

Suncorp Bank Credit Cards

Description of
Insurance Cover

Suncorp Platinum Card

Suncorp Gold Card

Suncorp Plus Card

Effective Date: 1 May 2016



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All insurances

Claims forms can be found on the Allianz Global Assistance website –

<https://claims.agaassistance.com.au/>

International Travel insurance

In the event of an emergency overseas, simply call Allianz Global Assistance in Australia at any time on +61 7 3305 7499. Reverse charge calls to this number can be made from many countries via Australia Direct®, Telstra's international reverse charge service.

You do not have to tell Suncorp, Citibank or Allianz that you will be travelling. So long as you comply with the terms and conditions of the insurance, you are automatically covered.

If you are required to provide a policy number (e.g. requested by our tour operator or when you apply for a visa) the policy number is 78 SUNCORP CCI.



What is this booklet?

This is your Suncorp Bank Credit Card insurance cover provided at no additional cost to you, and applies to purchases made on or after 1 May 2016. If you want to make a claim, you are bound by what is set out in this booklet.

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

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

The issuer of this insurance cover

This insurance cover is available under a Group Policy issued to Citigroup Pty Limited, ABN 88 004 325 080, AFS Licence No 238098 of 2 Park Street, Sydney, NSW 2000 ("Citibank") by AGA Assistance Australia Pty Ltd, ABN 52 097 227 177, AFS Licence No 245631 trading as Allianz Global Assistance of 74 High Street, Toowong, QLD 4066 ("Allianz Global Assistance") under a binder from the underwriter, Allianz Australia Insurance Limited, ABN 15 000 122 850, AFS Licence No. 234708, of 2 Market Street, Sydney, NSW 2000 ("Allianz"). For general enquiries call Allianz Global Assistance who issues and manages the Group Policy on behalf of Allianz. In this booklet, Allianz may also be expressed as "Allianz", "we", "us" or "our".

Citibank is the credit provider and issuer of the cards. Suncorp-Metway Ltd ABN 66 010 831 722 ("Suncorp Bank") promotes and distributes the cards under an agreement with Citibank.

Neither Citibank nor Suncorp Bank is the issuer of the covers and neither they nor any of their related corporations guarantee or are liable to pay any of the benefits under these covers.

Neither Citibank nor Suncorp Bank receives any commission or remuneration in relation to the covers set out in this booklet.

Neither Citibank nor Suncorp Bank nor any of their related corporations are Authorised Representatives of Allianz, Allianz Global Assistance or any of their related companies.

Other Insurances

The insurance cover described in this booklet is provided for your benefit under a Group Policy entered into between Allianz, Allianz Global Assistance and Citibank. Citibank is the policy owner. As an eligible cardholder, you have the benefit of insurance cover as a third party beneficiary.

If you are entitled to receive a benefit or make a claim under another insurance policy ("Other Policy") (for example, a comprehensive travel insurance policy for your journey), in respect of the same loss as your claim under this Group Policy, then 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 insurance cover under this Group Policy in respect of the same loss shall only be excess insurance cover over and above the applicable Other Policy.

Sanctions

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

What Cover is available?

The type of cover available depends upon the type of Suncorp Bank credit card you have and is shown on the following table.



	Suncorp Platinum Card	Suncorp Gold Card	Suncorp Plus Card
Purchase Cover Insurance	✓	✓	✓
Guaranteed Pricing Scheme	✓	✓	✓
International Travel Insurance	✓		
Extended Warranty Insurance	✓		
Transit Accident Insurance	✓		
Interstate Flight Inconvenience Insurance	✓		

Enquiries

- Additional copies of this booklet can be obtained by phoning 13 11 55 or online at suncorp.com.au
- Claim forms and copies of this document can be found at the Allianz Global Assistance website – <https://claims.agaassistance.com.au/> or for general enquiries call Allianz Global Assistance on 1800 072 791, 8am - 5pm (Sydney time), Monday to Friday and please make sure you have this booklet on hand when you phone. However, if you require personal advice, please see your general insurance adviser.
- If you wish to apply for cover on your pre-existing medical condition, please phone Allianz Global Assistance Assist on 1800 072 791.

Travelling Overseas

In the event of an emergency overseas, simply call Allianz Global Assistance in Australia at any time on +61 7 3305 7499. Reverse charge calls to this number can be made from many countries via Australia Direct,[®] Telstra's international reverse charge service.

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

You should also take copies of your overseas travel and flight itinerary and your credit card statement to help with proof of your eligibility for the covers.

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

Definitions and Interpretation

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

“\$” means Australian dollar.

“accident” means any sudden and unexpected physical event.

“act of terrorism” means an act, including but not limited to, actual and/or threatened use of force or violence, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), which from its nature or context is done for, or in connection with, political, religious, ideological, ethnic, racial, economic or similar purposes or reasons including the intention to influence any government and/or to put the public, or any section of the public, in fear.

“act of war” means war, invasion, act of foreign enemy, hostilities (whether war is declared or not), civil war, rebellion, revolution, insurrection, military coup or overthrow/attempted overthrow of a government/military power.

