emergency Dental (spontaneous toothache)	Up to a maximum total limit of \$1500 per person for emergency dental treatment for sudden and acute pain (toothache) to natural teeth.
1.4 Hospital Cash Allowance	\$75 per person per day up to a maximum total limit of \$7,500 per person, with a maximum total limit of \$10,000 for all claims combined.
1.5 Accidental Death	\$25,000 per person up to a maximum total limit of \$50,000.
1.6 Funeral Expenses	Up to \$10,000 per person up to a maximum total limit of \$30,000
2.1 Cancellation	Up to a maximum total limit of \$10,000 except:
2.1.1 b) Travel agent's fees	Up to \$1,500 per person

Section	Limit
3.1 Additional Expenses	Up to a maximum total limit of \$10,000
3.2 Travel Delay Expenses	Up to \$250 per person after six consecutive hours, up to a maximum total limit of \$500
3.3 Alternative Transport Expenses	Up to a maximum total limit of \$2,500
3.4 Return Home following the Death or Hospital Admission of a Relative	Up to \$5,000 per person, up to a maximum total limit of \$10,000
4.1 Luggage	Up to a maximum total limit of \$10,000 subject to the following limits:
4.1.1a] Stolen, accidentally damaged or permanently lost luggage	Up to \$2,000 per item for cameras and associated equipment/accessories. Up to \$2,000 in total for laptops and associated equipment/accessories. Up to \$750 per covered item not listed above.
4.1.1b] Covered items left in a vehicle during daylight hours	Up to \$200 per covered item, up to a maximum total limit of \$2,000.
4.1.1c] Valuables left in a vehicle or checked in luggage	No cover available.
4.1.1d] Sporting Equipment while it is in use	No cover available.
4.2 Travel Documents, Transaction Cards & Travellers Cheques	Up to \$500 per person up to a maximum total limit of \$1,000
4.3 Luggage Delay	Up to \$500 per person up to a maximum total limit of \$1,000

Section	Limit
5.1 Rental Vehicle Excess	Up to the amount specified in your rental vehicle agreement or \$2,250, whichever is the lesser
6.1 Personal Liability	Up to a maximum total limit of \$2,250,000

Part D - Excesses and General Exclusions

Excesses – What you contribute to a claim

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

Section	Excess Amount
1.1 Overseas Emergency Assistance (including Medical Evacuation and Repatriation)	Nil
1.2 Overseas Emergency Medical	\$400
1.3 Overseas Emergency Dental (spontaneous toothache)	\$400
1.4 Hospital Cash Allowance	Nil
1.5 Accidental Death	Nil
1.6 Funeral Expenses	Nil
2.1 Cancellation	\$400
3.1 Additional Expenses	\$400
3.2 Travel Delay Expenses	Nil
3.3 Alternative Transport Expenses	Nil
3.4 Return Home following the Death or Hospital Admission of a Relative	Nil
4.1 Luggage	\$400
4.2 Travel Documents, Transaction Cards & Travellers Cheques	Nil
4.3 Luggage Delay	Nil
5.1 Rental Vehicle Excess	\$400
6.1 Personal Liability	Nil

General Exclusions

The general exclusions below set out what is not covered. You should read each section as they contain specific exclusions that also apply.

To the extent permitted by law, we do not cover you for any loss, damage or expense caused by, or arising from:

1. your loss of enjoyment; loss of opportunity; loss of revenue; loss of profits or loss of goodwill;
2. you booking or taking travel against medical advice, travel for the purpose of getting medical treatment or advice, or travel taken after a medical adviser informs you that you are terminally ill;
3. your intentional self harm or your suicide or your attempted suicide;
4. a claim arising from, or caused, or contributed to, by you being affected by any intoxicating liquor or drug to the extent that your physical, or mental functions, or your judgement are impaired, except a drug prescribed to you by a medical adviser, and taken in accordance with their instructions;
5. any expense arising from or in any way related to:
 - regular or routine antenatal care;
 - childbirth at any gestation (except when arising from an injury or sickness);
 - care of a newborn child;
 - the period after 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);
 - pregnancy related sickness if you have had complications in your pregnancy before you became eligible for cover;
6. you not following an advice or warning that a reasonable person would have been aware of:
 - by the Australian government (when a 'Reconsider your need to travel' or 'Do not travel' alert is in place) which can be found on www.smartraveller.gov.au; or
 - which was published in a reliable mass media source.

7. flying other than when you are travelling as a passenger in:
 - a fully licensed aircraft operated by an airline or charter company; or
 - a regulated or licensed hot air balloon;
8. your participation in any dangerous activities or your exposure of yourself to danger during your journey unless in an attempt to preserve your life or the life of another person, such as:
 - scuba diving unless you hold an open water diving certificate or are diving with a qualified and registered diving instructor;
 - mountaineering or rock climbing requiring the use of ropes and/or climbing equipment, racing (other than amateur racing on foot), white water rafting, white water 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, snowmobiling;
 - motorcycle, moped, motorised scooter or quad bike riding during your journey unless you are the driver of a motorcycle, moped, motorised scooter or quad bike with an engine capacity of 200cc or less, for which you hold a valid motorcycle licence (excluding learners licences) in Australia or a licence valid for the country you are travelling in if your Australian licence is not recognised in that country;
 - any other similar activity that a reasonable person would consider dangerous;
9. any kind of training for, coaching or competing in any sporting event during your journey, where you are entitled to receive, or are eligible to receive an appearance fee, wage, salary or prize money in excess of \$1,000;
10. your claim arises from, or is caused, or is contributed to by an illegal or criminal act by you, your spouse, your dependants or any other person acting with your consent or under your direction;
11. your participation as a crew member or pilot of any transportation;
12. your or your travel companion's failure to obtain a visa, a passport or a passport with a required minimum remaining validity;
13. the injury, illness or death of any person who is aged 85 years or over at the time you become eligible for cover under International Travel Insurance;
14. any expense arising from a pre-existing medical condition of any person including you, your travel companion or a relative.
15. any interference with your travel plans by any government, government regulation or prohibition or intervention or official authority;
16. changes in currency rates;
17. your failure to take reasonable care such as failure to wear appropriate safety equipment;
18. any epidemic or pandemic, unless your claim relates to you or your travel companion being positively diagnosed as suffering a sickness recognised as an epidemic or pandemic and cover is expressly included in the following sections:
 - 1.1 Overseas Emergency Assistance
 - 1.2 Overseas Emergency Medical
 - 2.1 Cancellation
 - 3.1 Additional Expenses;
19. any act of war, whether war is declared or not, or from any rebellion, revolution, insurrection or taking of power by the military;
20. a nuclear reaction or contamination from nuclear weapons or radioactivity;
21. biological and/or chemical materials, substances, compounds or the like used directly or indirectly for the purpose of harming or to destroy human life and/ or create public fear;
22. Providing cover or being liable to pay any claim or provide any benefit (including a refund on premium) under this policy to the extent that the provision of such cover, payment of such claim or provision of such benefit would constitute a breach of any trade or economic sanction, embargo, prohibition or restriction imposed by any of the following: United Nations, United States of America, Australia, European Union, United Kingdom, or New Zealand, or any other applicable national trade or economic sanctions, laws or regulations. This clause shall apply where such geographical location, provision of goods, services or other reasons shall contravene such sanction, embargo, prohibition or restriction.

