Suncorp Bank Credit Cards

Description of Insurance Cover
— Suncorp Platinum Card
— Suncorp Gold Card
— Suncorp Plus Card

Effective Date: 1 July 2019
Enquiries

— Additional copies of this booklet can be obtained by phoning 13 11 55 or online at suncorp.com.au

— For claims and/or general enquiries call Allianz Global Assistance on 1800 072 791, 8am-5pm (Sydney time), Monday to Friday. 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 confirmation that your pre-existing medical condition is covered by the Group Policy issued to Citi (for your overseas journey), please phone Allianz Global Assistance on 1800 072 791.


Or you can lodge your travel claim online 24 hours a day, 7 days a week at: www.travelclaims.com.au

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Important Information about the complimentary cover provided

Introduction

This booklet describes the complimentary insurance benefits provided by Allianz, which are available to Suncorp Bank card cardholders and other eligible beneficiaries. Cover applies to claims made on or after 1 July, 2019. You are not covered for claims made after termination of or the expiry of the period of the Group Policy. Citi will provide account holders with details of any replacement cover.

These covers are available under a Group Policy issued to Citigroup Pty Limited, ABN 88 004 325 080, AFSL and Australian credit licence No 238098 of 2 Park Street, Sydney, NSW 2000 (Citi) by AWP Australia Pty Ltd, ABN 52 097 227 177, AFS Licence No 245631 trading as Allianz Global Assistance of Level 16, 310 Ann Street, Brisbane, QLD 4000 (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. Allianz Global Assistance issues and manages the Group Policy on behalf of Allianz.

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

PLEASE READ THIS BOOKLET CAREFULLY AND KEEP IT IN A SAFE PLACE. Also please keep detailed particulars and proof of any loss including the sales receipts and Suncorp Bank card account statements showing any purchases.

Suncorp Bank and Citi are not the issuers (insurers) of these covers

Citi 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 Citi.

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

Neither Citi nor Suncorp Bank nor any of their related corporations are Authorised Representatives of Allianz, Allianz Global Assistance or any of their related companies.
Termination or variation of cover

Citi or Allianz may terminate or vary any one or all of the covers described in this booklet, and if so Citi will notify account holders of the termination or change in writing. The existing cover will only apply to claims made before the date of change or termination. No cover is provided for claims made after the date of termination. Citi will provide account holders with details of any replacement cover.

Other Insurances

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

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

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

We may seek contribution from your other insurer. You must give us any information that we reasonably require to help us make a claim from the other insurer.

Limitation of cover

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.
Privacy

To offer or provide you with our products and services (or those we may offer or provide to you on behalf of our business partners) we, namely AWP Australia Pty Ltd ABN 52 097 227 177 trading as ‘Allianz Global Assistance’, and our agents and representatives, collect, store, use, and disclose your personal information including sensitive information. We usually collect it directly from you but sometimes from others depending upon the circumstances and the product involved.

For instance, we may collect your personal information from our business partners who may have provided you with a product or service including but not limited to travel insurance, roadside assistance with a vehicle purchase, Overseas Student or Visitor Health Cover, or other assistance services we arrange or provide. For example, your personal information may be collected from your family members and travelling companions, doctors, and hospitals if you purchase our travel insurance and require medical assistance. Likewise, we collect personal information from universities and your agents if you inquire about or apply for our Overseas Student or Visitor Health Cover. We are the ‘data controller’ and responsible for ensuring your personal information is used and protected in accordance with applicable laws including the Privacy Act 1988 and sometimes European Law (the GDPR) where our activities are within its scope. Personal information we collect includes, for example, your name, address, date of birth, email address, and sometimes your medical information, passport details, bank account details, as well as other information we collect through devices like ‘cookies’ when you visit our website such as your IP address and online preferences.

We use your personal information to offer and provide our products and services and to manage your and our rights and obligations in connection with any products and services you have acquired. For instance, we use it to assess, process, and investigate any travel or health insurance claims, and to liaise with Government Departments when necessary. We may also use it for product development, marketing (where permitted by law or with your consent but not in connection with some products or services such as credit card insurances), customer data analytics, research, IT systems maintenance and development, recovery against third parties, fraud investigations, and for other purposes with your consent or where permitted by law. We do not use sensitive information for marketing purposes or provide that information to any third parties for marketing.
Your personal information may be disclosed to third parties (some of whom are data processors) who assist us to carry out the above activities both inside and outside of Australia, such as claims management providers, travel agents and intermediaries, insurers, investigators, cost containment providers, medical and health service providers, universities and other education institutions, roadside assistance and towing providers, vehicle manufacturers, overseas data storage (including ‘cloud’ storage) and data handling providers, legal and other professional advisers, your agents and broker, your travel group leader if you travel in a group, your employer if you have a corporate travel policy, your bank if you are the beneficiary of the bank’s credit card insurances, insurance reference bureaux, and our related and group companies including Allianz.

Some of these third parties may be located in other countries including in Europe, Asia, Canada, or the USA. We also, where necessary, disclose your personal information to Government Departments including for immigration and private health insurance purposes as well as to regulatory bodies.

With the exception of credit card insurances and some other products and services that we offer or provide on behalf of certain clients, we may, where permitted by law or with your consent, contact you by telephone, normal mail, email, electronic messages such as SMS, and via other means with promotional material and offers of products or services from us, our related companies, as well as offers from our business partners that we consider may be relevant and of interest to you. Where we contact you as a result of obtaining your consent, you can withdraw your consent at any time by calling us on 1800 023 767 or by contacting us – see below.

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

You may also (1) seek access to your personal data and ask about its origin, the purposes of the processing, and details of the data controller or data processor, and the parties to whom it may be disclosed; (2) ask us to correct and update your personal information, (3) ask for a copy of your personal data in an electronic format for yourself or for someone you nominate. You may in some circumstances restrict the processing of your personal data, and request that it be deleted. Where your personal information is used or processed with your specific consent as the sole basis for processing (rather than on a contractual basis or legitimate interest), you may
withdraw your consent at any time. You may not access or correct personal information of others unless you have been authorised by their express consent, or unless they are your dependants under 16 years of age.

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

You can also contact the Privacy Commissioner at the Office of The Australian Information Commissioner, GPO Box 218, Sydney, NSW 2601 if you have a complaint.

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

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

Definitions

Headings have been included for ease of reference but do not form part of the terms and conditions of the cover provided.

The following key words have particular meaning in this booklet and the Group Policy and are highlighted in bold font. The use of defined words in the singular includes the plural and vice versa.

accident/accidental/accidentally means an unexpected event caused by something external and visible.

account holder means a Suncorp Bank customer, being an individual, business entity or company, who has entered into a card account with Citi and in whose name the card account was opened. The account holder is the individual, business entity or company that has contractual obligations with Citi under the card account.

Allianz means Allianz Australia Insurance Limited, ABN 15 000 122 850, AFSL 234708.

Allianz Global Assistance means AWP Australia Pty Ltd, ABN 52 097 227 177, AFSL 245631.
**ATAS** means Australian Federation of Travel Agents Travel Accreditation Scheme (*an industry accreditation scheme introduced following the winding up of the statutory Travel Compensation Fund*).

**business item** 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;
- boats, automobiles, motorboats, motorcycles, airplanes or any other motorised vehicles and their integral parts and installed accessories;
- cash, bullion, negotiable instruments, vouchers, gift cards, securities, trading cards, tickets of any description, travellers cheques or collections such as stamps, coins and cards;
- computer software and other non-tangible items;
- consumable or perishable items (including but not limited to food, drink, drugs, cosmetics, fuel or oil);
- items of contraband;
- manuscripts and books of account;
- 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
- second-hand items including works of art and antiques.

**card** means any of the following **Suncorp Bank** credit cards:

- a current and valid **Suncorp Bank** Platinum Card issued by **Citi**;
- a current **Suncorp Bank** Gold Card issued by **Citi**; or
- a current and valid **Suncorp Bank** Plus Card issued by **Citi**.