“Australia” means the area enclosed by the territorial waters of the Commonwealth of Australia where Medicare benefits are payable. For the avoidance of doubt, Australia does not include Norfolk Island.

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

Your confinement must be certified as necessary by a qualified and registered medical practitioner. The confinement does not include time you spend in any institution used primarily as a nursing or convalescent home, a place of rest, a geriatric ward, a mental institution, a rehabilitation or external care facility, or a place for the care or treatment of alcoholism or drug addiction.

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

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

“card” means a current and valid personal

- Suncorp Bank Plus credit card (“Plus Card”); or
- Suncorp Bank Gold credit card (“Gold Card”); or
- Suncorp Bank Platinum credit card (“Platinum Card”) account issued by Citibank.

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

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

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

“covered product” means:

- a) business effects; or
- b) a new item purchased for personal, domestic or household use but excludes:
 - items acquired for the purpose of sale or trade;
 - animals or plant life;
 - computer software or non-tangible items;
 - cash, bullion, negotiable instruments, vouchers, gift cards, trading cards, tickets of any description, travellers cheques or collections such as stamps, coins and cards;
 - consumable or perishable items (including but not limited to food, drink, drugs, cosmetics, fuel or oil);
 - boats, automobiles, motorboats, motorcycles, airplanes or any other motorised vehicles and their integral parts and installed accessories;
 - second-hand items including antiques;
 - items of contraband;
 - real estate and movable fixtures or fittings (including but not limited to dish washers, stoves, ovens and fixed air conditioners) which are or are intended to form part of any home or real estate; or
 - items purchased for a price of more than \$10,000 per item for Purchase Cover Insurance and \$20,000 per item for Extended Warranty Insurance.

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



- scuba diving unless you hold an open water diving certificate or are diving with a qualified and registered diving instructor;
- mountaineering (involving the use of climbing equipment, ropes or guides), rock climbing (involving the use of climbing equipment, ropes or guides), racing (other than on foot), white water rafting, white water boating, abseiling, parasailing, skydiving, hang-gliding, base jumping, bungee jumping, pot holing, canyoning, caving, fire walking, running with the bulls, rodeo riding, polo playing, hunting, shooting, archery, tobogganing, water skiing, jet skiing, off-piste snow skiing, off-piste snowboarding, snow mobiling or any other similar activity; or
- participation in any kind of professional sport for which you obtain/are attempting to obtain financial gain, sponsorship or benefit from participating in or training for that sport.

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

“epidemic/pandemic” means anything defined by the World Health Organisation to be an epidemic/pandemic or to have reached epidemic and/or pandemic status (as stated on either www.who.int or www.smarttraveller.gov.au).

“excess” means the amount you must first contribute towards any claim as specified in the “Excesses – What you contribute to a claim” section of this booklet.

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

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



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

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

“legal liability” means your responsibility to pay compensation or damages for negligently causing:

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

“medical expenses” means necessary and reasonable expenses incurred for:

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

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

“overseas” means outside of Australia.

“overseas travel ticket” means either

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

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

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

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

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

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

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

“rental vehicle” means a sedan, hatchback, station wagon, four-wheel drive (4WD) rented or hired from a licensed motor vehicle rental/hire company for the sole use of carrying person on public roads and does not include any other vehicle for any other use.

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

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

“Suncorp/Suncorp Bank” means Suncorp-Metway Ltd
ABN 66 010 831 722.

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

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

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

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

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

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

Terms and Conditions applying to all Covers

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

Telling us about your travel arrangements

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

How can this policy be terminated or changed?

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

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

Excesses – What you contribute to a claim

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

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



Repairing or replacing belongings

In the event that an item is damaged, lost or stolen we may choose to:

- repair the item;
- replace the item, less an amount which takes into consideration its age as shown below; or
- pay you the amount it would cost us to replace the item less an amount which takes into consideration its age as shown below.

However, under no circumstances will we pay you more than it originally cost you to buy the item and where the item is part of a pair or set, you will receive no more than the value of the particular part or parts lost, stolen or damaged, regardless of any special value that the item may have by way of being part of such pair or set.

When taking into consideration the age of an item we will deduct the following amounts from our replacement or replacement cost:

- For toiletries (including skin care, make-up, perfume and medications) we will deduct 3.00% for each month you have owned the item to a maximum amount of 80%.
- For phones, electrical devices, communication devices, all computers, photographic equipment, tablets and electronics equipment we will deduct 1.75% for each month you have owned the item up to a maximum amount of 60%.
- For clothing, footwear, luggage and books we will deduct 1.75% for each month you have owned the item to a maximum amount of 80%.
- For camping, sporting and leisure equipment (but not leisure clothing) and musical instruments we will deduct 1.00% for each month you have owned the item up to a maximum 60%.
- For jewellery we will deduct 0.25% for each month you have owned the item to a maximum amount of 25%.
- For all other items we will deduct 1.25% for each month you have owned the item to a maximum amount of 60%.

