

# Notice of changes to your Description of Insurance Cover

- Suncorp Platinum Card
- Suncorp Gold Card
- Suncorp Plus Card

Effective Date: 15 July 2023



This variation notice provides full details of the changes, as they apply to your:

- Description of Insurance Cover Terms and Conditions with an effective date of 1 June 2022 and will apply to claims made on or after 15 July 2023.

These changes form part of, and must be read in conjunction with, your existing terms and conditions. You can find the current terms and conditions relating to your account at [suncorp.com.au/banking/help-support/documents-forms.html](http://suncorp.com.au/banking/help-support/documents-forms.html). It is important that you read this notice carefully and keep a copy of it for your records.

### How to read this notice

1. Section, subsection or subsubsection numbers as listed in this notice relate directly to the relevant section, subsection or subsubsection numbers in your terms and conditions.
2. If a section, subsection or subsubsection is not specifically mentioned in this notice it remains unchanged.
3. If a section, subsection or subsubsection is specifically mentioned in this notice:
  - a) a change is shown alongside the current wording as “replacement”;
  - b) a new section, subsection or subsubsection is shown as “new”; and
  - c) a deleted section, subsection or subsubsection is shown as “deleted”.

## Changes to your Description of Insurance Cover Terms and Conditions effective 15 July 2023

The changes outlined in this notice will apply to claims made on or after the effective date 15 July 2023.

### Changes to Limitation of cover

The Limitation of cover wording appearing on page 7 has been amended to provide more clarity.

Current	Replacement
Notwithstanding any other terms, <b>we</b> shall not be deemed to provide coverage and <b>we</b> 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.	Irrespective of any other provision of the policy, <b>we</b> shall not be deemed to provide cover or be liable to pay any claim or provide any benefit (including a refund on premium) hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would contravene or otherwise expose <b>us</b> to the risk of any penalty, sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of Australia, New Zealand, the European Union, United Kingdom or United States of America.

## Definitions

### Unlimited

The change to the definition is to provide more clarity on how 'unlimited' will be interpreted for any relevant benefit when it appears in the booklet.

Current	Replacement
<b>unlimited</b> means there is no capped dollar amount.	<b>unlimited</b> means there is no capped dollar sum insured. Terms, conditions, exclusions, limits and applicable sub-limits apply – refer to Part D – Excesses and General Exclusions and Part E – The cover we provide sections of this Description of Insurance Cover booklet.

## Updates to Part C – Table of Benefits

### International Travel Insurance

Where the word 'Unlimited' appears, the following symbol '~' is included after the word unlimited and the following disclaimer added before the International Travel Insurance table of benefits. It is included to clarify the terms of claiming on your eligible credit card's complimentary insurance program.

New
~Where used, the term 'Unlimited' means there is no capped dollar sum insured. Terms, conditions, exclusions, limits and applicable sub-limits apply – refer to Part D - Excesses and General Exclusions and Part E - The cover we provide sections of this Description of Insurance Cover booklet.

## Updates to Part D – Excesses and General Exclusions

### General Exclusions

General exclusion 6 appearing on page 43 has been removed.

Current	Replacement
6. sexually transmissible diseases, infection or virus of any sort, regardless of how <b>you</b> came to be infected, Acquired Immune Deficiency Syndrome (AIDS) or AIDS Related Complex (ARC) or Human Immunodeficiency Virus (HIV);	6. This exclusion is deleted

General exclusion 8 appearing on page 44 has been updated to provide more clarity on following advice from government and media sources.

Current	Replacement
<p>8. <b>you</b> failing to follow advice or act upon a warning:</p> <ul style="list-style-type: none"> <li>— from any government; or</li> <li>— from any official body; or</li> <li>— broadcast or published in mass media.</li> </ul>	<p>8. <b>your</b> claim arising because <b>you</b> did not follow an advice or warning that a reasonable person would have been aware of:</p> <ul style="list-style-type: none"> <li>— by the Australian government (when a 'Reconsider <b>your</b> need to travel' or 'Do not travel' alert is in place), which can be found on <a href="http://www.smartraveller.gov.au">www.smartraveller.gov.au</a>; or</li> <li>— which was published in a reliable mass media source.</li> </ul>

General exclusion 18, appearing on page 44 on pandemics and epidemics has been updated to following the inclusion of cover for COVID-19.