**card account** means:

- a current and valid card facility provided by **Citi** to which purchases made by **cardholders** on a **Suncorp Bank card** are charged; or
- the primary account linked to a **Suncorp Bank card** to which a transaction is routed by any electronic funds transfer facility.
cardholder means a person who has permanent residency in Australia (including holders of a visa issued under the Migration Act 1958 (Cth) which entitles the holder of the visa to residency) to whom Citi has issued a Suncorp Bank card.

chronic means a persistent and lasting condition. It may have a pattern of relapse and remission.

Citi means Citigroup Pty Limited, ABN 88 004 325 080, AFS Licence No 238098.

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

covered breakdown means the failure of a covered item 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 manufacturer’s warranty.

covered item means:

a) business items; or

b) an item acquired for personal, domestic or household use but excludes:

— items acquired for the purpose of sale or trade;
— animals or plant life;
— boats, automobiles, motorboats, motorcycles, airplanes or any other motorised vehicles and their integral parts and installed accessories;
— computer software and other non-tangible items;
— cash, bullion, negotiable instruments, vouchers, gift cards, securities, trading cards, tickets of any description, travellers cheques or collections such as stamps, coins and cards;
— consumable or perishable items (including but not limited to food, drink, drugs, cosmetics, fuel or oil);
— manuscripts and books of account;
— second-hand items including works of art and antiques;
— items of contraband;
— real estate and movable fixtures or fittings (including but not limited to dish washers, stoves, ovens and fixed air conditioners) which are or are intended to form part of any home or real estate; 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 *you* exposing *yourself* to danger during *your journey*, unless in an attempt to preserve *your* life or the life of another person 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 or rock climbing, racing (other than amateur racing on foot), white water rafting, boating, abseiling, parasailing, skydiving, hang-gliding, base jumping, bungy jumping, pot holing, canyoning, caving, fire walking, running with the bulls, rodeo riding, polo playing, hunting, shooting, archery, tobogganing, water skiing, jet skiing, off-piste snow skiing, off-piste snowboarding, snowmobiling or any other similar activity; or

— participation in any kind of *professional sport*.

**dependant** means *your* child, not in full-time employment who is aged 24 years or under at the time that their eligibility for cover is met.

**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 deduction *we* will make from the amount otherwise payable for each claimable incident or event.

**funeral expenses** means the costs charged by a funeral director for arranging a funeral service and by a cemetery for a burial or a crematorium for a cremation. It does not include the cost of memorialisation or any other costs.

**home** means the place where *you* normally live in Australia.

**hospital** means an established hospital registered under any legislation that applies to it, that provides in-patient medical care. It does not include any institution used primarily as a nursing or convalescent home, a place of rest, a geriatric ward, a mental institution, a rehabilitation or external care facility or a place for the treatment of alcoholism, drug addiction or substance addiction.
**injure or injured** or **injury** means bodily injury caused solely and directly by violent, **accidental**, visible and external means, which happens at a definite time and place during **your** period of cover and does not result from any illness, **sickness** 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.

**insolvency or insolvent** means bankruptcy, provisional liquidation, liquidation, appointment of a receiver, manager or administrator, entry into any official or unofficial scheme of arrangement, statutory protection, restructuring or composition with creditors, or the happening of anything of a similar nature under the laws of any jurisdiction.

**journey** means travel which begins when **you** leave **home** or **your** place of business to commence **your** travel and ends when **you** arrive back **home** or at a **hospital** or nursing home in Australia (if **you** are evacuated or repatriated), whichever happens earlier.

**loss of** as used with reference to hand or foot means severance through or above the wrist or ankle joint.

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

**medical adviser** means a doctor, a clinical psychologist or a dentist, who is not **you**, **your travelling companion** or a **relative** or an employee of **you**, **your travelling companion** or a **relative**, holding the necessary certification for the country in which they are currently practicing and qualified to give the diagnosis being provided.

**medical expenses** means **reasonable** expenses incurred for:

- medical, paramedical or surgical treatment and other treatment given or prescribed by a **medical adviser**; or
- ambulance or **hospital** charges; or
- dental treatment arising as a result of an **injury**; or
- emergency dental charges up to the limit specified in **Part C – Table of benefits, Section 1.2 Overseas Emergency Medical – Emergency Dental Expenses**. This does not include dental treatment for deterioration, decay or normal wear and tear to teeth; or
— expenses for your medical transfer or evacuation to the nearest hospital for emergency medical treatment or to be brought back to your home with appropriate medical supervision.

mental illness means any illness, condition or disorder listed in the current edition of the Diagnostic and Statistical Manual of Mental Disorders.

motorcycle means any two-wheeled or three-wheeled motor vehicle.

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, but not epidemics or pandemics.

overseas means outside of Australia and its territories, except when travelling on a foreign registered vessel in Australian territorial waters.

overseas travel ticket means either:
— a one way ticket to an overseas destination; or
— a ticket to an overseas destination and return to Australia.

pre-existing medical condition means any condition, including but not limited to pregnancy, mental illness, anxiety, alcoholism, drug addiction or substance addiction and/or any chronic or ongoing physical, medical, mental or dental condition, which you or a reasonable person in your circumstances should have been aware of or become aware of, or for which investigation, treatment or advice has been sought or received, or medication prescribed or taken:
— at any time before you obtained your overseas travel ticket for the cover provided under section 2.1 Cancellation in International Travel Insurance;
— after you obtained your overseas travel ticket, but prior to the commencement of your journey for the cover provided under all other sections of International Travel Insurance;
— at any time before you obtained your interstate flight ticket for the cover provided under Interstate Flight Inconvenience Insurance; and
— any complication arising from any such condition outlined above, except that any unexpected or unforeseen complication arising from your pre-existing pregnancy is not considered to be a pre-existing medical condition.
**professional sport** means training for, coaching or competing in any sporting event where you are entitled to receive, or are eligible to receive, an appearance fee, wage, salary or prize money in excess of $1,000.

**public place** means any place that the public has access to, including but not limited to planes, trains, cruise ships, taxis, buses, air or bus terminals, stations, wharves, streets, shops, museums, galleries, hotels, hotel foyers and grounds, beaches, restaurants, private car parks, public toilets and general access areas.

**reasonable** means:
- for **medical expenses**, the standard level given in the country you are in not exceeding the level you would normally receive in Australia; or
- for other covered expenses, a level comparable to those you have booked for the rest of your journey.

**Reciprocal Health Care Agreement** means an agreement between the Government of Australia and the government of another country where Australian residents are provided with subsidised essential medical treatment. ([Please visit www.dfat.gov.au for details of Reciprocal Health Care Agreements with Australia](https://www.dfat.gov.au)).

**relative** means:
- spouse;
- parent, parent-in-law; step parent, guardian;
- grandparent;
- child, grandchild, step child, foster child and ward;
- brother, brother-in-law, sister, sister-in-law;
- daughter, daughter-in-law, son, son-in-law;
- fiance, fiancee;
- uncle, aunt;
- half brother, half sister; or
- niece, nephew.

**rental vehicle** means a campervan/motorhome that does not exceed 4.5 tonnes, a sedan, coupe, hatchback, station-wagon, SUV, four wheel drive or mini bus/people mover rented from a licensed motor vehicle rental company or agency.

**sick** or **sickness** means a medical condition (including a mental illness), not being an injury, the signs or symptoms of which first occur or manifest during your period of cover.
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.

sporting equipment means equipment needed and used to participate in a particular sport and which can be carried about with you.

spouse means a partner of the cardholder who is permanently living with the cardholder at the time the journey or trip starts.