For example: If your stolen bracelet has been owned for 8 years (96 months) and we can replace it for \$1,000, your claim would be for A\$760, as we will deduct \$240 (\$1,000



x 24% {i.e. 96 months x 0.25%/month}) from our replacement cost. This assumes that the stolen bracelet originally cost you at least \$760. We would then deduct your excess contribution from this amount.

Where we choose, we may require proof of ownership/purchase from you. In instances where you are not able to supply proof of ownership/purchase or other evidence which we deem satisfactory for the purpose of proving ownership/purchase, we may be unable to properly assess or approve your claim.

Expenses must be reasonable

In relation to medical expenses, the care obtained should be at the standard level given in the country you are in and not exceed the level you would normally receive in Australia.

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

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

Minimising loss

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

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

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

Headings

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

Exclusions

The exclusions below set out what is not covered.

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

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

Medical

1. any pre-existing medical condition of yours, a relative, travel companion or any other person that may give cause for you to claim unless it is specifically covered in International Travel Insurance or we have given prior written approval to cover the pre-existing medical condition and you have paid the administration fee;
2. any travel you book or take against medical advice, take for the purpose of getting medical treatment or advice, or take after a qualified and registered medical practitioner informs you that you are terminally ill;
3. medical expenses you incur for treatment in Australia;
4. medical expenses which can otherwise be claimed under Medicare and/or any private medical fund or government scheme;
5. death, illness, injury, sickness or disease of or relating to persons living outside Australia;
6. your suicide, attempted suicide, self-inflicted injury or illness or condition or harm;
7. (a) the effect of or chronic use of alcohol or drugs; or
(b) any transmissible disease as a result of giving or taking a drug,
unless the use of the drug is supervised by a qualified and registered medical practitioner and the disease is otherwise not excluded in Exclusion 8 below;
8. sexually transmissible diseases, infection or virus of any sort, regardless of how you came to be infected, Acquired Immune Deficiency Syndrome (AIDS) or AIDS Related Complex (ARC) or Human Immunodeficiency Virus (HIV);



Pregnancy

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

Personal belongings and business items

10. you leaving your personal belongings or business items unattended:
 - (a) in a public place, regardless of whether they are left behind, forgotten or misplaced;
 - (b) in a motor vehicle unless stored in the boot and forced entry is gained;
 - (c) in a motor vehicle overnight (even if in the boot);
 - (d) with a person who steals or deliberately damages them;
11. jewellery, watches, cameras, mobile phones, portable electrical items, laptop computers or cash or equivalent unattended at any time or left in a motor vehicle (even if in the boot) or baggage;
12. securities, stamps, manuscripts, books of account, works of art and antiques;
13. sporting equipment whilst in use;
14. any items that are intended for sale or trade, items acquired for transformation in the business and commercial samples;
15. items that are brittle or fragile unless the loss or damage is caused by thieves or fire or an accident involving the conveyance in which you are travelling (however photographic or video equipment, spectacles, contact lenses, binoculars and laptop computers are not considered brittle or fragile items);
16. your failure to comply with the recommended security guidelines for the use of cheques, travellers cheques, credit cards or postal or money orders;



17. items you post or otherwise pay to be transported and which are not part of your accompanying baggage;
18. electrical or mechanical fault or breakdown unless covered under Extended Warranty Insurance;
19. confiscation or destruction by customs or any other authorities or officials;
20. disappearance of any items in circumstances that cannot be explained to our reasonable satisfaction;

Activities

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

Disruptions

25. you or your travel companion not wanting to continue your journey or cancelling or cutting it short (unless your claim is within the "Unexpected Cancellation of Travel Arrangements and Other Unexpected Expenses" cover);
26. you or your travel companion's financial, business or contractual situation, commitments or obligations;
27. your or your travel companion's employment or work (whether paid or unpaid or voluntary) either in Australia or overseas including not being able to take leave or cancellation by your or your travel companion's employer of authorised prearranged leave except if the person whose leave has been cancelled is a full time employee of the police, fire, ambulance, defence or emergency services;
28. your or your travel companion's failure to obtain a visa, a passport or a passport with a required minimum remaining validity;



29. any interference with your travel plans by any government, government regulation or prohibition or intervention or official authority;
30. bookings made with or via any unlicensed travel services provider;
31. the inability, failure or refusal of any travel services provider to provide services, facilities or accommodation, or to commence or complete any or any part of a tour, travel, journey, accommodation or conference for the following reasons:
 - (a) lack of numbers required to commence or complete any or any part of a tour, travel, journey, accommodation or conference;
 - (b) negligence of the travel services provider;
 - (c) insolvency or financial collapse of an unlicensed travel services provider or any company, organisation or person with whom they deal;

General

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



International Travel Insurance for Platinum Cards

Summary of cover

International Travel Insurance covers you for up to 6 months on your Platinum card when travelling overseas for:

- medical expenses if you become sick or injured;
- access to Allianz Global Assistance emergency services;
- loss or theft of personal belongings and business items;
- cancellation of travel arrangements due to unexpected circumstances;
- costs of resuming travel after the unexpected death of a relative;
- costs of getting you to a special event if your journey is unexpectedly interrupted;
- reimbursement of a rental vehicle excess or deductible;
- reimbursement of your additional meal and accommodation expenses due to an unexpected delay of your conveyance;
- your funeral expenses;
- your accidental death;
- your legal liability; and
- loss of income as a result of injuries sustained on a journey.