Part E - The Cover Available

In order to be sure that you are covered under this policy, where reasonable, you should always call us for approval before you incur certain expenses. If you do not, we will pay for expenses incurred up to the amount we would have authorised had you asked us first.

Epidemics and Pandemics (such as COVID-19)

If, during the period of cover available, you (including your spouse and/or dependants who are eligible for cover) are positively diagnosed as suffering a sickness recognised as an epidemic or pandemic, such as COVID-19, cover is available to you under the following sections:

- 1.1 Overseas Emergency Assistance (including Medical Evacuation and Repatriation)
- 1.2 Overseas Emergency Medical
- 2.1 Cancellation
- 3.1 Additional Expenses

If, during the period of cover available, your travel companion is positively diagnosed as suffering a sickness recognised as an epidemic or pandemic, such as COVID-19, which impacts your journey, cover is available to you under the following sections:

- 2.1 Cancellation
- 3.1 Additional Expenses

Terms, conditions, exclusions, limits and applicable sub-limits apply. Please refer to Part D – Excesses and General Exclusions and the exclusions set out in each of the above sections.

For example, you will not be covered if you are positively diagnosed as suffering a sickness recognised as an epidemic or pandemic while travelling against an advice or warning issued by an Australian government and you did not take reasonable care to avoid contracting the sickness (for example by delaying travel to the country or part of the country referred to in the warning), refer to General Exclusions 6 and 17 in Part D for more information. Please note, this also applies even if the Australian government has given you permission to travel or you fall under a specific exemption where there is otherwise a travel ban in place that prohibits you from travelling.

For all other sections and any other claim arising from, or related to, epidemics or pandemics, there is no cover.

Pre-existing medical conditions

Please ensure that you read the definition of pre-existing medical condition in the section headed Definitions. No cover is available for any claims arising from, related to or associated with any pre-existing medical condition of any person including you, your travel companion or a relative.

Pregnancy

This International Travel Insurance may not be adequate for your needs if you are planning to travel beyond the 26th week of your pregnancy.

No cover is available for a child born during the period of cover available for your journey unless as a consequence of an injury or sickness (occurring during the period of cover available).

If you are pregnant when you become eligible for cover, your pregnancy will be defined as a pre-existing medical condition however, any complications of your pregnancy arising from injury or sickness occurring after you became eligible will be covered by the Group Policy issued to the Bank except if you have had complications in your pregnancy before you became eligible for the cover available.

If you fall pregnant after you become eligible, you will be entitled to the cover available arising from any complications of your pregnancy caused by injury or sickness.

No cover is available for:

- antenatal care;
- childbirth at any gestation (except when arising from an injury or sickness);
- care of a newborn child;
- any expenses related to your pregnancy arising after 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);
- pregnancy related sickness if you have had complications in your pregnancy before you became eligible for cover.

These provisions apply whether you fall pregnant naturally or as a result of medical assistance (such as, through IVF treatment).

Any pregnancy related expenses incurred during your journey after the end of the 26th week of your pregnancy will not be covered by this insurance.

As a guide to the cover available for pregnancy under the Group Policy issued to the Bank, including limitations and restrictions, please read through the table below.

Your pregnancy	Outcome
a] You are not yet pregnant however, you are attempting to become pregnant or are undergoing fertility treatment.	If you become pregnant after you became eligible, cover is available for any complication arising from an injury or sickness. No cover is available for the course of any treatment you are undergoing at the time your journey commences.
b] You will require antenatal care during the period of cover available for your journey.	No cover is available for antenatal care.
c] You are pregnant and are undergoing a course of treatment at the time your journey begins.	No cover is available for the course of treatment you are undergoing at the time your journey commences. Cover is available for medical expenses arising out of an injury. Cover is available for complications arising from sickness but not if you have had complications in your pregnancy before you became eligible for the cover available.
d] You give birth naturally during the period of cover available for your journey.	No cover is available either for the childbirth or care of the newborn child.

Your pregnancy	Outcome
e] You travel beyond 26 weeks gestation and give birth while you are still overseas.	No cover is available for the childbirth, care of the newborn child or any expenses related to your pregnancy.
f] You are injured or become sick during your journey and give birth as a consequence.	Cover is available for medical expenses incurred for the treatment of your injury or sickness and the childbirth occurring as a consequence of the injury or sickness however, no cover is available for complications arising from sickness or a childbirth resulting from sickness if you have had complications in your pregnancy before you became eligible for the cover available.

Emergency and medical services while overseas

Please call emergency services immediately if your condition is life threatening.

In the event of an emergency overseas, simply call Allianz Global Assistance in Australia at any time on +61 7 3305 7499. Please note, additional charges may apply for any calls made from mobiles, public telephones or hotel rooms.