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

transaction card means a debit card, credit card or travel money card.

transportation means an aircraft, vehicle, taxi, train, bus or short-haul ferry (but not a cruise ship) that is licensed or authorised to carry fare-paying passengers.

travelling companion means a person with whom you made arrangements before the journey began, to travel with you for at least 50% of the period of cover provided for 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 their spouse and/or dependants as paying passengers on a transportation.

unlimited means there is no capped dollar amount.

unsupervised means leaving your covered items or valuables:

a] with a person who is not a travelling companion or who is not a relative; or

b] with a person who is a travelling companion or who is a relative but who fails to keep your covered items or valuables under close supervision; or

c] where they can be taken without your knowledge; or

d] at such a distance from you that you are unable to prevent them being taken; and

includes forgetting or misplacing items of your covered items or valuables, leaving them behind or walking away from them.
valuables means jewellery, watches, precious metals or semi precious stones/precious stones and items made of or containing precious metals or semi precious stones/precious stones, furs, binoculars, telescopes, computer games, any kind of photographic, audio, video, computer, television, fax and phone equipment (including mobile phones), tablets, MP3/4 players and PDAs.

we, our, us means Allianz Australia Insurance Limited, ABN 15 000 122 850, AFSL 234708 and its agent AWP Australia Pty Ltd, ABN 52 097 227 177, AFSL 245631 trading as Allianz Global Assistance.

you, your and yourself means cardholder, spouse or dependants if they are eligible to obtain cover except in the definition of pre-existing medical condition where you or your means cardholder, spouse, dependant, relative, travelling companion or any other person.
Part A – Eligibility & Activation of Cover

Not all insurance covers are available for all Suncorp Bank cards or all cardholders and different conditions may also apply for different cardholders, so please refer to each section of this booklet to determine the complimentary insurance benefits that may be available to you.

Eligibility for the covers available depends upon the type of Suncorp Bank card you have and is shown on the following table.

<table>
<thead>
<tr>
<th></th>
<th>Suncorp Platinum Card</th>
<th>Suncorp Gold Card</th>
<th>Suncorp Plus Card</th>
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<tbody>
<tr>
<td>Purchase Cover Insurance</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>Guaranteed Pricing Scheme</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>International Travel Insurance</td>
<td>✓</td>
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</tr>
<tr>
<td>Extended Warranty Insurance</td>
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<tr>
<td>Transit Accident Insurance</td>
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</tr>
<tr>
<td>Interstate Flight Inconvenience Insurance</td>
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<td>✓</td>
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</tbody>
</table>

For the avoidance of doubt the cards listed in the above table are defined in the Definitions section.

International Travel Insurance

Who is eligible?

A cardholder with a Suncorp Bank Platinum Card is eligible for this International Travel Insurance when they meet all of the following criteria:
1. the cardholder’s travel is for no more than six (6) consecutive months; and

2. before leaving Australia the cardholder obtains their overseas travel ticket (but not taxes or airport or travel agent charges) by one or a combination of the following methods:
   a] charging the cost of the overseas travel ticket to the account holder’s card account; or
   b] redeeming their Suncorp Bank Rewards points in exchange for the overseas travel ticket; or
   c] obtaining the overseas travel ticket via the airline Take Flight® Program; and

3. the person is a cardholder at the time they obtain their overseas travel ticket by any one or a combination of the methods listed in 2. above.

Who else is eligible?

If the cardholder is eligible for this insurance, a spouse and/or dependant(s) are also eligible for this International Travel Insurance, when each of them individually meets all of the following eligibility criteria:

1. their travel is for no more than six (6) consecutive months; and

2. before leaving Australia each of their overseas travel tickets (but not taxes or airport or travel agent charges) was obtained by one or a combination of the methods described above in point 2 in relation to the relevant cardholder; and

3. each of them is travelling with the cardholder for at least fifty per cent (50%) of the period of cover provided to the cardholder for the cardholder’s journey.

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

If a cardholder satisfies the eligibility criteria set out above, their dependant under the age of two (2) years as at the date the journey commences is eligible for this International Travel Insurance provided the dependant is travelling with the cardholder for at least fifty per cent (50%) of the period of cover provided to the cardholder for the cardholder’s journey.

No cover is provided for dependants born on your journey. When a cardholder, spouse and dependant are travelling together only one eligible person can claim the benefits payable to a cardholder. The other eligible persons may only claim as a spouse or dependant.
Interstate Flight Inconvenience Insurance

Who is eligible?

Suncorp Bank 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 account holder’s card account prior to commencing the journey; and

b] where the travel is for fourteen (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 for a period greater than fourteen (14) consecutive days.

Who else is eligible?

If the cardholder is eligible for this insurance, the cardholder’s spouse and dependants 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 account holder’s card account prior to commencing the journey; and

b] the travel is for fourteen (14) consecutive days or less; and

c] the spouse and/or dependants are travelling with the cardholder for at least fifty per cent (50%) of the period of cover provided to the cardholder for the cardholder’s journey.

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

If a cardholder satisfies the eligibility criteria set out above, their dependant under the age of two (2) years as at the date the journey commences is eligible for this Interstate Flight Inconvenience Insurance provided the dependant is travelling with the cardholder for at least fifty per cent (50%) of the period of cover provided to the cardholder for the cardholder’s journey.

When a cardholder, spouse and dependant are travelling together only one eligible person can claim the benefits payable to a cardholder. The other eligible persons may only claim as a spouse or dependant.
For the avoidance of doubt, you will not be eligible for cover under Interstate Flight Inconvenience Insurance if your journey is for a period greater than fourteen (14) consecutive days.

**Transit Accident Insurance**

**Who is eligible?**

**Suncorp Bank** Platinum Card cardholders are eligible for Transit Accident Insurance if the entire payment for the trip was charged to the cardholder’s card account prior to the commencement of the trip.

**Who else is eligible?**

If the cardholder is eligible for this insurance, the cardholder’s spouse and/or dependants are also eligible for this insurance provided:

a] each of them is travelling with the cardholder on the entire trip; and

b] the entire payment for their trip was charged to the account holder’s card account prior to the commencement of the trip.

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

If a cardholder satisfies the eligibility criteria set out above, their dependant under the age of two (2) years as at the date the trip commences is eligible for this Transit Accident Insurance provided the dependant is travelling with the cardholder for the entire trip.

When a cardholder, spouse and dependant are travelling together only one eligible person can claim the benefits payable to a cardholder. The other eligible persons may only claim as a spouse or dependant.

**Purchase Cover Insurance**

**Who is eligible?**

All cardholders are eligible for Purchase Cover Insurance for covered items:

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 item is charged to the account holder’s card account.
Guaranteed Pricing Scheme

Who is eligible?
All cardholders are eligible for Guaranteed Pricing Scheme cover when the whole purchase price of a covered item is charged to the account holder’s card account.

Extended Warranty

Who is eligible?

Suncorp Bank Platinum Card cardholders are eligible for Extended Warranty Insurance when the whole purchase price of the covered item is charged to the account holder’s card account. This Extended Warranty Insurance is not transferable.
Part B – Period of Cover

International Travel Insurance

Provided you are eligible, International Travel Insurance is available for the following maximum periods of cover:

a] If you have a one-way overseas travel ticket before leaving Australia, the period of cover provided for your journey is for up to thirty-one (31) consecutive days; or

b] If you have a return overseas travel ticket before leaving Australia, the period of cover provided for your journey is for up to six (6) consecutive months.

For the avoidance of doubt, you will not be eligible for cover if your journey is for a period of more than six (6) consecutive months.

The period of cover provided under SECTION 2.1 CANCELLATION begins on the date you become eligible for cover by meeting the criteria set out in Part A – Eligibility & Activation of Cover under the heading International Travel Insurance.

Provided you meet the eligibility criteria set out in Part A – Eligibility & Activation of Cover under the heading International Travel Insurance, the period of cover provided for all other insured events commences when you leave your home to start your journey or on the departure date shown on your overseas travel ticket, whichever occurs later.

Cover under all sections ends:

 c] if you have a one way overseas travel ticket, when the first of the following occurs:
   — when you return to your home; or
   — thirty one (31) consecutive days from the departure date shown on your overseas travel ticket.

d] if you have a return overseas travel ticket, when the first of the following occurs:
   — when you return to your home; or
   — at midnight on the date when you are due to return to your home as shown on your return overseas travel ticket;
   — six (6) consecutive months after the date of departure shown on your return overseas travel tickets; or
   — when you cancel your return overseas travel ticket.
If you have a return overseas travel ticket and your return to Australia is delayed because of a covered event, or because your scheduled means of transport is delayed for reasons beyond your control, your period of cover will automatically be extended for up to four (4) consecutive weeks or until you return to your home, whichever happens first.