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

Who is eligible?

Platinum Cardholders

A Platinum card cardholder automatically becomes eligible for this complimentary International travel insurance when before leaving Australia on an overseas journey, the cardholder satisfies all of the following eligibility criteria:

The cardholder

1. resides in Australia and holds either an Australian Medicare card or a current and valid subclass 457 visa;

2. obtains an overseas travel ticket (but not necessarily the associated taxes or airport or travel agents charges) by one of the following methods:
 - the cost of the overseas travel ticket was charged to the cardholder's card; or
 - the cardholder redeemed their Suncorp Bank Rewards points in exchange for the overseas travel ticket; or
 - the cardholder obtained the overseas travel ticket under the Take Flight® Program.

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

Spouses and dependent child/children

If a Platinum card cardholder satisfies the eligibility criteria set out above, then their spouse and/or dependent child/children are also automatically eligible for this International travel insurance if the spouse and/or dependent child/children:

- (a) is/are travelling with the Platinum card cardholder for the entire journey; and
- (b) each obtain their overseas travel ticket as listed above.

Dependent child/children, under the age of two years as at the date the journey commences

If a Platinum card cardholder satisfies the eligible criteria set out above, their dependent child/children, under the age of two years as at the date the journey commences is automatically eligible for this International travel insurance provided the dependent child/children is/are travelling with the cardholder for the entire journey.

Child born on the journey

There is no cover provided for a child born on the journey.

The cover is available for a period of:

- 31 days or less for Platinum cardholders with a one-way overseas travel ticket; or

- six (6) consecutive months or less for Platinum card cardholders with return overseas travel tickets.

Policy Number

Your tour operator may request you provide the policy number for your travel insurance, or it may be required if you are applying for a visa.

The cover provided to eligible persons as outlined above is available under a Group Policy issued by Allianz Global Assistance, on behalf of Allianz, to Citigroup Pty Limited. The policy number of 78 SUNCORP CCI is therefore the same for all eligible persons.

Pre-existing medical conditions

Before going overseas, the cardholder, their spouse and their dependent children can apply for cover for their pre-existing medical condition by phoning Allianz Global Assistance on 1800 072 791.

Our team of medical professionals will assess your condition. If we decide to cover your pre-existing medical condition, you will need to pay an administration fee and Allianz Global Assistance will send you a letter confirming that your pre-existing medical condition is covered for the journey. Otherwise, you are not covered for any claim arising from a pre-existing medical condition.

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

When does cover apply?

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

The journey ends when the first of the following occurs:

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

- (b) at midnight on the date when you are due to return to your home in Australia as shown on your return overseas travel ticket;
- (c) Six (6) months for Platinum card cardholders after the date of departure shown on your return overseas travel tickets; or
- (d) when you cancel your return overseas travel ticket.

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

2. If you have a one way overseas travel ticket:

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

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

What is covered?

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

1 Medical expenses

We cover you for your medical expenses if:

- (a) you become ill and/or are injured during the journey; and
- (b) a qualified and registered medical practitioner certifies that you have suffered illness or injury and require treatment for that illness or injury; and
- (c) you incur the medical expenses to treat that illness and/or injury during your journey.

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

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

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

Allianz Global Assistance

In the event of an emergency overseas, simply call Allianz Global Assistance in Australia at any time on +61 7 3305 7499. Reverse charge calls to this number can be made from many countries via Australia Direct,[®] Telstra's international reverse charge service.

Allianz Global Assistance has access to a worldwide team of skilled doctors and medical professionals available 24 hours a day, 7 days a week.

If necessary, it can also make the following services available:

- access to registered medical practitioners for emergency assistance and advice;
- emergency transportation to the nearest suitable hospital;
- emergency evacuation;
- if you request, your family in Australia will be advised of your medical condition and be kept informed of the situation;
- payment guarantees to hospitals and insurance verification; and
- urgent message service and emergency travel planning.



2 Personal belongings and business items

We cover you for the theft and loss of or damage to the following personal belongings and business items whilst on your journey however you must take steps to prevent any loss or damage (e.g. there is no cover for possessions unattended, left behind, forgotten or misplaced in a public place:

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

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

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

If you make a claim, you must prove your ownership and the value of the items (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 Table under the "What are the cover limits?" section.



