Suncorp Bank Business Visa Debit Card

Transit Accident Insurance
Effective Date: 1 November 2018
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Important information about the insurance

This Suncorp Bank Business Visa Debit Account Transit Accident Insurance is provided at no additional cost to you, and applies if the entire payment for your trip was charged to the cardholder’s Suncorp Bank Business Visa Debit Account prior to the commencement of the trip and where the date of accident is on or after 15 December 2015.

This insurance, as described below, covers cardholders and users and their spouses and dependent children for injuries sustained whilst on a trip provided that, before the passage commenced, the full cost of the passage was charged to the cardholder/user’s Suncorp Bank Business Visa Debit Account. Benefits under this insurance are payable to the relevant accountholder.

If you want to make a claim, you are bound by what is set out in this booklet. Therefore it’s important that you read this booklet carefully and keep it in a safe place.

You may also need to keep detailed particulars and proof of any loss including sales receipts and credit card account statements showing any purchases, including a copy of the relevant Suncorp Bank Business Visa Debit Account statement(s) showing the purchase of any trip.

QBE – The Issuer of this insurance cover

You should be aware that the issuer of this insurance cover is QBE Insurance (Australia) Limited, ABN 78 003 191 035 AFS Licence No. 239545 (“QBE”). In this booklet QBE is referred to as “QBE”, ‘we’, ‘our’ or ‘us’.

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

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

These covers are available under a Master Policy issued by QBE to Suncorp Bank.

Group policies: About your right to make a claim

This is a group policy which Suncorp Bank has entered into with us for the period of insurance. You may be eligible to claim under it as a third party beneficiary, provided you met the eligibility criteria specified in this booklet at the time of the accident.

You can’t cancel or vary the Policy – only Suncorp Bank as the contracting insured and we can do this. If the Policy is cancelled or varied by us, we don’t need to obtain your consent.

We also don’t provide you with any notices in relation to this Policy. We only send notices to Suncorp Bank as it’s the only entity we have contractual obligations to.

You’re not obliged to accept any of the benefits of this Policy but if you make a claim, you’ll be bound by its terms, conditions, limitations and exclusions.

Neither we nor Suncorp Bank hold the cover(s) or the benefits provided under the Policy on trust or for your benefit or on your behalf.
Suncorp Bank also doesn’t:

— Act on behalf of us or you in relation to the Policy
— Provide, and is not authorised to provide, any financial product advice, recommendations or opinions about the Policy or any cover; and
— Receive any remuneration or other benefits from us.

If you’re seeking to access the benefit of the Policy, you should consider obtaining independent advice as to whether it is appropriate for your needs from a person who is licensed to give such advice.

Nothing prevents you from entering into other arrangements regarding insurance.

To confirm if you may have access to the Policy, and its currency, please contact Suncorp Bank.

Neither Suncorp Bank nor any of its related companies are authorised representatives (under the Corporations Act 2001 (Cth)), of QBE or any of its related companies.

How can this insurance cover be terminated or changed?

Suncorp Bank may terminate or change the cover at any time. Suncorp Bank will give you written notice of the change or termination.

The existing cover will apply to trips purchased before the date of the change or termination.

Definitions

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

‘accident’ means any sudden and unexpected physical event.

‘accountholder’ means a Suncorp Bank customer, being an individual, business entity or company, who has entered into a Suncorp Bank Business Visa Debit Card with Suncorp Bank and in whose name the Suncorp Bank Business Visa Debit Account was opened. The accountholder is the entity that has contractual obligations with Suncorp Bank under the Suncorp Bank Business Visa Debit Account and requests the issue of Suncorp Bank Business Visa Debit Cards to cardholders and/or who authorises users to use the Suncorp Bank Business Visa Debit Account.

‘act of terrorism’ means an act, including but not limited to, actual and/or threatened use of force or violence, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), which from its nature or context is done for, or in connection with, political, religious, ideological, ethnic, racial, economic or similar purposes or reasons including the intention to influence any government and/or to put the public, or any section of the public, in fear.
‘cardholder’ means a permanent resident of Australia, to whom Suncorp Bank, at the request of the accountholder, has issued a Suncorp Bank Business Visa Debit Card.

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

‘dependent child’ means an unmarried child of a cardholder or user, up to and including the age of 21, who is primarily dependant on the cardholder/user for their maintenance and support and who travels with the cardholder/user for the entire trip.

‘Suncorp Bank Business Visa Debit Account’ means a current and valid Suncorp Bank Business Visa Debit Card facility provided by Suncorp Bank, in the name of the accountholder.

‘Suncorp Bank Business Visa Debit Card’ means a current and valid Suncorp Bank Business Visa Debit Card issued by Suncorp Bank to a cardholder at the request of the accountholder, which allows the cardholder to pay expenses which are charged to the accountholder’s Suncorp Bank Business Visa Debit Account.

‘injury/injured’ means loss of life or bodily hurt, as described in the Table below, caused by an accident during the trip where that accident is caused by violent, external and visible means, and injury results independently of any other cause. Injury does not include illness or disease.