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.

**Interstate Flight Inconvenience Insurance**

The period of cover provided under SECTION 1.1 CANCELLATION begins on the date you become eligible for cover by meeting the eligibility criteria set out in Part A – Eligibility & Activation of Cover under the heading Interstate Flight Inconvenience Insurance.

Provided you meet the eligibility criteria set out in Part A – Eligibility & Activation of Cover under the heading Interstate Flight Inconvenience Insurance, the period of cover provided for all other insured events commences when you leave your home to start your journey or on the departure date shown on your interstate flight ticket, whichever is the later.

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

a] when you return to your home from the airport shown on your return interstate flight ticket; or

b] you cancel your return interstate flight ticket; or

c] fourteen (14) consecutive days after the journey starts.

For the avoidance of doubt, you will not be eligible for cover under Interstate Flight Inconvenience Insurance if your travel is for a period greater than fourteen (14) consecutive days.

**Transit Accident Insurance**

Transit Accident Insurance period of cover commences when you board your transportation for your trip and ends when you disembark from your transportation at the end of your trip.

This also includes:

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

**Purchase Cover Insurance**

*Purchase Cover Insurance* applies to covered items for ninety (90) consecutive days after the date that the full purchase price of the covered item is charged to the account holder’s card account.

**Guaranteed Pricing Scheme**

*Guaranteed Pricing Scheme* applies to covered items for sixty (60) consecutive days after the date that the full purchase price of the covered item is charged to the account holder’s card account.

**Extended Warranty**

*Extended Warranty Insurance* starts from the date the manufacturer’s warranty expires and applies for the same period as the manufacturer’s warranty for up to a maximum of twelve (12) consecutive months however, there is no cover if the manufacturer’s warranty exceeds five (5) years.

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

<table>
<thead>
<tr>
<th>Manufacturer’s Warranty Period</th>
<th>Extended Warranty Period</th>
</tr>
</thead>
<tbody>
<tr>
<td>7 days</td>
<td>7 days</td>
</tr>
<tr>
<td>14 days</td>
<td>14 days</td>
</tr>
<tr>
<td>1 month</td>
<td>1 month</td>
</tr>
<tr>
<td>6 months</td>
<td>6 months</td>
</tr>
<tr>
<td>1 to 5 years</td>
<td>1 year</td>
</tr>
<tr>
<td>Over 5 years</td>
<td>No cover</td>
</tr>
</tbody>
</table>
Part C – Tables of Benefits

The covers available are outlined in Part E, The cover we provide and are subject to the applicable terms, conditions, limits, sub-limits and exclusions.

Please read the entire booklet to ensure that the covers and benefits meet your requirements.

If you need advice in respect of your particular circumstances or needs please consult an appropriately licensed insurance adviser.

All limits and sub-limits in the tables contained in Part C are shown in Australian dollars.

International Travel Insurance

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

<table>
<thead>
<tr>
<th>Section</th>
<th>Limit</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.1 Overseas Emergency Assistance</td>
<td>Unlimited.</td>
</tr>
<tr>
<td>1.2 Overseas Emergency Medical</td>
<td>Unlimited except for: emergency dental treatment provided under sub-section 1.2.1 c] which is limited to $1,250 per person.</td>
</tr>
<tr>
<td>1.3 Hospital Cash Allowance</td>
<td>$110 per day with a limit of $13,000 per person up to a maximum total limit of $16,500 for a cardholder travelling with their spouse and/or dependants.</td>
</tr>
<tr>
<td>1.4 Assault requiring hospitalisation</td>
<td>$500.</td>
</tr>
<tr>
<td>1.5 Accidental Death</td>
<td>$50,000 per cardholder; $25,000 per spouse; $5,000 per dependant.</td>
</tr>
<tr>
<td>1.6 Funeral Expenses</td>
<td>Up to a maximum total limit of $20,000.</td>
</tr>
<tr>
<td>Section</td>
<td>Limit</td>
</tr>
<tr>
<td>---------</td>
<td>-------</td>
</tr>
<tr>
<td><strong>1.7 Loss of Income</strong></td>
<td><strong>Your</strong> verified income up to $1,250 per person per week for a <strong>cardholder</strong> and <strong>spouse</strong>, limited to three (3) consecutive months incapacity and a maximum total limit of $12,000 for all claims combined.</td>
</tr>
<tr>
<td><strong>2.1 Cancellation</strong></td>
<td><strong>Unlimited</strong> except:</td>
</tr>
<tr>
<td>2.1.1 a] Travel agents cancellation fees</td>
<td>— for travel agent’s cancellation fee which is limited to an amount equal to the lesser of $500 or 15% of the value of the travel arranged by the agent;</td>
</tr>
<tr>
<td>2.1.1 b] Travel services provider insolvency</td>
<td>— for <strong>insolvency</strong> of a licensed or <strong>ATAS</strong> accredited <strong>travel services provider</strong> which is limited to $5,000 per person up to a maximum total limit of $12,000 for a <strong>cardholder</strong> travelling with their <strong>spouse</strong> and/or <strong>dependants</strong>.</td>
</tr>
<tr>
<td>2.1.1 c] Death of parents or grandparents living overseas</td>
<td>— for unrecoverable pre-paid travel and accommodation arrangements <strong>you</strong> cancel following the death of <strong>your</strong> parents or grandparents living <strong>overseas</strong> limited to $5,000 for a <strong>cardholder</strong> travelling with a <strong>spouse</strong> and/or <strong>dependants</strong>.</td>
</tr>
<tr>
<td><strong>3.1 Additional Expenses</strong></td>
<td><strong>Unlimited</strong> except for:</td>
</tr>
<tr>
<td>3.1.1 g] Resumption of Journey</td>
<td>Up to $6,000 per person up to a maximum total limit of $12,000 for a <strong>cardholder</strong> travelling with their <strong>spouse</strong> and/or <strong>dependants</strong>.</td>
</tr>
<tr>
<td>Section</td>
<td>Limit</td>
</tr>
<tr>
<td>--------------------</td>
<td>---------------------------------------------------------------------------------------------------------------------------------------</td>
</tr>
<tr>
<td><strong>3.2 Travel Delay</strong></td>
<td>After six (6) consecutive hours delay, up to $475 per person for meal and accommodation expenses up to a maximum total limit of $1,100 for a <strong>cardholder</strong> travelling with their <strong>spouse</strong> and/or <strong>dependants</strong>.</td>
</tr>
<tr>
<td><strong>3.3 Alternative Transport</strong></td>
<td>Up to a maximum total limit of $2,500</td>
</tr>
<tr>
<td><strong>3.4 Domestic Pets</strong></td>
<td>Up to $50 per day up to a maximum total limit of $500.</td>
</tr>
<tr>
<td><strong>3.5 Hijack &amp; Detention</strong></td>
<td>$250 per day up to a maximum total limit of $5,000.</td>
</tr>
<tr>
<td><strong>4.1 Luggage</strong></td>
<td>Up to $16,000 per person up to a maximum total limit of $32,000 for a <strong>cardholder</strong> travelling with their <strong>spouse</strong> and/or <strong>dependants</strong> subject to the following limits:</td>
</tr>
<tr>
<td></td>
<td>— Up to $5,000 per item for baggage, clothing, personal <strong>valuables</strong>, portable electrical equipment and binoculars</td>
</tr>
<tr>
<td></td>
<td>— Up to $5,000 per camera for cameras and associated equipment/accessories;</td>
</tr>
<tr>
<td></td>
<td>— Up to $5,000 in total for laptop computers and associated equipment/accessories;</td>
</tr>
<tr>
<td></td>
<td>However, notwithstanding the above limits <strong>business items</strong> are only insured for $3,000 in total and, <strong>covered items</strong> left <strong>unattended</strong> in a motor vehicle are only insured up to a limit of $250 per item to a maximum total limit of $2,500.</td>
</tr>
</tbody>
</table>
4.2 Travel Documents, Transaction Cards & Travellers Cheques

Up to $600 per person up to a maximum total limit of $1,100 for a cardholder travelling with their spouse and/or dependants for travel documents, travellers cheques, bank notes, currency notes, postal orders, money orders, cash or transaction cards;

4.3 Luggage Delay

Up to $500 per person up to a maximum total limit of $1,000 for a cardholder travelling with a spouse and/or dependants.