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

Allianz Global Assistance has access to a worldwide team of skilled doctors and medical professionals and provides the following services:

- Access to medical advisers for emergency assistance and advice;
- Emergency transportation to the nearest suitable hospital;
- Emergency evacuation, if necessary;

- If requested by you, your family in Australia will be advised of your medical condition and be kept informed of the situation;
- Payment guarantees to hospitals for reasonable medical expenses and cover verification;
- Second opinions on medical matters;
- Urgent message service and emergency travel planning.

Travelling overseas

You do not have to tell us or the Bank that you will be travelling.

Provided you meet the eligibility criteria (see Part A - Eligibility for Cover) and comply with the terms and conditions of this insurance, you will be entitled to the benefits of the cover available.

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

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

Make sure you can access this booklet when travelling overseas as it contains important phone numbers and details of the cover available, together with copies of your card account statement or transaction listing to establish that you gained your eligibility for cover in accordance with the criteria set out in the section headed Part A - Eligibility for Cover.

In the event you wish to make a claim under the cover available (especially if claiming whilst overseas), it will be necessary for you or your agents to provide information to establish your eligibility as reasonably requested by Allianz Global Assistance or its agents. Without this information, a claim may be delayed, and it may not be possible for Allianz Global Assistance or its agents to give approval for overseas medical attention or assistance.

Cruising, Skiing and Motorcycle Activities

Activities covered by the Group Policy include but are not limited to:

- Cruising is covered in both Australian and International waters, where you are travelling on a foreign registered cruise ship.
- Skiing and snowboarding but not including off-piste skiing, off-piste snowboarding, or snowmobiling.
- Riding a motorcycle, moped or motorised scooter with an engine capacity of 200cc or less provided you are the driver (as opposed to riding as a passenger), and you hold the appropriate class of license (excluding learners licences) in Australia for the vehicle you are driving, or a licence valid for the country you are riding in, if your Australian licence is not recognised in that country, and are wearing an appropriate safety helmet at all times. Riding as a passenger is not covered by the Group Policy.

Please refer to General Exclusions 7 and 8 on page 25 for information on activities that are excluded.

SECTION 1.1 OVERSEAS EMERGENCY ASSISTANCE (including Medical Evacuation and Repatriation)

Allianz Global Assistance will help you with any overseas emergency (also see Emergency and medical services while overseas above).

You may contact Allianz Global Assistance 24 hours a day, 7 days a week.

1.1.1 ALLIANZ GLOBAL ASSISTANCE WILL ARRANGE

If while overseas, during the period of cover available, you injure yourself or become sick (including if you are positively diagnosed as suffering a sickness recognised as an epidemic or pandemic, such as COVID-19), provided the relevant injury or sickness is covered by the Group Policy, Allianz Global Assistance will arrange for the following assistance services:

- a) access to a medical adviser for emergency medical treatment while overseas;
- b) any messages which need to be passed on to your family or employer in the case of an emergency;
- c) provision of any written guarantees for payment under Section 1.2 - Overseas Emergency Medical of medical expenses incurred while overseas;
- d) advice and assistance with emergency travel planning.

MEDICAL EVACUATION AND REPATRIATION

If while overseas during the period of cover available for your journey, you injure yourself or become sick (including if you are positively diagnosed as suffering a sickness recognised as an epidemic or pandemic, such as COVID-19), and the relevant injury or sickness is covered by this Group Policy, Allianz Global Assistance will:

- e] pay the reasonable cost of your medical transfer or evacuation if you must be transported to the nearest hospital for emergency medical treatment overseas or be brought back to your home on the reasonable advice of a medical adviser; and
- f] provide written guarantees for payment of reasonable expenses for medical evacuation and repatriation.

1.1.2 WHAT WE EXCLUDE

1. To the extent permitted by law, we will not be responsible for costs and expenses that you would not have incurred had you followed reasonable medical advice. This includes any medical, hospital, evacuation or repatriation expenses incurred when you did not follow the reasonable medical advice;
2. To the extent permitted by law, we will not pay for any expenses for medical evacuation or repatriation unless it has been first approved by Allianz Global Assistance, for which approval will not be unreasonably withheld or delayed. Please contact Allianz Global Assistance to confirm approval for these costs. Otherwise, we may reduce the amount payable for your claim to the extent we are prejudiced;
3. To the extent permitted by law we will not pay for any amounts relating to your Personal Safety Evacuation if:
 - a] your claim arises directly or indirectly from you violating the laws or regulations of the country you are in;
 - b] you failing to obtain, maintain or produce to the authorities in the country you are in any immigration permit, visa or similar authorisation;
 - c] your claim arises directly or indirectly from any commercial or contractual dispute;
 - d] any of the events that caused your evacuation were in existence or had occurred, or the

occurrence was reasonably foreseeable before you entered the country or region from which you were evacuated;

- e] the events that caused your evacuation were due to an act or threat of terrorism.

SECTION 1.2 OVERSEAS EMERGENCY MEDICAL

1.2.1 WHAT WE COVER

If you injure yourself overseas or become sick (including if you are positively diagnosed as suffering a sickness recognised as an epidemic or pandemic, such as COVID-19) while overseas, during the period of cover available for your journey, we will reimburse the reasonable medical expenses you incur until you get back to Australia provided that the relevant injury or sickness is covered by this insurance. The medical expenses must have been for treatment given or prescribed by a medical adviser.

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

If, after assessment of your claim, the reasonable medical advice is that you should return to Australia for treatment and you do not agree to do so, we will pay you a reasonable amount up to the limit shown in Part C - Benefit Limits - 1.2 Overseas Emergency Medical, which we consider to be equivalent to:

- your medical expenses incurred overseas to the date that Allianz Global Assistance would have been able to reasonably facilitate your return to Australia; plus
- the reasonable amount it would cost to return you to your home; plus
- the non-refundable portion of unused travel and accommodation arrangements you would have incurred had you followed the reasonable advice of Allianz Global Assistance.

You will then be responsible for any ongoing or additional costs relating to or arising out of the event you have claimed for and your cover for any additional events will end.