‘souple’ means a cardholder’s or user’s legal wife, husband or de facto partner, who is permanently residing with the cardholder or user at the time the trip commences and who is accompanying the cardholder/user on the entire trip. We may ask for proof of this relationship.


‘trip’ means an overseas (i.e. outside the area enclosed by the territorial waters of the Commonwealth of Australia where Medicare benefits are payable) passage by the cardholder/user and/or their spouse and/or dependent children as paying passengers on a conveyance, provided that, before the passage commenced, the full cost of the passage was charged to the cardholder’s Suncorp Bank Business Visa Debit Card;

‘user’ means at the relevant time a person authorised by the accountholder to use the Suncorp Bank Business Visa Debit Card.

‘you’, and ‘your’ means any of the following if they are eligible for this insurance:

— a cardholder and/or a user; and/or
— a spouse and/or dependent child.
Terms and Conditions

When does the cover apply?

Transit Accident Insurance is effective when the purchase in full of a trip is charged to a Suncorp Bank Business Visa Debit Card and it provides cover for injuries, as outlined in the Table below, when sustained as a direct result of an accident whilst on a trip and occurring within 12 months of the accident.

This also includes accidents:

— when boarding or alighting, being when you physically get on or off, a conveyance on the trip; and

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

What is covered?

The following table sets out the type of injury and the amounts we will pay. However, if, as a result of one accident, more than one injury is sustained by a person eligible for cover, only the greater Benefit Amount will be paid.

<table>
<thead>
<tr>
<th>Injury</th>
<th>Cardholder/User Benefit Amount</th>
<th>Spouse Benefit Amount</th>
<th>Dependent Child Benefit Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Loss of Life</td>
<td>$250,000</td>
<td>$200,000</td>
<td>$100,000</td>
</tr>
<tr>
<td>Loss of both hands or both feet</td>
<td>$250,000</td>
<td>$200,000</td>
<td>$100,000</td>
</tr>
<tr>
<td>Loss of one hand &amp; one foot</td>
<td>$250,000</td>
<td>$200,000</td>
<td>$100,000</td>
</tr>
<tr>
<td>Loss of the entire sight of both eyes</td>
<td>$250,000</td>
<td>$200,000</td>
<td>$100,000</td>
</tr>
<tr>
<td>Loss of the entire sight of one eye &amp; one hand or one foot</td>
<td>$250,000</td>
<td>$200,000</td>
<td>$100,000</td>
</tr>
<tr>
<td>Loss of one hand or one foot</td>
<td>$125,000</td>
<td>$125,000</td>
<td>$50,000</td>
</tr>
<tr>
<td>Loss of the entire sight of one eye</td>
<td>$125,000</td>
<td>$125,000</td>
<td>$50,000</td>
</tr>
</tbody>
</table>

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

If the person’s body has not been found within one year of the date of disappearance arising out of an accident that is covered by this insurance, it will be presumed the person died as a result of injury caused by the accident at the time of the disappearance.
What are the cover limits?

The most we will pay in claims, under this Transit Accident Insurance, that results from the one accident (e.g. a bus crash) is A$1,500,000 regardless of the number of persons in the accident.

This means that if as a result of one accident a number of cardholders/users, their spouses and/or dependent children were injured, we would pay each on a proportional basis (using the table amounts) up to a total of A$1,300,000. For example, if five cardholders/users, one spouse and one dependent child lost their lives in the same bus crash, we calculate the benefits payable as follows:

<table>
<thead>
<tr>
<th>Five cardholders/users</th>
<th>$1,250,000</th>
</tr>
</thead>
<tbody>
<tr>
<td>One spouse</td>
<td>$200,000</td>
</tr>
<tr>
<td>One dependent child</td>
<td>$100,000</td>
</tr>
<tr>
<td>Total benefit amount:</td>
<td>$1,550,000</td>
</tr>
</tbody>
</table>

We take the total aggregate exposure ($1,500,000) and divide it by the total benefit amount ($1,550,000) to determine the percentage (96.77%) to proportionally reduce.

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

<table>
<thead>
<tr>
<th>Each cardholder</th>
<th>$241,925</th>
</tr>
</thead>
<tbody>
<tr>
<td>The spouse</td>
<td>$193,540</td>
</tr>
<tr>
<td>The dependent child</td>
<td>$96,770</td>
</tr>
</tbody>
</table>

What is not covered?

This insurance does not cover any injury caused by or resulting from:

- suicide or self-destruction, or any attempt at suicide or self destruction, whilst sane or insane;
- hijack or war or war-like hostilities;
- any act of terrorism;
- radioactive contamination;
- any indirect losses or consequential liability of any kind, including punitive damages; or
- an intentional or illegal or criminal act of:
  - you;
  - a person acting on your behalf;
  - your designated beneficiary, executor or administrator; or
  - your legal heir or personal legal representative.
Claims

Contacting us

Please do not contact Suncorp Bank to make a claim as they are not involved in processing claims.

If you want to make a claim, please phone us within 180 days of learning of an accident, likely to result in a claim under this insurance on +61 2 9375 4871.