5.1 Rental Vehicle Excess

Up to a maximum total limit of $2,750.

6.1 Personal Liability

Up to a maximum total limit of $2,250,000.

**Interstate Flight Inconvenience Insurance**

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

<table>
<thead>
<tr>
<th>Section</th>
<th>Limit</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>1.1 Cancellation</strong></td>
<td>$3,000 maximum total limit combined for sections 1.1 and 1.2</td>
</tr>
<tr>
<td><strong>2.1 Flight Delay</strong></td>
<td>4 hours or more, $80 per person up to a maximum total limit of $300 &lt;br&gt;10 hours or more, another $80 per person up to a maximum total limit of $300</td>
</tr>
<tr>
<td><strong>2.2 Missed Connection</strong></td>
<td>4 hours or more, $80 per person up to a maximum total limit of $300</td>
</tr>
<tr>
<td><strong>3.1 Luggage</strong></td>
<td>$750 for each item up to a maximum total limit of $1,500</td>
</tr>
</tbody>
</table>
### Terms and Conditions

#### Suncorp Platinum Card

<table>
<thead>
<tr>
<th>Section</th>
<th>Limit</th>
</tr>
</thead>
<tbody>
<tr>
<td>3.2 Luggage Delay</td>
<td>$150 per person up to a maximum total limit of $450</td>
</tr>
<tr>
<td>4.1 Funeral expenses</td>
<td>Up to $2,500 per person up to a maximum total limit of $7,000</td>
</tr>
<tr>
<td>5.1 Rental vehicle excess</td>
<td>Up to a maximum total limit of $2,250</td>
</tr>
</tbody>
</table>

#### Transit Accident Insurance

The table below sets out the Benefit Amounts we will pay under Transit Accident Insurance.

<table>
<thead>
<tr>
<th>Injury</th>
<th>Benefit amount</th>
<th>Suncorp Platinum Card</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>Cardholder</td>
</tr>
<tr>
<td>Loss of life</td>
<td></td>
<td>$500,000</td>
</tr>
<tr>
<td>Loss of both hands or loss of both feet</td>
<td></td>
<td>$500,000</td>
</tr>
<tr>
<td>Loss of one hand and loss of one foot</td>
<td></td>
<td>$500,000</td>
</tr>
<tr>
<td>Loss of the entire sight in both eyes</td>
<td></td>
<td>$500,000</td>
</tr>
<tr>
<td>Loss of the entire sight in one eye and loss of one hand and/or loss of one foot</td>
<td>$500,000</td>
<td>$250,000</td>
</tr>
<tr>
<td>Loss of one hand or loss of one foot</td>
<td></td>
<td>$250,000</td>
</tr>
<tr>
<td>Loss of the entire sight in one eye</td>
<td></td>
<td>$250,000</td>
</tr>
</tbody>
</table>

If you sustain more than one injury arising from the one accident, we will only pay the highest Benefit Amount for the applicable injury.
## Purchase Cover Insurance

The table below sets out the maximum limits of what we will pay under *Purchase Cover Insurance*.

<table>
<thead>
<tr>
<th>Card</th>
<th>Limit</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Suncorp Bank Plus Card</strong></td>
<td>Purchase price charged to <em>card account</em> limited to $3,000 per item for <em>business items</em> or $10,000 per item for other <em>covered items</em> except for jewellery watches and new works of art which are limited to $1,000 per claim. Maximum total limit of all claims in any twelve (12) month period is $50,000.</td>
</tr>
<tr>
<td><strong>Suncorp Bank Gold Card</strong></td>
<td>Purchase price charged to <em>card account</em> limited to $3,000 per item for <em>business items</em> or $10,000 per item for other <em>covered items</em> except for jewellery watches and new works of art which are limited to $3,000 per claim. Maximum total limit of all claims in any twelve (12) month period is $125,000.</td>
</tr>
<tr>
<td><strong>Suncorp Bank Platinum Card</strong></td>
<td>Purchase price charged to <em>card account</em> limited to $10,000 per <em>covered item</em> except for jewellery watches and new works of art which are limited to $10,000 per claim. Maximum total limit of all claims in any twelve (12) month period is $200,000.</td>
</tr>
</tbody>
</table>
Guaranteed Pricing Scheme

The table below sets out the maximum limits of what we will pay under Guaranteed Pricing Scheme.

<table>
<thead>
<tr>
<th>Card</th>
<th>Limit</th>
</tr>
</thead>
<tbody>
<tr>
<td>All Suncorp Bank cards</td>
<td>Up to a maximum total limit of $500 any one covered item subject to the advertised covered item being priced at least $75 less than the covered item you purchased.</td>
</tr>
</tbody>
</table>

Extended Warranty

The table below sets out the maximum limits of what we will pay under Extended Warranty Insurance.

<table>
<thead>
<tr>
<th>Card</th>
<th>Limit</th>
</tr>
</thead>
<tbody>
<tr>
<td>Suncorp Bank Platinum Card</td>
<td>Purchase price charged to card account limited to $3,000 per item for business items or $20,000 per item for other covered items up to a maximum total limit of $20,000 per card account in any twelve (12) month period.</td>
</tr>
</tbody>
</table>
Part D – Excesses and General Exclusions

Excesses – What you contribute to a claim

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

<table>
<thead>
<tr>
<th>Section</th>
<th>Cover type</th>
<th>Excess amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.2</td>
<td>Medical Expenses</td>
<td>$200</td>
</tr>
<tr>
<td>1.3</td>
<td>Hospital Cash Allowance</td>
<td>$200</td>
</tr>
<tr>
<td>2.1.1 a]</td>
<td>Cancellation</td>
<td>$200</td>
</tr>
<tr>
<td>2.1.1 b]</td>
<td>Travel Services Provider Insolvency</td>
<td>$200</td>
</tr>
<tr>
<td>2.1.1 c]</td>
<td>Death of parents or grandparents living overseas</td>
<td>$200</td>
</tr>
<tr>
<td>3.1.1 g]</td>
<td>Resumption of Journey</td>
<td>$200</td>
</tr>
<tr>
<td>3.3</td>
<td>Alternative Transport Expenses</td>
<td>$200</td>
</tr>
<tr>
<td>4.1</td>
<td>Luggage</td>
<td>$200</td>
</tr>
<tr>
<td>1.1</td>
<td>Cancellation</td>
<td>$200</td>
</tr>
<tr>
<td>3.1</td>
<td>Luggage</td>
<td>$200</td>
</tr>
<tr>
<td>Purchase Cover Insurance</td>
<td></td>
<td>$100</td>
</tr>
<tr>
<td>Extended Warranty Insurance</td>
<td></td>
<td>$100</td>
</tr>
</tbody>
</table>

General Exclusions

The exclusions below set out what is not covered.