1.2.2 WHAT WE EXCLUDE

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

- a] that you would not have incurred had you followed the reasonable advice of Allianz Global Assistance;
- b] if you have received care under a Reciprocal Health Care Agreement;
- c] relating to dental treatment involving the use of precious metals or for cosmetic dentistry;
- d] for dental treatment caused by or related to the deterioration and/or decay of teeth;
- e] for preventative dental treatment;
- f] any payment which would result in us contravening the Health Insurance Act 1973 (Cth), the Private Health Insurance Act 2007 (Cth) or the National Health Act 1953 (Cth) or any other applicable legislation (whether in Australia or not).
- g] when you have not notified Allianz Global Assistance as soon as reasonably practicable of your admittance to hospital;
- h] incurred after two consecutive weeks treatment by a chiropractor, physiotherapist or dentist, unless approved by Allianz Global Assistance

SECTION 1.3 OVERSEAS EMERGENCY DENTAL (SPONTANEOUS TOOTHACHE)

1.3.1 WHAT WE COVER

If, during the period of cover available for your journey, you suffer sudden and acute pain (spontaneous toothache) to natural teeth (including natural teeth with a filling, cap or crown) that is not an injury or sickness covered under Section 1.2 - Overseas Emergency Medical, we will cover you for the cost of necessary emergency dental treatment to treat the sudden and acute pain, up to the limit specified in Part C - Benefit Limits - 1.3 Overseas Emergency Dental (Spontaneous Toothache).

1.3.2 WHAT WE EXCLUDE

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

- a] if you have received care under a Reciprocal Health Care Agreement;
- b] relating to dental treatment involving the use of precious metals or for cosmetic dentistry;

- c] relating to repair or replacement to existing dentures, dental prostheses, or bridges;
- d] for dental treatment caused by or related to the deterioration and/or decay of teeth;
- e] for routine or preventative dental treatment.

SECTION 1.4 HOSPITAL CASH ALLOWANCE

1.4.1 WHAT WE COVER

If, during the period of cover available for your journey, you are admitted to hospital overseas for a continuous period of more than 24 consecutive hours as a result of an injury or sickness, then we will pay you the benefit specified in Part C - Benefit Limits - 1.4 Hospital Cash Allowance for each day in excess of 24 consecutive hours that you continue to be a hospital inpatient.

1.4.2 WHAT WE EXCLUDE

To the extent permitted by law, we will not pay if you cannot claim for medical expenses connected with the hospital admission under Section 1.2 Overseas Emergency Medical.

SECTION 1.5 ACCIDENTAL DEATH

1.5.1 WHAT WE COVER

If, during the period of cover available for your journey;

- a] you are injured and you die because of that injury within 12 consecutive months of the injury; or
- b] something you are travelling on or in disappears, sinks or crashes and your body is not found within 12 consecutive months and you are presumed dead,

we will pay the benefit specified in Part C - Benefit Limits - 1.5 Accidental Death, to your estate.

SECTION 1.6 FUNERAL EXPENSES

1.6.1 WHAT WE COVER

If, during the period of cover available for your journey you die from a cause that is not excluded, we will pay for your reasonable funeral expenses incurred overseas or the reasonable cost of bringing your remains back to your home.

The maximum amount we will pay is specified in Part C - Benefit Limits - 1.6 Funeral Expenses.

1.6.2 WHAT WE EXCLUDE

To the extent permitted by law, we will not pay for any expenses, or any costs incurred in Australia except the reasonable cost of transporting your remains from the inbound port or airport to your home or nominated funeral home.

SECTION 2.1 CANCELLATION

2.1.1 WHAT WE COVER

If after you have met the eligibility criteria set out in Part A - Eligibility for Cover, including having a return overseas travel ticket and up until the end of the period of cover available for your journey (where the claim is not covered elsewhere in this International Travel Insurance), cover is available for any of the following events which are unexpected and unforeseen by you and outside your control:

- you or your travel companion is seriously injured or becomes seriously ill (including if you or your travel companion are positively diagnosed as suffering a sickness recognised as an epidemic or pandemic, such as COVID-19, which reasonably prevents you from travelling);
- you or your travel companion's relative living in Australia dies, is seriously injured or becomes seriously ill (except when caused by a pre-existing medical condition);
- your arranged travel is cancelled or delayed by the carrier because of mechanical breakdown of your means of transport, riots, strikes, civil commotion (but not an act of terrorism), weather conditions or natural disasters;
- 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;
- a special event is cancelled or postponed;
- you or your travel companion are quarantined (except when arising from an epidemic or pandemic);
- your or your travel companion's home is totally destroyed;
- you or your travel companion are subpoenaed to attend court in Australia (after having purchased your return overseas travel ticket) on a date falling

during the period of cover available for your journey;

- you or your travel companion are retrenched or made redundant (not including voluntary retrenchment or voluntary redundancy);
- you or your travel companion having to sit exams during the period of cover available for your journey, for studies either of you are undertaking, provided that you or your travel companion had no prior knowledge of the date of the exam before you obtained your return overseas travel ticket;
- your or your travel companion's employer cancelling your or your travel companion's prearranged leave provided you or your travel companion are a full-time employee of the police, fire, ambulance, defence or emergency services.

If any of the events listed above which were unexpected and unforeseen by you and outside of your control occur, we will reimburse you:

Unused travel and accommodation arrangements

- a] the non-refundable portion of unused travel and accommodation arrangements scheduled to be used during the period of cover available for your journey, that you have paid in advance of cancellation or disruption and cannot recover in any other way, limited to the maximum total limit specified in Part C – Benefit Limits – 2.1 Cancellation.

Travel agent's fees

- b] your travel agent's cancellation fees and any commission or service fees retained by your travel agent, limited to the amount of commission or service fees that your travel agent would have earned had your journey not been cancelled or the amount specified in Part C – Benefit Limits – 2.1.1 b] Travel agent's fees, whichever is the lesser.

Frequent flyer, airmiles, loyalty points & redeemable vouchers

- c] for the value of frequent flyer points, air miles, loyalty card points, redeemable vouchers or other similar schemes lost by you as a result of cancelling the services paid for or obtained with those points, air miles, vouchers or schemes, but only if you cannot recover your loss in any other way. We calculate the amount we pay you as follows:

- for frequent flyer points, air miles or loyalty card points:
 - the cost of an equivalent booking based on the same advance booking period as your original booking less any payment you made toward the booking, multiplied by
 - the total number of points or air miles lost,
 - divided by the total number of points or air miles used to make the booking.
- for vouchers, the face value of the voucher. If there is no face value on the voucher, we will pay the market value.