Current	Replacement
<p>18. any <b>epidemic</b> or <b>pandemic</b>;</p>	<p>18. any <b>epidemic</b> or <b>pandemic</b>, unless <b>your</b> claim relates to <b>you</b> or <b>your travelling companion</b> being positively diagnosed as suffering a <b>sickness</b> recognised as an <b>epidemic</b> or <b>pandemic</b>, such as COVID-19, and cover is expressly included in the following sections:</p> <ul style="list-style-type: none"> <li>1.1 Overseas Emergency Assistance</li> <li>1.2 Overseas Emergency Medical</li> <li>2.1 Cancellation</li> <li>3.1 Additional Expenses;</li> </ul>

General exclusion 22, appearing on page 45 has been updated to provide more clarity on violating applicable United Nations resolutions or trade or economic sanctions, laws or regulations.

Current	Replacement
<p>22. any payment which would violate any applicable trade or economic sanctions, law or regulation; or</p>	<p>22. providing cover or being liable to pay any claim or provide any benefit (including a refund on premium) hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would contravene or otherwise expose <b>us</b> to the risk of any penalty, sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of Australia, New Zealand, the European Union, United Kingdom or United States of America; or</p>

## Updates to Part E – The cover we provide

### International Travel Insurance

A new section has been added under the heading International Travel Insurance to include cover you may be eligible for in relation to epidemics and pandemics.

New
<p><b>EPIDEMICS AND PANDEMICS (SUCH AS COVID-19)</b></p> <p>If, during the period of cover available, <b>you</b> (including <b>your</b> spouse and/or dependants who are eligible for cover) are positively diagnosed as suffering a <b>sickness</b> recognised as an <b>epidemic</b> or <b>pandemic</b>, such as COVID-19, cover is available to <b>you</b> under the following sections:</p> <ul style="list-style-type: none"> <li>1.1 Overseas Emergency Assistance</li> <li>1.2 Overseas Emergency Medical</li> <li>2.1 Cancellation</li> <li>3.1 Additional Expenses</li> </ul> <p>If <b>your travelling companion</b> is positively diagnosed as suffering a <b>sickness</b> recognised as an <b>epidemic</b> or <b>pandemic</b>, such as COVID-19, which impacts <b>your</b> journey, cover is available to <b>you</b> under the following sections:</p> <ul style="list-style-type: none"> <li>2.1 Cancellation</li> <li>3.1 Additional Expenses</li> </ul> <p>Terms, conditions, exclusions, limits and applicable sub-limits apply. Please refer to Part D – Excesses and General Exclusions and the exclusions set out in each of the above sections.</p>

## New

For example, **you** will not be covered if **you** are positively diagnosed as suffering a **sickness** recognised as an **epidemic** or **pandemic** while travelling against an advice or warning issued by an Australian government and **you** did not take reasonable care to avoid contracting the **sickness** (for example by delaying travel to the country or part of the country referred to in the warning), refer to General Exclusions 8 and 17 in Part D for more information. Please note, this also applies even if the Australian government has given **you** permission to travel or **you** fall under a specific exemption where there is otherwise a travel ban in place that prohibits **you** from travelling.

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

## SECTION 1.1 OVERSEAS EMERGENCY ASSISTANCE

### 1.1.1. ALLIANZ GLOBAL ASSISTANCE WILL ARRANGE

The introduction has been updated to identify and include treatment and cover for epidemics and pandemics.

Current	Replacement
If during <b>your</b> period of cover while <b>overseas, you injure yourself</b> or become <b>sick</b> (provided the relevant <b>injury</b> or <b>sickness</b> is covered) or require treatment for a <b>pre-existing medical condition</b> that <b>we</b> have agreed to cover, <b>Allianz Global Assistance</b> will arrange for the following assistance services:	If during <b>your</b> period of cover while <b>overseas, you injure yourself</b> or become <b>sick</b> (including if <b>you</b> are positively diagnosed as suffering a <b>sickness</b> recognised as an <b>epidemic</b> or <b>pandemic</b> , such as COVID-19) (provided the relevant <b>injury</b> or <b>sickness</b> is covered) or require treatment for a <b>pre-existing medical condition</b> that <b>we</b> have agreed to cover, <b>Allianz Global Assistance</b> will arrange for the following assistance services:

## SECTION 1.2 OVERSEAS EMERGENCY MEDICAL

### 1.2.1 WHAT WE COVER

Point a] has been updated to include sickness recognised as an epidemic or pandemic, such as COVID-19.

