Suncorp Bank Business Visa Debit Card
Cardholder’s Policy

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

This is your Suncorp Bank Business Visa Debit Account Transit Accident Insurance 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 made on or after 1 February 2014.

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.

Zurich – The Issuer of this insurance cover

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

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.

Neither Suncorp Bank nor any of its related companies are Authorised Representatives of Zurich or any of its related companies.

These covers are available under a Master Policy (No. 78 SCDCARD CCI) issued to Suncorp Bank by Zurich.

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.

‘account holder’ 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 account holder 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 account holder, 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 account holder.

‘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 account holder, which allows the cardholder to pay expenses which are charged to the account holder’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.

‘spouse’ 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 cardholder/users, one spouse and one dependent child lost their lives in the same bus crash, we calculate the benefits payable as follows:

| Five cardholders/users | $1,250,000 |
| One spouse | $200,000 |
| One dependent child | $100,000 |
| Total benefit amount | $1,550,000 |

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:

| Each cardholder | $241,925 |
| The spouse | $193,540 |
| The dependent child | $96,770 |

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 30 days of learning of an accident, likely to result in a claim under this insurance on 1800 285 189 (or if you are overseas, phone us via a reverse charges call to Australia +61 2 9995 2021).

Documentation

Where necessary, we may require you to complete a written loss report which must be returned to us within 30 days after you receive it.

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 Zurich’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.
Complaints

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

We will respond to your complaint within 15 working days provided we have all necessary information and have completed any investigation required. If more information or investigation is required, we will agree reasonable alternative timeframes with you.

If you are unhappy with our response or cannot agree on reasonable alternative timeframes with us, the complaint will be registered as a dispute and it will be reviewed by our internal dispute resolution process which is free of charge.

We will respond to the dispute within 15 working days provided we have all necessary information and have completed any investigation required. If more information or investigation is required, we will agree reasonable alternative timeframes with you. We will keep you informed of the progress at least every 10 working days and give a final response in writing.

If an issue has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority, or AFCA. AFCA provides fair and independent financial services complaint resolution that is free to consumers and some small businesses. You must contact AFCA within two years of receiving our final decision. You are not bound by the decision made by AFCA but we are bound to act immediately on AFCA’s decision.

Brochures outlining the operations of AFCA are available from both Zurich and the Insurance Council of Australia in each State or Territory. AFCA can be contacted as follows:

Phone: 1800 931 678 (free call)

Post: Australian Financial Complaints Authority
GPO Box 3
Melbourne VIC 3001

Website: www.afca.org.au

Email: info@afca.org.au
Privacy

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

We will not require personal information until a claim is made. We collect, use, process and store personal information and, in some cases, sensitive information about you in order to comply with our legal obligations, to administer the products or services provided to you, to enhance customer service and to manage a claim. We will, in relevant cases, disclose personal information to Suncorp Bank, our service providers and business partners in order to allow monitoring of the claims service provided, prevention of fraud and to ensure eligibility for cover.

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

If you do not agree to provide us with the information, we may not be able to assess your claim or your claim may be delayed.

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

In most cases, on request, we will give you access to personal information held about you. In some circumstances, we may charge a fee for giving this access, which will vary but will be based on the costs to locate the information and the form of access required.

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

As a member of the Insurance Council of Australia Limited, we subscribe to the General Insurance Code of Practice.

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

The Code aims to:

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

Sanctions

Notwithstanding any other terms, we shall not be deemed to provide coverage and we will not make payments or provide any service or benefit to any person or other party to the extent that such cover, payment, service, benefit and/or any business or activity of the person would violate any applicable trade or economic sanctions, law or regulation.
Contact us for more information or to change your details:

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Online suncorp.com.au
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