3 Unexpected cancellation and expenses

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

- (a) you, your travel companion or a relative living in Australia dies, is seriously injured or becomes seriously ill (subject to verification by written medical advice obtained by you from a qualified and registered medical practitioner);
- (b) you require medical attention relating to a pre-existing medical condition, provided we have given prior written approval to cover your pre-existing medical condition and you have paid the administration fee;
- (c) if, before your departure from Australia, you become aware of a medical condition you have, for which we will then not provide pre-existing medical condition cover;
- (d) if you are pregnant and before your departure from Australia, an unexpected and unforeseen medical complication occurs (which is confirmed in writing by a qualified and registered medical practitioner) that prevents you from travelling because such travel would be unsafe for your health or the health of your unborn child;
- (e) your arranged travel is cancelled or delayed by the carrier because of mechanical breakdown, riots, strikes, civil commotion (but not an act of terrorism or an act of war), weather conditions or natural disasters;
- (f) a natural disaster either at your destination or at your or your travel companion's residence in Australia;
- (g) a special event has been cancelled or postponed for reasons beyond your control;
- (h) whilst you are overseas your or your travel companion's travel documents are stolen or lost;
- (i) you or your travel companion are quarantined;
- (j) your or your travel companion's residence in Australia is totally destroyed;

- (k) you or your travel companion are subpoenaed to attend court in Australia (after having purchased your overseas travel ticket) on a date falling during your journey;
- (l) you or your travel companion are retrenched (not including voluntary retrenchment or redundancy);
- (m) financial insolvency or financial collapse of the licensed travel services provider through whom your travel bookings were made;
- (n) you or your travel companion having to sit exams for studies either of you are undertaking, provided that you or your travel companion had no prior knowledge of the date of the exam before you obtained your overseas travel ticket;
- (o) your employer cancelling your prearranged leave provided you are a full time employee of the police, fire, ambulance, defence or emergency services;
- (p) you miss your arranged travel because your preceding flight was delayed or cancelled;
- (q) accidental death (but not sickness or illness) of one of your following relations living overseas:
 - spouse, fiance, fiancée
 - parent, parent-in-law, step-parent, guardian; or
 - child, stepchild, foster child, grand child; or
 - sister, sister-in-law, step sister, brother, brother-in-law, step sister.

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

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

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

If you do not reschedule your travel arrangements, we will pay for any part of your cancelled travel and accommodation

arrangements for which you have paid but will not use and are non-refundable.

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

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

4 Resumption of journey

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

- (a) you resume your journey within 30 days of returning to Australia;
- (b) there is at least 14 days or 25%, whichever is the greater, of the time of your journey remaining at the time you resume your journey; and
- (c) your claim is not excluded elsewhere in this policy.

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

5 Special event

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

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

6 Rental vehicle insurance excess

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

- (a) rental vehicle insurance as part of the rental agreement; and
- (b) complied with all the terms and requirements of the rental agreement and of the rental vehicle insurance.

7 Travel delay

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

8 Funeral expenses

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

9 Accidental death

We cover you if you die:

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

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



10 Personal legal liability

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

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

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

- (a) ownership, control or occupation of any land or building by you, your spouse, your dependent children and/or your travel companion (unless the building is a residence and you, your spouse, your dependent children and/or your travel companion occupy it during your journey as a tenant or lessee, or in some other temporary way);
- (b) your ownership, control or use of a firearm, motorised vehicle, an aircraft or a watercraft (except for non-motorised watercraft used on inland waterways). If you do not own or control the transport and are using it only as a passenger, this exclusion doesn't apply;
- (c) your business, profession, trade or occupation including any professional advice given by you;
- (d) anything that would be covered under workers' compensation legislation, any industrial award or agreement, or accident compensation legislation or such similar legislation in any country; or
- (e) any contract unless that liability would have arisen in the absence of that contract.

11 Loss of income

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

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



(c) the cardholder or spouse had work to return to in Australia (supported by written evidence).

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

12 Domestic pets boarding

If your return to Australia is delayed because of events covered under this policy, or your scheduled transport back to Australia is delayed for reasons beyond your control, the period of insurance will automatically be extended for a period of 4 weeks. During this period we will pay any additional boarding fees for your domestic cats and dogs, provided you provide evidence of the additional fees you incurred.

13 Assault requiring hospitalisation

If whilst overseas you are injured whilst being assaulted and require hospitalisation because of the injuries, we will compensate you in addition to other benefits payable under this policy, provided the claim is supported by a medical certificate given by a qualified and registered medical practitioner; and you provide us with a police report on the incident.

14 Hijack and detention

If whilst overseas the control of the plane, bus, train, ferry or taxi you are travelling in is seized by force or threat of force by unauthorised persons and you are detained for more than 24 continuous hours by these persons or persons connected with these persons using violence or the threat of violence, we will compensate you for each 24 hours you are held captive.



What are the cover limits?