Rescheduling your journey

- d] your reasonable costs of rescheduling your journey. The most we will pay for rescheduling your journey is the unrecoverable amount that would have been payable under sub-sections 2.1.1 a), 2.1.1 b) and 2.1.1 c) had your journey been cancelled. We will not pay a claim under sub-section 2.1.1 d) in addition to a claim under sub-sections 2.1.1 a), 2.1.1 b) and 2.1.1 c) for the same or similar services/facilities.

CONDITIONS

If you want to claim under the cover available, you should do the following as soon as reasonably possible after the happening of the unexpected event causing your claim:

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

If you think that you may have to cancel your journey or shorten your journey, you should tell us as soon as reasonably possible. For more information, see under the heading Claims or call the contact number shown on the inside front cover of this booklet.

If you unreasonably fail to cancel your pre-arranged travel and accommodation arrangements and we are prejudiced by your delay or failure, we may reduce any amount payable by the amount of prejudice we have suffered.

If your claim is related to your fitness to travel, you should provide us with written confirmation from a medical adviser.

2.1.2 WHAT WE EXCLUDE

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

- a] you were aware, or a reasonable person in your circumstances would have been aware before you became eligible for the cover available, of any reason that may cause your journey to be cancelled, rescheduled or shortened;
- b] caused by you or your travel companion changing plans;
- c] caused by any business, financial or contractual obligations which prevent you or your travel companion from travelling. This exclusion does not apply to claims where you or your travel companion are retrenched or made redundant in Australia except where a reasonable person in a similar situation would have been aware before you became eligible for cover that the retrenchment or redundancy was to occur;
- d] a tour operator or wholesaler is unable to complete arrangements for any tour because there were not enough people to go on the tour. This exclusion does not apply to prepaid travel arrangements bought separately to reach the departure point for the tour or for other travel arrangements scheduled to be used during the period of cover available for your journey, which do not form part of the tour;
- e] caused by any service provider misappropriating your funds or failing to arrange or provide services for which you have paid;
- f] caused by financial default or financial collapse of a services provider with whom you make a booking or the financial default or financial collapse of any company, organisation or person with whom they deal;
- g] caused by an act of terrorism.

SECTION 3.1 ADDITIONAL EXPENSES

3.1.1 WHAT WE COVER

Additional travel & accommodation expenses due to your incapacity

- a) If you cannot continue your journey because of an injury or sickness (including if you are positively diagnosed as suffering a sickness recognised as an epidemic or pandemic, such as COVID-19) that is covered by this insurance, which occurs during the period of cover available for your journey and needs immediate treatment from a medical adviser, we will reimburse your reasonable additional accommodation and travel expenses.

Emergency travel & accommodation expenses for a necessary companion

- b) If during the period of cover available for your journey, you are admitted to hospital suffering from a life threatening or other serious condition covered by this insurance we will reimburse the reasonable travel and accommodation expenses for a relative or friend to travel to you, stay near you or escort you. The relative or friend must travel to you, stay near you or escort you on the written advice of your treating medical adviser and with the prior written approval of Allianz Global Assistance for which approval will not be unnecessarily withheld or delayed. Please contact Allianz Global Assistance for approval of these costs. Otherwise we may reduce the amount payable for your claim to the extent we are prejudiced.

Additional travel & accommodation expenses due to your travel companion's incapacity

- c) If your travel companion cannot continue their journey because of an injury or sickness (including if your travel companion is positively diagnosed as suffering a sickness recognised as an epidemic or pandemic, such as COVID-19) which occurs during the period of cover available for your journey and which needs immediate treatment from a medical adviser, we will reimburse your reasonable additional accommodation and travel expenses for you to remain with your travel companion. Please contact Allianz Global Assistance for approval of these costs. No cover is available for a claim arising from any pre-existing medical condition of your travel companion.

Expenses due to your repatriation or evacuation home

- d) If, during the period of cover available, you shorten your journey and return to your home due to a covered event on the advice of your treating medical adviser and with the approval of Allianz Global Assistance, we will reimburse the reasonable additional cost of your return to your home. You must make use of any pre-arranged return travel to your home. Where reasonably practicable, please contact Allianz Global Assistance for approval before incurring these costs. Otherwise, we may reduce the amount payable for your claim to the extent we are prejudiced. Such approval will not be unreasonably withheld or delayed.

Repatriation of dependants left without supervision

- e) If your dependants are left without supervision following your hospital admission or evacuation during the period of cover available for your journey, we will pay the reasonable additional travel and accommodation expenses incurred to return them to Australia, including the travel and accommodation expenses of an escort if agreed to by Allianz Global Assistance. Please contact Allianz Global Assistance for approval of these costs. Such approval will not be unreasonably withheld or delayed.

Additional travel & accommodation expenses due to specified events

- f) In addition, if during the period of cover available a disruption to your journey arises from:
- your scheduled or connecting transport is cancelled, delayed, rescheduled or diverted because of a strike, riot, hijack, civil protest, weather, natural disaster or accident affecting your mode of transport;
 - you unknowingly break any quarantine rule (but not a quarantine rule applying to an epidemic or pandemic);
 - you lose your passport, travel documents or transaction cards or they are stolen; or
 - your home being rendered uninhabitable by fire, explosion, earthquake, or flood,

we will reimburse your reasonable additional travel and accommodation expenses. Please contact Allianz Global Assistance for approval of these costs.

Such approval will not be unnecessarily withheld or delayed.

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

3.1.2 WHAT WE EXCLUDE

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

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

SECTION 3.2 TRAVEL DELAY EXPENSES

3.2.1 WHAT WE COVER

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

We will pay up to the amount specified in Part C - Benefit Limits - 3.2 Travel Delay Expenses at the end of the initial 6 consecutive hour period.

3.2.2 WHAT WE EXCLUDE

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

- a] from an act of terrorism; or
- b] due to the financial default or financial collapse of a service provider with whom you make a booking or the financial default or financial collapse of any company, organisation, or person with whom they deal.