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

To the extent permitted by law we do not cover you for any loss, damage or expense caused by, arising directly or indirectly from or in any way related to:
1. consequential loss including loss of enjoyment;
2. you booking or taking travel against medical advice, take for the purpose of getting medical treatment or advice, or take after a medical adviser informs you that you are terminally ill;
3. death, illness, injury, sickness or disease of or relating to persons other than your parents or grandparents living outside Australia;
4. your intentional self harm or your suicide or your attempted suicide;
5. the effect of or chronic use of alcohol, substances or drugs or any transmissible disease as a result of giving or taking a drug, unless the use of the drug is supervised by a medical adviser and the disease is otherwise not excluded in Exclusion 5 below;
6. 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);
7. multiple pregnancy;
   — regular ante natal care;
   — childbirth at any gestation (except when arising from an injury or a sickness);
   — care of a newborn child; or
   — any expenses arising after the end of the twenty sixth (26th) week of your pregnancy (the twenty sixth (26th) week of your pregnancy is calculated based on your estimated date of delivery as confirmed in writing by your obstetrician);
8. you failing to follow advice or act upon a warning:
   — from any government; or
   — from any official body; or
   — broadcast or published in mass media.
9. your travel in any air supported device other than as a passenger in:
   — a fully licensed aircraft operated by an airline or charter company; or
   — a regulated or licensed hot air balloon.
10. your participation in any dangerous activities;
11. your participation in any activities involving a motorcycle or quad-bike during your journey unless it involves you driving a motorcycle with an engine capacity of 200cc or less and you hold a current motorcycle licence;
12. deliberate acts or illegal or criminal acts by you, your spouse, your dependants or any other person acting with your consent or under your direction;
13. your participation as a crew member or pilot of any transportation;
14. your or your travelling companion’s failure to obtain a visa, a passport or a passport with a required minimum remaining validity;
15. any interference with your travel plans by any government, government regulation or prohibition or intervention or official authority;
16. arising from changes in currency rates;
17. your failure to take reasonable care;
18. any epidemic or pandemic;
19. any act of war, whether war is declared or not, or from any rebellion, revolution, insurrection or taking of power by the military;
20. a nuclear reaction or contamination from nuclear weapons or radioactivity;
21. biological and/or chemical materials, substances, compounds or the like used directly or indirectly for the purpose of harming or to destroy human life and/or create public fear;
22. any payment which would violate any applicable trade or economic sanctions, law or regulation; or
23. any payment which would result in us contravening the Health Insurance Act 1973 (Cth), the Private Health Insurance Act 2007 (Cth) or the National Health Act 1953 (Cth) or any other applicable legislation (whether in Australia or not).
Part E – The cover we provide

International Travel Insurance

PRE-EXISTING MEDICAL CONDITIONS

Please ensure that you read the definition of pre-existing medical condition in the section headed Definitions.

No cover is provided for any claims arising from, related to or associated with, your pre-existing medical condition unless:

a] Allianz Global Assistance has agreed in writing to confirm cover to you for the pre-existing medical condition causing your claim; or

b] the pre-existing medical condition meets the requirements set out under the heading PRE-EXISTING MEDICAL CONDITIONS THAT ARE COVERED (SOME RESTRICTIONS APPLY) appearing below.

If you have a pre-existing medical condition that is not covered, we will not pay any claims arising from, related to or associated with that condition. This means that you may have to pay for an overseas medical emergency and any associated costs, which can be prohibitive in some countries.

Before going overseas, you can apply for confirmation that your pre-existing medical condition is covered by the Group Policy issued to Citi by phoning Allianz Global Assistance on 1800 072 791.

If Allianz Global Assistance confirm to you that your pre-existing medical condition is covered by the Group Policy, you may need to pay an administration fee. After assessment and payment of any required administration fee Allianz Global Assistance will send you written confirmation that your pre-existing medical condition is covered by the Group Policy for the period of cover you are eligible for.

Otherwise, you are not covered for any claim arising from a pre-existing medical condition.

This International Travel Insurance does not cover any claim arising from the pre-existing medical conditions of your relatives, travelling companion or any other person.

The pre-existing medical conditions listed in the table below are covered under this International Travel Insurance without assessment or any charge, provided you meet the specified requirements that must be met.
PRE-EXISTING MEDICAL CONDITIONS THAT ARE COVERED (SOME RESTRICTIONS APPLY)

If your condition is listed in the table, but you do not meet the criteria for cover, you may still apply for confirmation of cover;

<table>
<thead>
<tr>
<th>Pre-existing medical conditions automatically covered</th>
<th>Requirements that must be met</th>
</tr>
</thead>
<tbody>
<tr>
<td>Acne</td>
<td>If you have not required treatment by a <strong>medical adviser</strong> in the last 3 consecutive months.</td>
</tr>
<tr>
<td>Allergies</td>
<td>If the condition has not required treatment by a <strong>medical adviser</strong> in the last 9 consecutive months and you have no known respiratory conditions e.g. Asthma.</td>
</tr>
<tr>
<td>Asthma</td>
<td>If no exacerbation requiring treatment by a <strong>medical adviser</strong> in the last 12 consecutive months.</td>
</tr>
<tr>
<td>Cataracts/Glaucoma</td>
<td>If you have no ongoing complications, are not on a waiting list for an operation and have not been operated on in the last 2 consecutive months.</td>
</tr>
<tr>
<td>Coeliac Disease</td>
<td>If the condition has not required treatment by a <strong>medical adviser</strong> in the last 6 consecutive months.</td>
</tr>
<tr>
<td>Diabetes/Glucose Intolerance</td>
<td>If you were diagnosed over 12 consecutive months ago and have not had any complications in the last 12 consecutive months. You must also have a Blood Sugar Level reading between 4 and 12 or a HbA1C score of 9% or less. You must also not currently be undergoing treatment for kidney, eye or nerve complications.</td>
</tr>
<tr>
<td>Ear Grommets</td>
<td>With no current infection.</td>
</tr>
<tr>
<td>Pre-existing medical conditions automatically covered</td>
<td>Requirements that must be met</td>
</tr>
<tr>
<td>-------------------------------------------------------</td>
<td>--------------------------------</td>
</tr>
<tr>
<td>Epilepsy</td>
<td>If there are no underlying medical conditions (e.g. Previous head trauma, stroke) and you have not required treatment by a medical adviser for a seizure in the last 2 consecutive years.</td>
</tr>
<tr>
<td>Gastric Reflux</td>
<td>If the condition does not relate to another underlying diagnosis (e.g. Hernia/Gastric Ulcer).</td>
</tr>
<tr>
<td>Gout</td>
<td>If the gout has remained stable for the last 9 consecutive months.</td>
</tr>
<tr>
<td>Hiatus Hernia</td>
<td>If no surgery is planned.</td>
</tr>
<tr>
<td>Hip/Knee Replacement</td>
<td>If performed more than 9 consecutive months ago and less than 10 consecutive years ago.</td>
</tr>
<tr>
<td>Hypertension (High Blood Pressure)</td>
<td>If you have no known heart conditions and your current blood pressure reading is lower than 165/95.</td>
</tr>
<tr>
<td>Single pregnancy up to and including 26 weeks</td>
<td>If the conception was not medically assisted and no complications exist relating to the pregnancy.</td>
</tr>
</tbody>
</table>

**EMERGENCY AND MEDICAL SERVICES WHILE 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).

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

Allianz Global Assistance has access to a worldwide team of skilled doctors and medical professionals and provides the following services without charge:

- Access to medical advisers for emergency assistance and advice;
— Emergency transportation to the nearest suitable hospital;
— Emergency evacuation, if necessary;
— If requested by you, your family in Australia will be advised of your medical condition and be kept informed of the situation;
— Payment guarantees to hospitals and cover verification;
— Second opinions on medical matters;
— Urgent message service and emergency travel planning.

**TRAVELLING OVERSEAS**

You do not have to tell us or Citi or Suncorp Bank that you will be travelling. Provided you meet the eligibility criteria (see Part A – Eligibility & Activation of Cover) and comply with the terms and conditions of this insurance cover, you will be entitled to cover.

In the event of an emergency overseas contact Allianz Global Assistance using the contact details shown on the inside front cover of this booklet. Allianz Global Assistance are available 24 hours a day, seven days a week.

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 unsupervised, leaving them behind or walking away from them in a public place encourages theft and are not reasonable precautions.

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

You should take this booklet with you when travelling overseas as it contains important phone numbers and details of the cover provided, together with copies of your card account statement and Citi card receipt to establish that you gained your eligibility for cover in accordance with the criteria set out in the section headed Part A – Eligibility & Activation of Cover.

In the event you wish to make a claim under this cover (especially if claiming whilst overseas), it will be necessary for you or your agents to confirm to Allianz Global Assistance or its agents that the eligibility criteria was met as previously
outlined. Without this information, a claim may be delayed and it may not be possible for Allianz Global Assistance or its agents to give approval for overseas medical attention or assistance.