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

Cover	What amount we will pay
	<p>Platinum Card</p>
<p>Medical expenses</p>	<p>Unlimited except for reimbursement of incidental expenses for bed care patients which is limited to the cost of the expense up to:</p> <ul style="list-style-type: none"> a) \$110 per day and b) \$13,000 per person to a maximum \$16,500 for a cardholder travelling with their spouse and/or dependent children.
<p>Personal belongings and Business items</p>	<p>The total we will pay in respect of a journey is no more than \$16,000 per person up to \$32,000 for a cardholder travelling with their spouse and/or dependent children subject to the following limits</p> <ul style="list-style-type: none"> — \$5,000 per item for baggage, clothing, personal valuables, portable electrical equipment and binoculars; — \$5,000 per camera for cameras and associated equipment/accessories; — \$5,000 in total for laptop computers and associated equipment/accessories; — \$600 per person up to \$1,100 for a cardholder travelling with their spouse and/or dependent children for travel documents, travellers cheques, bank notes, currency notes, postal orders, money orders, cash or credit cards; — \$500 per person up to \$1,000 for a cardholder travelling with their spouse and/or dependent children for emergency replacement of clothes and toiletries. <p>However notwithstanding the above limits Business items are only insured for \$3,000 in total and, property left unattended in a motor vehicle is only insured up to a value of \$250 per item to a maximum of A\$2,500 in total.</p>



Cover	What amount we will pay
	Platinum Card
Unexpected cancellation and expenses	<p>Unlimited for listed unexpected events, except for:</p> <ul style="list-style-type: none"> — travel agent’s cancellation fee, which is limited to an amount equal to the lesser of A\$500 or 15% of the value of the travel arranged by the agent; — accidental death of a relation living overseas is limited to \$2,500 per person up to \$5,000 for a cardholder travelling with their spouse and/or dependent children; and — the financial insolvency or financial collapse of a licensed travel services provider is limited to \$5,000 per person up to \$12,000 for a cardholder travelling with their spouse and/or dependent children, provided you have recovered the maximum amount available from any statutory fund, compensation scheme or any other source.
Resumption of journey	\$6,000 per person up to \$12,000 for a cardholder travelling with their spouse and/or dependent children.
Special event	\$2,500
Rental vehicle insurance excess	\$2,750
Travel delay	\$475 per person up to \$1,100 for a cardholder travelling with their spouse and/or dependent children, for meal and accommodation expenses after six hour delay.
Funeral expenses	Up to \$20,000
Accidental death	\$50,000 per cardholder \$25,000 per spouse \$5,000 per dependent child
Personal legal liability	\$2,250,000



Cover	What amount we will pay
	Platinum Card
Loss of income	The verified income for up to three consecutive months or \$12,000, whichever comes first. Where a cardholder and spouse both claim, up to a maximum of \$1,250 per person per week.
Domestic pets	Up to \$50 per 24 hours that person's return to Australia is delayed. Up to a maximum \$500.
Assault requiring hospitalisation	\$500 compensation.
Hijack and detention	\$250 per 24 hours that person is held by force. Up to a maximum \$5,000.

Interstate Flight Inconvenience Insurance

Summary of cover

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

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

Details of the cover follow. Please also see “What are the cover limits?” section below.

Who is eligible?

Platinum card cardholders are eligible for Interstate flight Inconvenience Insurance on interstate flights, if:

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

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

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

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

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

When does cover apply?

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

The journey ends when the first of the following occurs:

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

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

What is covered?

1 Personal belongings and business items

We cover you for the theft or loss of or damage to the following personal belongings and business items whilst on your journey. However you must take steps to prevent any loss or damage e.g. there is no cover for personal belongings

or business items left behind, forgotten, misplaced or unattended in a public place:

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

2 Luggage delay

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

3 Unexpected cancellation

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

- (a) you, your travel companion or a relative dies, is seriously injured or becomes seriously ill (subject to verification by written medical advice obtained by you from a qualified and registered medical practitioner);
- (b) your arranged travel is cancelled or delayed by the airline because of mechanical breakdown, riots, strikes, civil commotion (but not an act of terrorism), weather conditions or natural disasters;
- (c) a natural disaster either at your destination or at your or your travel companion's residence in Australia;
- (d) a special event has been cancelled or postponed for reasons beyond your control;
- (e) you or your travel companion are quarantined;
- (f) your or your travel companion's residence in Australia is totally destroyed;
- (g) you or your travel companion are subpoenaed to attend court in Australia (after having purchased your return



interstate flight ticket) on a date falling during your journey;

- (h) you or your travel companion are retrenched (not including voluntary retrenchment or redundancy); or
- (i) you or your travel companion having to sit exams for studies either is undertaking.

4 Rental vehicle insurance excess

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

- (a) insurance as part of the rental agreement;
- (b) complied with all requirements of the rental agency under the rental agreement and the rental vehicle insurance.

5 Flight delay

4 Hours or more

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

10 Hours or more

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

6 Missed connection

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



7 Funeral expenses

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

What are the cover limits?

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

Cover	What amount we will pay
Personal belongings and business items	\$750 for each item up to \$1,500
Luggage delay	\$150 per person up to \$450
Unexpected cancellation	\$3,000
Rental vehicle insurance excess	\$2,250
Flight delay	4 hours or more, \$80 per person up to \$300; and for 10 hours or more, another \$80 per person up to \$300
Missed connection	4 hours or more, \$80 per person up to \$300
Funeral expenses	\$2,500 per person up to \$7,000

Transit Accident Insurance

Summary of cover

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

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

Who is eligible?

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

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

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

When does the cover apply?

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

This also includes accidents:

- (a) when boarding or alighting, being when you physically get on or off a conveyance, whilst on the trip; and
- (b) whilst travelling as a passenger in a conveyance directly to or from any airport, coach depot, railway station or dock immediately before or after the scheduled trip.