SECTION 3.3 ALTERNATIVE TRANSPORT EXPENSES

3.3.1 WHAT WE COVER

If during the period of cover available for your journey, your journey is interrupted by any unforeseen and unexpected cause outside of your control and that means you would not arrive at a special event on time, we will pay your reasonable additional travel expenses up to the amount specified in Part C - Benefit Limits - 3.3 Alternative Transport Expenses to enable you to arrive on time.

3.3.2 WHAT WE EXCLUDE

To the extent permitted by law, we will not pay if your scheduled transport is cancelled, delayed, shortened, or diverted:

- a] due to an act of terrorism; or
- b] due to the financial default or financial collapse of a service provider with whom you make a booking or the financial default or financial collapse of any company, organisation, or person with whom they deal.

SECTION 3.4 RETURN HOME FOLLOWING THE DEATH OR HOSPITAL ADMISSION OF A RELATIVE

3.4.1 WHAT WE COVER

If, during the period of cover available for your journey, your relative who is resident in Australia and who is aged under 81 years at the time you become eligible for cover, dies unexpectedly or is hospitalised due to a serious illness, injury or sickness diagnosed while you are on your journey, we will reimburse the reasonable additional cost of your early return to your home.

Where reasonably practicable, please contact Allianz Global Assistance for approval before incurring these costs. Otherwise, we may reduce the amount payable for your claim to the extent we are prejudiced. Such approval will not be unreasonably withheld or delayed.

The most we will pay under this sub-section is up to the limit shown in Part C – Benefit Limits – 3.4 Return Home Following The Death or Hospital Admission of a Relative.

SECTION 4.1 LUGGAGE

You must take all reasonable precautions to safeguard your covered items and your valuables. If you do not, we will not pay your claim. For example, you will not be taking reasonable precautions if you leave your belongings in a publicly accessible location:

- at such a distance from you that you are unable to prevent them being taken; or
- with a person who is not a travel companion or a relative (or if these persons fail to take all reasonable precautions to safeguard your covered items or valuables).

4.1.1 WHAT WE COVER

a) If, during the period of cover available for your journey, the following covered items or valuables:

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

are stolen, accidentally damaged or are permanently lost, except when:

- left in a vehicle (see sub-section 4.1.1 b) below); or
- are valuables left in a vehicle or checked in to be transported in the cargo hold of any aircraft, ship, train, tram or bus (see sub-section 4.1.1 c) below); or
- is sporting equipment while in use (see sub-section 4.1.1 d) below).

The amount we will pay will be the lesser of:

- the depreciated value after allowing for age, wear and tear (see the Depreciation section for details);
- the original purchase price;
- the replacement cost; or
- the repair cost.

We will not apply depreciation to any item we pay for where less than 12 consecutive months have elapsed since the item was purchased new.

The maximum amount we will pay for any item is:

- up to the item limit specified in Part C - Benefit Limits - 4.1 Luggage for covered items or valuables.

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

- a camera, lenses (attached or not), tripod and accessories;
- a matched or unmatched set of golf clubs, golf bag and buggy; or
- a matching pair of earrings,

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

For the avoidance of any doubt, cover is provided for:

- theft of, accidental damage to, or permanent loss of dentures or dental prostheses whilst you are not wearing them;
- theft of, accidental damage to, or permanent loss of your covered items (except valuables) while they are left in a locked storage facility and if there is forced entry into the locked storage facility;
- the cost of a medical consultation fees you incur to replace prescription medication which is accidentally lost, stolen or accidentally damaged, together with the replacement cost of the medication.

b) Covered items specified in 4.1.1 a) that are left in a vehicle during the period of cover provided for your journey are only covered during daylight hours and must have been left in a concealed storage compartment of a locked vehicle, and in the event of theft forced entry must have been made. The most we will pay is up to the total amount specified in Part C - Benefit Limits - 4.1.1 b) Luggage for all covered items stolen from a locked vehicle.

c) No cover is available for valuables left in a vehicle at any time or valuables checked in to be transported in the cargo hold of any aircraft, ship, train, tram or bus including any loss from the point of check in until collection by you from the baggage carousel or collection area at the end of your flight, voyage or trip. However, cover will be available for loss theft or accidental damage to laptops, tablets and

mobile/smartphones when (without prior notice) you are directed by the airline with whom you have a flight booking to place the laptop, tablet or mobile/ smartphone into your checked in baggage or overhead cabin locker for the duration of your flight.

- d] No cover is available for sporting equipment while it is in use.

CONDITIONS

If you make a claim, you will need to provide proof of your ownership and the value of your belongings. Examples of proof include receipts and/or valuations (e.g. receipt or valuation for jewellery).

If you cannot prove the value of the items, the most we will pay for each individual item is 10% of the limit shown for that type of item in the Part C - Benefit Limits - 4.1 Luggage.

Where reasonably practical, we expect you to report any loss or theft to the police or an office of the bus line, airline, shipping line or rail authority you were travelling on when the loss or theft occurred.

You should make reasonable efforts to obtain confirmation from whoever you made the report to as this may be the easiest way to provide evidence of the loss or theft. If you unreasonably delay or fail to make a report and we are prejudiced by your delay or failure, we may reduce the amount payable for your claim to the extent we are prejudiced.

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

4.1.2 WHAT WE EXCLUDE

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

- a] the loss, theft or damage is to, or of, covered items or valuables left behind in any hotel or motel room after you have checked out, or items left behind in any aircraft, ship, train, tram, taxi, ride share or bus;
- b] the covered items or valuables were being sent unaccompanied by you or under a freight contract;

- c] the loss or damage arises from any process of cleaning, repair or alteration;
- d] the loss or damage arises from ordinary wear and tear, deterioration, atmospheric or weather conditions, insects, rodents or vermin;
- e] the covered item or valuable disappears in circumstances that cannot be reasonably explained;
- f] your claim arises from a government authority confiscating, detaining or destroying anything;
- g] you do not take all reasonable precautions to safeguard your covered items or valuables. For example, you will not be taking reasonable precautions if you leave your belongings in a publicly accessible location:
- at such a distance from you that you are unable to prevent them being taken; or
 - with a person who is not a travel companion or a relative (or if these persons fail to take all reasonable precautions to safeguard your covered items or valuables).