Current	Replacement
<p>a] If <b>you injure yourself overseas</b> or become <b>sick</b> while <b>overseas</b>, during the period of cover provided for <b>your journey</b>, <b>we</b> will reimburse the <b>reasonable medical expenses</b> <b>you</b> incur until <b>you</b> get back to Australia provided that the relevant <b>injury</b> or <b>sickness</b> is covered by this insurance.</p> <p>The <b>medical expenses</b> must have been incurred on the written advice of a <b>medical adviser</b>.</p> <p><b>You</b> must make every effort to keep <b>your medical expenses</b> to a minimum.</p>	<p>a] If <b>you injure yourself overseas</b> or become <b>sick</b> (including if <b>you</b> are positively diagnosed as suffering a <b>sickness</b> recognised as an <b>epidemic</b> or <b>pandemic</b>, such as COVID-19) <b>while overseas</b>, during the period of cover provided for <b>your journey</b>, <b>we</b> will reimburse the <b>reasonable medical expenses</b> <b>you</b> incur until <b>you</b> get back to Australia provided that the relevant <b>injury</b> or <b>sickness</b> is covered by this insurance.</p> <p>The <b>medical expenses</b> must have been incurred on the written advice of a <b>medical adviser</b>.</p>

Current	Replacement
	<p><b>You</b> must make every effort to keep <b>your medical expenses</b> to a minimum.</p>

## SECTION 2.1 CANCELLATION

### 2.1.1. WHAT WE COVER

Under Point b] a new third bullet point is added to include cover for epidemics and pandemics.

New
<p>— <b>you</b> or <b>your travelling companion</b> is <b>seriously injured</b> or becomes <b>seriously ill</b> (including if <b>you</b> or <b>your travelling companion</b> are positively diagnosed as suffering a <b>sickness</b> recognised as an <b>epidemic</b> or <b>pandemic</b>, such as COVID-19, which reasonably prevents <b>you</b> from travelling);</p>

## SECTION 3.1 ADDITIONAL EXPENSES

### 3.1.1. WHAT WE COVER

Point a] has been updated to include sickness recognised as an epidemic or pandemic, such as COVID-19 and to provide more clarity on injuries as part of an epidemic or pandemic.

Current	Replacement
<p>a] If <b>you</b> cannot continue <b>your journey</b> because of an <b>injury</b> or <b>sickness</b> or <b>pre-existing medical condition</b> that <b>we</b> have agreed to cover, which occurs during the <b>period</b> of cover provided for <b>your journey</b> and needs immediate treatment from a <b>medical adviser</b> who certifies in writing that <b>you</b> are unfit to travel, <b>we</b> will reimburse <b>your reasonable</b> additional accommodation and travel expenses.</p>	<p>a] If <b>you</b> cannot continue <b>your journey</b> because of an <b>injury</b> or <b>sickness</b> (including if <b>you</b> are positively diagnosed as suffering a <b>sickness</b> recognised as an <b>epidemic</b> or <b>pandemic</b>, such as COVID-19), or <b>pre-existing medical condition</b> that <b>we</b> have agreed to cover, which occurs during the period of cover provided for <b>your journey</b> and needs immediate treatment from a <b>medical adviser</b> who certifies in writing that <b>you</b> are unfit to travel, <b>we</b> will reimburse <b>your reasonable</b> additional accommodation and travel expenses.</p>

Point c] has been updated include cover for a sickness recognised as an epidemic or pandemic, such as COVID-19.