What is covered?

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

Injury	Benefit amount		
	Cardholder	Spouse	Dependent children
Loss of life	\$500,000	\$250,000	\$125,000
Loss of both hands or both feet	\$500,000	\$250,000	\$125,000
Loss of one hand and one foot	\$500,000	\$250,000	\$125,000
Loss of the entire sight in both eyes	\$500,000	\$250,000	\$125,000
Loss of sight in one eye and the loss of one hand or one foot	\$500,000	\$250,000	\$125,000
Loss of one hand or one foot	\$250,000	\$125,000	\$62,500
Loss of the entire sight in one eye	\$250,000	\$125,000	\$62,500



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

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

If your body has not been found within one year of the date of your disappearance arising out of an accident that is covered by this section, you will be presumed to have died as a result of injury caused by the accident at the time of your disappearance.

What are the cover limits?

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

This means that if as a result of one accident a number of cardholders, their spouses and/or dependent children were injured, we will pay each on a proportional basis (using the amounts in the table above) up to a total of \$1,000,000.

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

Two cardholders - \$1,000,000
One spouse - \$250,000
One dependent child - \$125,000
Total benefit amount - \$1,375,000

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

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

Each cardholder - \$472,727
Spouse - \$236,364
Dependent child - \$118,182
Total benefit amount - \$1,300,000



Purchase Cover Insurance

Summary of cover

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

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

Who is eligible?

All credit card cardholders are eligible for Purchase Cover Insurance for covered products:

- (a) purchased anywhere in the world; or
- (b) given as a gift to any permanent Australian resident, provided the whole purchase price of the covered products is charged to the cardholder's card.

When does cover apply?

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

What is covered?

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

What are the cover limits?

We will pay the lesser of:

- (a) the actual amount which has been charged to the cardholder's card to purchase the covered products; or
- (b) \$1,000 per claim for Plus Cards, \$3,000 per claim for Gold Cards and \$5,000 per claim for Platinum Cards in respect of jewellery, watches and fine arts.

The most we will pay is a maximum of \$50,000 for Plus Cards, \$125,000 for Gold Cards and \$200,000 for Platinum Cards in any 12 month period in respect of any one card.

Guaranteed Pricing Scheme

Summary of cover

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

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

Who is eligible?

All cardholders are eligible for Guaranteed Pricing Scheme when the whole purchase price of a covered product is charged to the cardholder's card and the price difference is more than \$75.

What is covered?

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

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

What are the cover limits?

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



Extended Warranty Insurance

Summary of cover

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

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

Who is eligible?

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

What is covered?

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

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

When does cover apply?

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

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



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

What are the cover limits?

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

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

How to make a Claim

If you want to make a claim under any of these insurance covers, you can obtain claim forms at the Allianz Global Assistance website – <https://claims.agaassistance.com.au/> or you can follow the procedures below.

Please also note that in order for Allianz Global Assistance to confirm your eligibility for international travel insurance, you will need to have copies of the documents listed in "Travelling Overseas".

1 Contacting us

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

If you want to make a claim whilst overseas you must call Allianz Global Assistance in Australia at any time on +61 7 3305 7499. Reverse charge calls to this number can be made from many countries via Australia Direct,[®] Telstra's international reverse charge service.

If you want to make a claim whilst in Australia or when your journey ends, you must contact Allianz Global Assistance on 1800 072 791 within 30 days or as soon as possible of your journey ending (even if you previously reported the matter to Allianz Global Assistance) or if you are already home within

30 days of learning of any loss, damage, injury or breakdown that may result in a claim.

If you fail to contact Allianz Global Assistance within a reasonable time, we may refuse to pay your claim.

2 Reporting stolen, lost or wilfully damaged items

If your belongings are stolen, lost or wilfully damaged, you must make a report to the local police within 24 hours after learning of the loss, theft or damage and you must obtain a copy of the report. If you are overseas and can't make a report to the police (e.g. the police won't take your report or you are leaving the area within a few hours and can't get to a police station), you can report the matter to other appropriate local authorities such as your tour guide, your tour operator, the hotel security, airline lost property or airport security.)

3 Documentation

Where necessary, Allianz Global Assistance may require you to complete a written loss report which you must return to them within 30 days or as soon as possible after you receive it.

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

- medical reports;
- doctors' certificates;
- credit card statements,
- letters from carriers about delay or damage to your belongings;
- itineraries;
- information about cancelled travel arrangements and accommodation;
- proof of special events;
- police reports;
- damaged items;
- receipts;
- proof of ownership;
- valuations;



- quotations to replace damaged, stolen or lost items
- store-catalogue advertisement;
- registered warranties; and
- certified translations.

If you fail to complete the loss report or provide Allianz Global Assistance with the documentation they require, we may refuse to pay your claim.

4 Family claims

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

5 Assisting us with claims

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

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

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

Complaints

If you have a complaint about the covers or about the service you have received from Allianz Global Assistance, including the settlement of a claim, you can contact Allianz Global Assistance, by Telephone on 1800 072 791, by email at citibank@allianz-assistance.com.au or by mail at Credit Card Claim Complaints, Locked Bag 3014, Toowong DC, QLD 4066.