This includes forgetting or misplacing any items, leaving them behind or walking away from them;

- h] the covered item or valuable has electrical or mechanical breakdown or an inherent defect that is known or could reasonably be known by you;
- i] the covered item or valuable is fragile or brittle or is an electrical component and is broken unless the breakage was caused by theft, fire or an accident involving a vehicle in which you were travelling; or
- j] the loss or damage arises from scratches occurring to lenses or screens of covered items or valuables however caused.

SECTION 4.2 TRAVEL DOCUMENTS, TRANSACTION CARDS & TRAVELLERS CHEQUES

4.2.1 WHAT WE COVER

If during the period of cover available for your journey:

Re-issue or replacement cost

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

Fraudulent use

- b) your transaction cards or travellers cheques are lost or stolen, then we will pay for any loss resulting from the fraudulent use of the transaction cards or travellers cheques.

The most we will pay is up to the limit specified in Part C - Benefit Limits - 4.2 Travel Documents, Transaction Cards & Travellers Cheques.

CONDITIONS

Where reasonably practicable, we expect you to report any loss or theft to the police and, in the case of transaction cards or travellers cheques, to the issuing bank or company in accordance with the conditions under which the transaction cards or travellers cheques were issued.

You should make reasonable efforts to obtain confirmation from whoever you made the report to as this may be the easiest way to provide evidence of the loss or theft. If you unreasonably delay or fail to make a report and we are prejudiced by your delay or failure, we may reduce the amount payable for to the extent we are prejudiced.

4.2.2 WHAT WE EXCLUDE

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

- a) if your loss arises from your failure to comply with the recommended security guidelines for the use of travellers cheques or transaction cards; or
- b) for any amounts covered by any guarantee given by the bank or issuing company to you as the holder of the transaction cards or travellers cheques.

SECTION 4.3 LUGGAGE DELAY

4.3.1 WHAT WE COVER

If, during the period of cover available for your journey any of your covered items are delayed, misdirected or misplaced by the carrier for more than ten (10) consecutive hours, we will reimburse you for the reasonable costs you incur for you to purchase essential items of clothing or other personal items, up to the amount specified in Part C - Benefit Limits - 4.3 Luggage Delay.

CONDITIONS

You should make reasonable efforts to obtain

confirmation from the carrier who was responsible for your covered items, confirming that your items were delayed, misdirected or misplaced as this may be the easiest way to provide evidence of the delay.

We will deduct any amount we pay you under this section from any subsequent claim you make for lost covered items payable under Section 4.1 Luggage.

If you are entitled to be reimbursed by the bus line, airline, shipping line or rail authority you were travelling on when the loss, theft, misplacement or damage occurred, we will deduct the amount you are entitled to from any claim payable by us.

However, if you are not reimbursed the full amount of your loss, we will pay the difference between the amount of your loss and what you were reimbursed, up to the limit of cover available.

SECTION 5.1 RENTAL VEHICLE EXCESS

Cover is only available under this section if your rental vehicle agreement specifies an amount that is payable in the event the rental vehicle is damaged or stole while in your custody.

This cover may not provide cover for items, such as but not limited to, tyres, rims, windscreens, glass, roof and/or underbody if damage to these items is in addition to the specific amount shown in your rental vehicle agreement that you are responsible to pay for damage or theft..

5.1.1 WHAT WE COVER

Rental vehicle accident/theft

If, during the period of cover available, a rental vehicle you have rented from a rental company or agency is:

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

then we will pay you the lesser of:

- the cost of property damage for which you are liable
- the amount specified that you must pay under your rental vehicle agreement; or
- the limit shown in Part C - Benefit Limits - 5.1 Rental Vehicle Excess.

CONDITIONS

To support your claim, you will need to take reasonable steps to provide:

- your rental vehicle agreement;
- the incident report that was completed; and
- written confirmation from the rental company or agency of the amount for which you are liable.

You may also need to provide:

- the repair account and invoice from the motor vehicle repairer (if available to you); and
- an itemised list of the value of the damage.

5.1.2 WHAT WE EXCLUDE

To the extent permitted by law, we will not pay for a claim that arises directly or indirectly from, or is in any way connected with, or is for:

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

SECTION 6.1 PERSONAL LIABILITY

6.1.1 WHAT WE COVER

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

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

that happens during the period of cover available for your journey, then we will cover you up to the limit shown in Part C - Benefit Limits - 6.1 Personal Liability, for:

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

CONDITIONS

We should be told as soon as you or your personal representatives are, or a reasonable person in your

circumstances would have been, aware of a possible prosecution, inquest, fatality, accident or incident which might lead to a claim against you.

You should not pay or promise to pay, settle with, admit, or deny liability to anyone who makes a claim against you without our written consent. If you do, we may reduce or refuse your claim to the extent we are prejudiced. To ensure you are covered, please contact Allianz Global Assistance before incurring any liability costs or expenses.

6.1.2 WHAT WE EXCLUDE

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

- a] bodily injury to you, your travel companion or to a relative or employee of any of you;
- b] loss of or damage to property belonging to you, or in your care, custody or control (unless the property is a residence and you occupy it during the period of cover available for your journey as a tenant or lessee, or temporary guest);
- c] your ownership, custody, control or use of any firearm or weapon;
- d] your ownership, control or use of 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 vehicle, aircraft or watercraft and are only using it as a passenger, this exclusion does not apply;
- e] your conduct of, or employment in any business, profession, trade or occupation;
- f] any loss, damage or expenses which are covered or should have been covered under a statutory or compulsory insurance policy or compensation scheme or fund, or under Workers Compensation legislation, an industrial award or agreement, or Accident Compensation legislation;
- g] any fine or penalty, or aggravated, punitive, exemplary or liquidated damages;
- h] any relief or recovery from you other than monetary amounts;
- i] a contract that imposes on you a liability which you would not otherwise have;

- j] assault and/or battery committed by you or at your direction;
- k] any act intended to cause bodily injury, property damage or liability done by you or any person acting with your knowledge, connivance or consent;
- l] illness, sickness or disease that is transmitted by you.