SECTION 1.1 OVERSEAS EMERGENCY ASSISTANCE

Allianz Global Assistance will help you with any overseas emergency (also see EMERGENCY AND MEDICAL SERVICES WHILE OVERSEAS above). You may contact Allianz Global Assistance at any time 7 days a week.

1.1.1 ALLIANZ GLOBAL ASSISTANCE WILL ARRANGE

If during your period of cover while overseas, you injure yourself or become sick (provided the relevant injury or sickness is covered) or require treatment for a pre-existing medical condition that we have agreed to cover, Allianz Global Assistance will arrange for the following assistance services:

a] access to a medical adviser for emergency medical treatment while overseas;

b] any messages which need to be passed on to your family or employer in the case of an emergency;

c] provision of any written guarantees for payment of reasonable expenses for emergency hospitalisation while overseas;

d] your medical transfer or evacuation if you must be transported to the nearest hospital for emergency medical treatment overseas or be brought back to your home with appropriate medical supervision; and

e] advice and assistance with emergency travel planning.

1.1.2 WHAT WE EXCLUDE

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

a] for any expenses for medical evacuation or repatriation unless it has been first approved by Allianz Global Assistance; or

b] if you decline to follow the medical advice we have obtained, and we will not be responsible for subsequent medical expenses or evacuation expenses.

SECTION 1.2 OVERSEAS EMERGENCY MEDICAL

1.2.1 WHAT WE COVER

a] If you injure yourself overseas or become sick while overseas, during the period of cover provided for your journey, we will reimburse the reasonable medical
expenses you incur until you get back to Australia provided that the relevant injury or sickness is covered by this insurance. The medical expenses must have been incurred on the written advice of a medical adviser.

You must make every effort to keep your medical expenses to a minimum.

b] If, while overseas during the period of cover provided for your journey, you require medical or hospital treatment for a pre-existing medical condition which Allianz Global Assistance has confirmed in writing that cover is provided for, or for which cover is provided as specified in the section headed PRE-EXISTING MEDICAL CONDITIONS, we will reimburse you for the medical expenses you incur except for the cost of medication you were on or the cost of a course of treatment you were receiving at the time your journey began.

c] We will also pay the cost of emergency dental treatment up to limit shown in Part C – Table of Benefits – 1.2 Overseas Emergency Medical – Emergency Dental Expenses for dental costs incurred overseas during the period of cover provided for your journey, which the treating dentist certifies in writing is for the relief of sudden and acute pain to sound and natural teeth (toothache). This cover and limit does not apply to dental costs arising from any injury or sickness that is covered under sub-section 1.2.1 a].

If you are prevented from returning home because of a sickness, injury or pre-existing medical condition that we cover we will only pay for medical expenses incurred during the twelve (12) consecutive month period after the sickness was first diagnosed or the injury happened or the pre-existing medical condition we cover required treatment.

If Allianz Global Assistance determine, on medical advice, that you should return home for treatment and you do not agree to do so, we will pay you an amount up to the limit shown in Part C – Table of Benefits, which we reasonably consider to be equivalent to:

- your medical expenses incurred overseas to the date Allianz Global Assistance advise you to return to your home; plus
- the amount it would cost us to return you to your home; plus
- the non-refundable portion of unused travel and accommodation arrangements you would have incurred had you followed the advice of Allianz Global Assistance.
You will then be responsible for any ongoing or additional costs relating to or arising out of the event you have claimed for.

1.2.2 WHAT WE EXCLUDE
To the extent permitted by law, we will not pay for expenses:

a] when you have not notified Allianz Global Assistance as soon as practicable of your admittance to hospital;

b] incurred after two (2) consecutive weeks treatment by a chiropractor, physiotherapist or dentist, unless approved by Allianz Global Assistance;

c] if you do not follow the advice of Allianz Global Assistance;

d] if you have received medical care under a Reciprocal Health Care Agreement;

e] relating to dental treatment involving the use of precious metals or for cosmetic dentistry;

f] for dental treatment caused by or related to the deterioration and/or decay of teeth;

g] for preventative dental treatment; or

h] arising from a pre-existing medical condition of any person including you, your travelling companion or a relative except:

— if you satisfy the criteria as set out under the heading PRE-EXISTING MEDICAL CONDITIONS THAT ARE COVERED (SOME RESTRICTIONS APPLY) in the PRE-EXISTING MEDICAL CONDITIONS section in Part E – International Travel Insurance; or

— as provided in your medical terms letter for your pre-existing medical condition if Allianz Global Assistance confirmed that cover is provided.

i] medical expenses you incur in Australia.

SECTION 1.3 HOSPITAL CASH ALLOWANCE

1.3.1 WHAT WE COVER
If during the period of cover provided for your journey, you are hospitalised overseas for a continuous period of more than twenty four (24) consecutive hours as a result of an injury or sickness or pre-existing medical condition that we have agreed to provide cover for then we will pay you the benefit specified in Section C – Table of Benefits for each day in excess of twenty four (24) consecutive hours that you continue to be hospitalised.
1.3.2 WHAT WE EXCLUDE

We will not pay if you cannot claim for medical expenses connected with the hospitalisation under SECTION 1.2 OVERSEAS EMERGENCY MEDICAL.

SECTION 1.4 ASSAULT REQUIRING HOSPITALISATION

1.4.1 WHAT WE COVER

If during the period of cover provided for your journey, you suffer an injury resulting from you being assaulted which requires your hospitalisation as an inpatient for treatment we will pay you the benefit specified in Part C – Tables of Benefits.

CONDITIONS

If you want to claim under the cover provided, you must provide us with written advice form your treating medical adviser specifying the nature of your injury and a police report detailing the circumstances of the assault.

1.4.2 WHAT WE EXCLUDE

To the extent permitted by law, we will not pay if you cannot claim for medical expenses connected with the hospitalisation under SECTION 1.2 OVERSEAS EMERGENCY MEDICAL.

SECTION 1.5 ACCIDENTAL DEATH

1.5.1 WHAT WE COVER

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

a] you are injured and you die because of that injury within twelve (12) consecutive months of the injury; or

b] something you are travelling on or in disappears, sinks or crashes and your body is not found within twelve (12) consecutive months and you are presumed dead; and

c] you are not entitled to a loss of life benefit payable under Transit Accident Insurance,

we will pay the benefit specified in Part C – Table of Benefits, to your estate.

SECTION 1.6 FUNERAL EXPENSES

1.6.1 WHAT WE COVER

If during the period of cover provided for your journey you die from a cause that is not excluded, we will pay for the reasonable cost of bringing your remains back to your home or nominated funeral home (if necessary) and your reasonable funeral expenses (including funeral expenses incurred
overseas). The maximum amount we will pay is specified in Part C – Table of Benefits.

1.6.2 WHAT WE EXCLUDE
To the extent permitted by law, we will not pay for any expenses for transporting your remains back to your home unless it has been first approved by Allianz Global Assistance.

SECTION 1.7 LOSS OF INCOME
Cover under this section is only provided to a cardholder or spouse. We will not pay for the loss of income of dependants

1.7.1 WHAT WE COVER
If during the period of cover provided for your journey, you suffer an injury requiring medical treatment overseas, and:

— because of the injury you become disabled; and
— the disablement continues for more than thirty (30) consecutive days from the date of your return to your home; and
— you are under the regular care of and acting in accordance with the instructions or advice of a medical adviser who certifies in writing that the disablement prevents you from gainful employment; and
— as a result you lose all your income,
then we will pay you up to the specified benefit per week for up to the specified number of continuous weeks as shown in Section C – Table of Benefits, starting from the thirty first (31st) consecutive day after your return to your home.

SECTION 2.1 CANCELLATION
If you think that you may have to cancel your journey or shorten your journey you must tell us as soon as possible – for more information see under the headings CLAIMS or call the contact number (or if overseas the 24 HOUR EMERGENCY ASSISTANCE number) shown on the inside front cover of this booklet.

If your claim arises from or is related to your fitness to travel, written proof from a medical adviser must be provided.