Current	Replacement
<p>c] If <b>your travelling companion</b> cannot continue their <b>journey</b> because of an <b>injury</b> or <b>sickness</b> which occurs during the period of cover provided for <b>your journey</b> and which needs immediate treatment from a <b>medical adviser</b> who certifies in writing that <b>your travelling companion</b> is unfit to travel, <b>we</b> will reimburse <b>your reasonable</b> additional accommodation and travel expenses for <b>you</b> to remain with <b>your travelling companion</b>.</p>	<p>c] If <b>your travelling companion</b> cannot continue their <b>journey</b> because of an <b>injury</b> or <b>sickness</b> (including if <b>your travelling companion</b> is positively diagnosed as suffering a <b>sickness</b> recognised as an <b>epidemic</b> or <b>pandemic</b>, such as COVID-19), which occurs during the period of cover provided for <b>your journey</b> and which needs immediate treatment from a <b>medical adviser</b> who certifies in writing that <b>your travelling companion</b> is unfit to travel, <b>we</b> will reimburse <b>your reasonable</b> additional accommodation and travel expenses for <b>you</b> to remain with <b>your travelling companion</b>.</p>



## SECTION 4.1 LUGGAGE

### 4.1.1 WHAT WE COVER

The cover for Luggage under International Travel Insurance is amended. In a], the following is removed:

#### Deleted

**We** have the option to repair or replace the **covered items** or **valuables** instead of paying **you**.

### Interstate Flight Inconvenience Insurance

## SECTION 3.1 LUGGAGE

### 3.1.1 WHAT WE COVER

The cover for Luggage under Interstate Flight Inconvenience is amended. In a], the following is removed:

#### Deleted

**We** have the option to repair or replace the **covered items** or **valuables** instead of paying **you**.

### Claims

We have added information after the third paragraph in the 'Claims' section, appearing on page 92 to explain depreciation and the amounts deducted from the settlement of each covered item or valuable claimed as referred to on pages 68 and 81.

## New

### DEPRECIATION

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

- For toiletries and medication (including skin care, make-up, perfume, deodorant and aftershave) **we** will deduct 50% of the purchase price for each year **you** have owned the item up to a maximum deduction of 80%;
- For mobile phones, smart phones, electrical devices, communication devices, all computers (including laptops and tablets), photographic equipment and electronics equipment **we** will deduct 20% of the purchase price for each year **you** have owned the item up to a maximum deduction of 80%;
- For clothing, footwear, luggage and books **we** will deduct 15% of the purchase price for each year **you** have owned the item up to a maximum deduction of 80%;
- For camping, sporting and leisure equipment (but not leisure clothing) and musical instruments **we** will deduct 10% of the purchase price for each year **you** have owned the item up to a maximum deduction of 80%;
- For jewellery **we** will not make any deduction. Please note, watches are not considered jewellery and are included under other items below;
- For all other items, **we** will deduct 15% of the purchase price for each year **you** have owned the item, up to a maximum deduction of 80%.

## New

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

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

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

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

In all other respects the booklet remains unaltered.

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Terms, limitations, conditions and exclusions apply. Refer to the Complimentary Insurance Description of Insurance Cover for further information. AWP Australia Pty Ltd ABN 52 097 227 177 AFSL 245631 (trading as Allianz Global Assistance) under a binder from the insurer, Allianz Australia Insurance Limited ABN 15 000 122 850 AFSL 234708 (Allianz) has issued a Complimentary insurance group policy to National Australia Bank Limited (ABN 12 004 044 937, AFSL and Australian Credit Licence 230686) ("NAB") which allows eligible NAB account holders and cardholders to claim under it as third party beneficiaries by operation of s48 of the Insurance Contracts Act 1984 (Cth). NAB is the credit provider and issuer of Suncorp credit cards. NAB has acquired the business relating to these products from Citigroup Pty Limited (ABN 88 004 325 080, AFSL and Australian Credit Licence 238098) ("Citi"). Citi has agreed with NAB to provide transitional services in relation to the transferred business. Any advice on insurance is general advice only and not based on any consideration of your objectives, financial situation or needs. The terms, conditions, exclusions, limits and applicable sub-limits of the group policy are set out in the Description of Insurance Cover Terms and Conditions which may be amended from time to time. Neither NAB nor Citi nor any of its related corporations guarantee this insurance.

Suncorp Bank promotes and distributes Suncorp Credit Cards on NAB's behalf under an agreement with NAB. Suncorp Bank will not guarantee, or otherwise, NAB's obligations under the contracts or agreements connected with the Credit Cards (other than those relating to Suncorp Bank Internet Banking and Telephone Banking).