Claims

How to make a claim

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

First check that you are entitled to claim by reading the appropriate section in this booklet, especially Part D of that section, to see exactly what is, and is not covered, noting any applicable terms, conditions, exclusions, limits and sub-limits.

Allianz Global Assistance administers the benefits available under the Group Policy. You should give Allianz Global Assistance notice of your claim as soon as reasonably possible.

In order to be sure that any expenses you claim are covered by the Group Policy you should always, when reasonably practicable, contact Allianz Global Assistance for approval before you incur expenses you wish to claim. Otherwise, we may reduce the amount payable for your claim to the extent we're prejudiced.

You are not covered for any claim made after termination of, or the expiry of, the period of insurance specified in the Group Policy. The Bank will provide you with details of any replacement cover.

You can lodge your International Travel Insurance claim online at claimmanager.com.au.

Allianz Global Assistance will consider your claim within 10 business days of receiving a completed claim form and all reasonably requested documentation. If they need additional information, a written notification will be sent to you within 10 business days.

If there is a delay in claim notification, or you do not provide sufficient detail for Allianz Global Assistance to consider your claim, we may reduce the amount payable for your claim to the extent we are prejudiced.

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

You should take all reasonable steps to co-operate in relation to providing supporting evidence and such other information that may reasonably be required.

In particular:

- If you think that you may have to cancel your journey or shorten your journey, you should tell us as soon as reasonably possible. Contact Allianz Global Assistance using the contact number, or if overseas the 24-hour Emergency Assistance number, shown inside the front cover of this booklet;
- In the event of an emergency or admission to hospital overseas or for medical, hospital or dental claims, contact Allianz Global Assistance as soon as practicable;
- For loss or theft of your covered items or valuables, you should as soon as reasonably practical report it to the police and obtain confirmation of your report. If you unreasonably delay or fail to make a report, we may reduce or refuse your claim to the extent we are prejudiced;
- For damage or misplacement of your covered items or valuables, caused by the airline or any other operator or accommodation provider, report the damage or misplacement as soon as reasonably possible to an appropriate official and make reasonable efforts to obtain a written report, including any offer of settlement that they may make.

Depreciation

When taking into consideration the age of a covered item or valuable we will deduct the following amounts from our settlement for each item you have claimed:

- For toiletries and medication (including skin care, makeup, perfume, deodorant and aftershave) we will deduct 50% of the purchase price for each year you have owned the item up to a maximum deduction of 80%;
- For mobile phones, smart phones, electrical devices, communication devices, all computers (including laptops and tablets), photographic equipment and electronics equipment we will deduct 20% of the purchase price for each year you have owned the item up to a maximum deduction of 80%;
- For clothing, footwear, luggage and books we will

deduct 15% of the purchase price for each year you have owned the item up to a maximum deduction of 80%;

- For camping, sporting and leisure equipment (but not leisure clothing) and musical instruments we will deduct 10% of the purchase price for each year you have owned the item up to a maximum deduction of 80%;
- For jewellery we will not make any deduction. Please note, watches are not considered jewellery and are included under other items below;
- For all other items we will deduct 15% of the purchase price for each year you have owned the item up to a maximum deduction of 80%.

For example

You have a \$500 digital camera that was purchased 2 years before the date it was lost. The applicable rate of depreciation would be 20% per year.

In settlement of your claim we would pay you \$300 (i.e. we will depreciate the value of the digital camera by 20% of the purchase price for each of the 2 years you have owned it), calculated as follows:

Year 1 - Purchase price of \$500 less 20% (\$100) = \$400

Year 2 - Depreciated value of \$400 less 20% of the purchase price (\$100) = \$300

Claims are payable in Australian dollars

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

Recovery

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

should 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 will be required to refund to us the amount we paid if the other insurer also pays you. You cannot claim from us and from the other insurer to obtain an aggregate amount that exceeds your loss.

If during the period of cover made available, you suffer a loss which is not fully covered by the Group Policy, we may offer to attempt to recover your uninsured loss for you.

You may specifically ask us to recover this for you, however, we have no obligation to do so. You will need to give us documents supporting your loss. Before we include any uninsured loss in a recovery action we will also ask you to agree to the basis on which we will handle your uninsured recovery action. You may need to contribute to legal costs in some circumstances.

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

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

Once we pay your total loss we will pay you the balance of any money left over.

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

How GST may affect your claim

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

Fraud

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

If any claim is fraudulent in any way or if you or anyone acting on your behalf uses fraudulent means to make a claim on the cover described in this booklet, then no payment will be made in regard to the claim. Also, the Bank will be informed of the situation, and you may no longer be eligible for the cover described in this booklet.

Complaints and Disputes

If you are dissatisfied with our service in any way, please contact us and we will attempt to resolve the matter in accordance with our internal dispute resolution procedures.

If we do not make a decision within the period that we tell you we will respond, we will tell you about your right to lodge a complaint with an external dispute resolution scheme.

If you are not happy with our response, you can refer your complaint to AFCA subject to its terms of reference. AFCA provides a free and independent dispute resolution service for consumers who have general insurance disputes falling within its terms. AFCA's contact details are:

The Australian Financial Complaints Authority

Online: www.afca.org.au

Phone: 1800 931 678

Email: info@afca.org.au

Mail: GPO Box 3 Melbourne VIC 3001

For more information on how we handle complaints you can request a copy of our procedures, using our contact details on the inside front cover of this booklet.

General Insurance Code of Practice

The General Insurance Code of Practice was developed by the Insurance Council of Australia to further raise standards of practice and service across the insurance industry. The Code Governance Committee (CGC) is an independent body that monitors and enforces insurers' compliance with the code.

You can obtain more information on the Code of Practice and how it assists you by contacting us. Contact details are provided on the inside front cover of this booklet. For more information on the Code Governance Committee (CGC) go to www.insurancecode.org.au compliance with the code.

Claims and enquiries

Within Australia: 1800 754 190

Monday to Friday: 8am to 7pm AEST

24-Hour Emergency Assistance

Within Australia: 1800 010 075

From overseas: +61 7 3305 7499

Please note, additional charges may apply for any calls made from mobiles, public telephones or hotel rooms.