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

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

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

We will keep you informed of the progress at least every 10 working days and give a final response in writing.

If you are unhappy with our response or cannot agree on reasonable alternative timeframes with us, you can refer the matter to the external disputes resolution scheme of which we are a member. This scheme is administered by the Financial Ombudsman Service (FOS). This is a free service provided by an independent body. You must contact FOS within two years of receiving our final decision. You are not bound by the decision made by FOS but we are bound to act immediately on FOS's decision.

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

The Financial Ombudsman Service

Phone: 1800 367 287 between 9am - 5pm AEST

Fax: (03) 9613 6399

Post: GPO Box 3, Melbourne, Victoria 3001

Website: www.fos.org.au

Email: info@fos.org.au



Privacy and General Insurance Code of Practice

Privacy

To arrange and manage these covers, we (in this Privacy Notice “we”, “our” and “us” includes AGA Assistance Australia Pty Ltd trading as Allianz Global Assistance and its duly authorised representatives) collect personal information including sensitive information from you and those authorised by you such as your family members, travelling companions, your doctors, hospitals, as well as from others we consider necessary including our agents.

Any personal information provided to us is used by us to evaluate and arrange your cover. We also use it to administer and provide the insurance services and manage your and our rights and obligations in relation to those insurance services, including managing, processing and investigating claims. We may also collect, use and disclose it for product development, marketing, conducting customer research and analytics in relation to all of our products and services, IT systems maintenance and development, recovery against third parties and for other purposes with your consent or where authorised by law.

This personal information may be disclosed to third parties involved in the above process, such as travel agents and consultants, travel insurance providers and intermediaries, authorised representatives, reinsurers, claims handlers and investigators, cost containment providers, medical and health service providers, overseas data storage and data handling providers, legal and other professional advisers, your agents and our related and group companies including Allianz.

Some of these third parties may be located in other countries such as Thailand, France and India. You agree that while those parties will often be subject to confidentiality or privacy obligations, they may not always follow the particular requirements of Australian privacy laws.

Unless you opt out, we may contact you on an ongoing basis by telephone, mail, electronic messages (including email), online and via other means with promotional material and offers of products and services that we consider may



be relevant and of interest to you (including financial and insurance products and roadside and other assistance services).

If you do not want to receive such offers from us (including product or service offerings from us on behalf of our agents, intermediaries and/or our business partners) or do not want us to disclose your personal information to our related and group companies and business partners for marketing purposes, you can opt out at any time by calling us on 1800 023 767.

When you provide personal information about other individuals, we and our agents rely on you to have made or make them aware:

- that you will or may provide their personal information to us;
- of the types of third parties to whom the personal information may be provided to;
- of the relevant purposes we and the third parties we will disclose it to, will use it for;
- of how they can access it; and
- of the other matters in this Privacy Notice.

We rely on you to have obtained their consent on these matters. If you do not, you must tell us before you provide the relevant information.

You can seek access to and correct your personal information by contacting us. You may not access and correct personal information of others unless you have been authorised by their express consent or otherwise under law, unless they are your dependants under 16 years of age.

If you have a complaint about your privacy, please contact:

Privacy Officer, Allianz Global Assistance, PO Box 162, Toowong, QLD 4066 or you can contact the Privacy Commissioner at the Office of The Australian Information Commissioner, GPO Box 2999, Canberra, ACT 2601.

For more information about our handling of personal information, including further details about access, correction and complaints, please see our privacy policy available on request or via www.allianz-assistance.com.au.

If you do not agree to the above or will not provide us with personal information, we may not be able to supply you with our services or products or may not be able to process your application nor issue you with cover.

In cases where we do not agree to give you access to some personal information, we will give you reasons why.

General Insurance Code of Practice

As a member of the Insurance Council of Australia we support and adhere to the General Insurance Code of Practice which was developed by the Insurance Council of Australia to further raise standards of practice and service across the insurance industry.

You can obtain more information on the Code and how it assists you by contacting Allianz Global Assistance.

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Contact us



Call **13 11 55**



Online

suncorp.com.au/banking



Local store



*For general correspondence
please write to*
GPO Box 1453 Brisbane QLD 4001

In the event of an emergency overseas simply call Allianz Global Assistance in Australia at any time on +61 7 3305 7499. Reverse charge calls to this number can be made from many countries via Australia Direct,[®] Telstra's international reverse charge service or to make a claim in Australia phone 1800 072 791.

OR

For more information on your Suncorp credit card go to suncorp.com.au or call 13 11 55

Citibank is the credit provider and issuer of Suncorp Credit Cards. Suncorp Bank promotes and distributes Suncorp Credit Cards on Citigroup's behalf under an agreement with Citigroup. Suncorp Bank will not guarantee or otherwise Citigroup's obligations under the contracts or agreements connected with the Credit Cards (other than those relating to Suncorp Bank internet banking and telephone banking).