Documentation

Where necessary, we may require you to complete a written loss report.

We may also require further documentation or material in support of the claim. This may include (but is not limited to):

- medical reports;
- doctors’ certificates;
- post-mortem examinations (would be at QBE’s expense);
- credit card statements;
- itineraries;
- travel receipts;
- police reports; and
- letters/reports from carriers.

Fraudulent Claims

If you or anyone acting on your behalf makes a fraudulent claim under this insurance, then no payment will be made for that claim and we may take legal action against you. Also, we will inform Suncorp Bank of the situation and you may no longer be eligible for this insurance or to use the Suncorp Bank Business Visa Debit Card.

Sanctions

You’re not insured under any section of this Policy where a claim payment breaches any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of Australia, the European Union, United Kingdom or United States of America.
The General Insurance Code of Practice

QBE is a signatory to the General Insurance Code of Practice.

The Code aims to:

— Commit us to high standards of service
— Promote better, more informed relations between us and you
— Maintain and promote trust and confidence in the general insurance industry
— Provide fair and effective mechanisms for the resolution of complaints and disputes between us and you
— Promote continuous improvement of the general insurance industry through education and training.

Privacy

We’ll collect personal information when you deal with us, our agents, other companies in the QBE group or suppliers acting on our behalf. We use your personal information so we can do business with you, which includes issuing and administering our products and services and processing claims. Sometimes we might send your personal information overseas. The locations we send it to can vary but include the Philippines, India, Ireland, the UK, the US, China and countries within the European Union.

Our Privacy Policy describes in detail where and from whom we collect personal information, as well as where we store it and the full list of ways we could use it. To get a free copy of it please visit qbe.com.au/privacy or contact QBE Customer Care.

It’s up to you to decide whether to give us your personal information, but without it we might not be able to do business with you, including not paying your claim.

Resolving complaints & disputes

At QBE we’re committed to providing you with quality products and delivering the highest level of service.

We also do everything we can to safeguard your privacy and the confidentiality of your personal information.

Something not right?

We know sometimes there might be something you’re not totally happy about, whether it be about our staff, representatives, products, services or how we’ve handled your personal information.
Step 1 – Talk to us

If there’s something you’d like to talk to us about, or if you’d like to make a complaint, speak to one of our staff. When you make your complaint please provide as much information as possible. They’re ready to help resolve your issue.

You can also contact our Customer Care Unit directly to make your complaint. Our aim is to resolve all complaints within 15 business days.

Step 2 – Escalate your complaint

If we haven’t responded to your complaint within 15 days, or if you’re not happy with how we’ve tried to resolve it, you can ask for your complaint to be escalated for an Internal Dispute Resolution (IDR) review by a Dispute Resolution Specialist.

The Dispute Resolution Specialist will provide QBE’s final decision within 15 business days of your complaint being escalated, unless they’ve requested and you’ve agreed to give us more time.

Step 3 – Still not resolved?

If you’re not happy with the final decision, or if we’ve taken more than 45 days to respond to you from the date you first made your complaint, you can contact the Australian Financial Complaints Authority (AFCA). AFCA is an ASIC approved external dispute resolution body.

AFCA resolves insurance disputes between consumers and insurers, at no cost to you. QBE is bound by AFCA decisions - but you’re not. You can contact AFCA directly and they’ll advise you if your dispute falls within their Terms of Reference.

Disputes not covered by the AFCA’s Terms of Reference
If your dispute doesn’t fall within the AFCA’s Terms of Reference, and you’re not satisfied with our decision then you may wish to seek independent legal advice.

Privacy complaints
If you’re not satisfied with our final decision and it relates to your privacy or how we’ve handled your personal information, you can contact the Office of the Australian Information Commissioner (OAIC).
Contacting QBE Customer Care, AFCA or the OAIC

How to contact QBE Customer Care

Phone  1300 650 503
(Monday to Friday from 9am to 5pm, Sydney time, except on public holidays).
Calls from mobiles, public telephones or hotel rooms may attract additional charges.

Email  —  complaints@qbe.com, to make a complaint.
       —  privacy@qbe.com, to contact us about privacy or your personal information.
       —  customercare@qbe.com, to give feedback or pay a compliment.

Mail  Customer Care, GPO Box 219, Parramatta NSW 2124

How to contact AFCA

Phone  1800 931 678 (free call)

Email  info@afca.org.au

Online  www.afca.org.au

Mail  Australian Financial Complaints Authority
       GPO Box 3
       Melbourne VIC 3001

How to contact the OAIC

Phone  1300 363 992
(Monday to Friday from 9am to 5pm, Sydney time, except on public holidays).
Calls from mobiles, public telephones or hotel rooms may attract additional charges.

Email  enquiries@oaic.gov.au

Online  www.oaic.gov.au

Mail  Office of the Australian Information Commissioner
       GPO Box 5218
       Sydney NSW 2001
Contact us for more information or to change your details:

Call 13 11 55
Online suncorp.com.au
Local store
Fax 07 3031 2250
Mail GPO Box 1453, Brisbane QLD 4001