2.1.1 WHAT WE COVER:

a] If, after you have obtained your overseas travel ticket and before your departure from Australia, you first become aware of a medical condition you have:
— which we will then not confirm pre-existing medical condition cover for; and
— our refusal to confirm cover for your pre-existing medical condition then causes you to cancel your journey,

we will reimburse you the non-refundable portion of unused travel and accommodation arrangements scheduled to be used during the period of cover provided for your journey that you have paid in advance of cancellation and cannot recover in any other way, inclusive of travel agent’s cancellation fees which are limited to the amount specified in Part C – Table of Benefits, up to the maximum total limit specified in Part C – Table of Benefits.

b] If, after you have obtained your overseas travel ticket and up until the end of the period of cover provided for your journey (where the claim is not covered elsewhere in this International Travel Insurance) and is for any of the following events which are unexpected and unforeseen by you and outside your control:
— you, your travelling 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 medical adviser);
— you require medical attention relating to a pre-existing medical condition:
   — that Allianz Global Assistance has confirmed cover for in writing; or
   — for which cover is provided as specified in the section headed PRE-EXISTING MEDICAL CONDITIONS THAT ARE COVERED (SOME RESTRICTIONS APPLY); and
   — that prevents you from travelling;
— you are pregnant and before your departure from Australia, an unexpected and unforeseen medical complication occurs (which is confirmed in writing by a medical adviser) that prevents you from travelling because such travel would be unsafe for your health or the health of your unborn child however, we do not provide any cover beyond 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);
— your arranged travel is cancelled or delayed by the carrier because of mechanical breakdown of your
means of transport, riots, strikes, civil commotion (but not an act of terrorism), weather conditions or natural disasters;

— a natural disaster either at your destination or at your or your travelling companion’s home;

— a special event is cancelled or postponed;

— whilst you are overseas your or your travelling companion’s travel documents are stolen or lost;

— you or your travelling companion are quarantined;

— your or your travelling companion’s home is totally destroyed;

— you or your travelling companion are subpoenaed to attend court in Australia (after having purchased your overseas travel ticket) on a date falling during the period of cover provided for your journey;

— you or your travelling companion are retrenched or made redundant (not including voluntary retrenchment or voluntary redundancy);

— financial insolvency or financial collapse of a licensed or an ATAS accredited travel services provider through whom your travel bookings were made;

— you or your travelling companion having to sit exams during the period of cover provided for your journey, for studies either of you are undertaking, provided that you or your travelling companion had no prior knowledge of the date of the exam before you obtained your overseas travel ticket;

— your employer cancelling your prearranged leave provided you are a full time employee of the police, fire, ambulance, defence or emergency services.

— you miss your arranged travel because your preceding flight was delayed or cancelled.

then:

(If you do not reschedule your journey)

if you do not reschedule your travel arrangements, we will reimburse you the non-refundable portion of unused travel and accommodation arrangements scheduled to be used during the period of cover provided for your journey that you have paid in advance of cancellation and cannot recover in any other way, inclusive of travel agent’s cancellation fees which are limited to the amount specified in Part C – Table
of Benefits, up to the maximum total limit specified in Part C – Table of Benefits; or

(If you reschedule your journey)

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

i] any part of your travel and accommodation arrangements scheduled to be used during the period of cover provided for your journey, (for which you have previously paid but are unable to use and are non-refundable) that you have rescheduled; or

ii] the cost of a higher class of travel on the same type of means of transport scheduled to be used during the period of cover provided for your journey, 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 travel arrangements that you rescheduled.

c] If, after you have obtained your overseas travel ticket and up until the end of the period of cover provided for your journey (where the claim is not covered elsewhere in this International Travel Insurance) your parent or grandparent living overseas dies unexpectedly we will reimburse you the non-refundable portion of unused travel and accommodation arrangements scheduled to be used during your journey that you have paid in advance of cancellation and cannot recover in any other way, inclusive of travel agent’s cancellation fees which are limited to the amount specified in Part C – Table of Benefits, up to the maximum total limit specified in Part C – Table of Benefits.

CONDITIONS

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

— cancel any pre-arranged travel and accommodation scheduled to be used during the period of cover provided for your journey that you are now unable to use; and

— recover any refund that you are entitled to.

If you think that you may have to cancel your journey or shorten your journey you must tell us as soon as possible
for more information see under the headings CLAIMS or call the contact number (or if overseas the 24 HOUR EMERGENCY ASSISTANCE number) shown on the inside front cover of this booklet.

If your claim arises from or is related to your fitness to travel, written proof from a medical adviser must be provided.

2.1.2 WHAT WE EXCLUDE

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

a] you were aware, or a reasonable person in your circumstances would have been aware before you became eligible for the cover provided, of any reason that may cause your journey to be cancelled, rescheduled or shortened;

b] caused by you or your travelling companion changing plans;

c] caused by any business, financial or contractual obligations which prevent you or your travelling companion from travelling. This exclusion does not apply to claims where you or your travelling companion are retrenched or made redundant in Australia except where a reasonable person in a similar situation would have been aware before you became eligible for cover that the retrenchment or redundancy was to occur;

d] a tour operator or wholesaler is unable to complete arrangements for any tour because there were not enough people to go on the tour. This exclusion does not apply to prepaid travel arrangements bought separately to reach the departure point for the tour or for other travel arrangements scheduled to be used during the period of cover provide for your journey, which do not form part of the tour;

e] caused by insolvency or financial collapse of a travel services provider who was not licensed in the jurisdiction in which they operate or was not accredited in Australia by ATAS at the time you made your booking or the insolvency or financial collapse of any company, organisation or person with whom they deal;

f] caused by an act or threat of terrorism; or

g] you are a full-time permanent employee and your pre-arranged leave is cancelled by your employer, unless you are a full-time member of the Australian Defence Force or of federal, state or territory emergency services.
SECTION 3.1 ADDITIONAL EXPENSES

3.1.1 WHAT WE COVER

a] If you cannot continue your journey because of an injury or sickness or pre-existing medical condition that we have agreed to cover, which occurs during the period of cover provided for your journey and needs immediate treatment from a medical adviser who certifies in writing that you are unfit to travel, we will reimburse your reasonable additional accommodation and travel expenses.

b] If during the period of cover provided for your journey, you are hospitalised suffering from a life threatening or other serious condition covered by this insurance we will reimburse the reasonable travel and accommodation expenses for a relative or friend to travel to you, stay near you or escort you. He or she must travel to you, stay near you or escort you on the written advice of your treating medical adviser and with the prior written approval of Allianz Global Assistance.

c] If your travelling companion cannot continue their journey because of an injury or sickness which occurs during the period of cover provided for your journey and which needs immediate treatment from a medical adviser who certifies in writing that your travelling companion is unfit to travel, we will reimburse your reasonable additional accommodation and travel expenses for you to remain with your travelling companion.

d] If during the period of cover provided, you shorten your journey and return to your home due to a covered event, on the written advice of a medical adviser approved by Allianz Global Assistance, we will reimburse the reasonable additional cost of your return to your home. We will only pay the cost of the fare class that you had planned to travel at and you must make use of any pre-arranged return travel to your home.

e] If your dependants are left without supervision following your hospitalisation or evacuation during the period of cover provided for your journey we will pay the reasonable additional travel and accommodation expenses incurred to return them to your home, including the travel and accommodation expenses of an escort if agreed to by Allianz Global Assistance.

f] If, during the period of cover provided for your journey, your travelling companion or a relative (of either of you) who is resident in Australia:
— dies unexpectedly;
— is injured and because of the injury requires hospitalisation; or
— becomes seriously ill and requires hospitalisation,
we will reimburse the reasonable additional cost of your early return to your home. We will only pay the cost of the fare class you had planned to travel at.

However, if the event causing your claim is due to the relative’s pre-existing medical condition, we will reimburse your covered expenses up to the limit specified in Part C – Tables of Benefits provided that before you commenced your journey a medical adviser had not diagnosed the relative as being terminally ill.

g] If during the period of cover provided for your journey, you return to your home because:
— a relative of yours dies unexpectedly or is hospitalised in Australia following a serious injury or a illness (except arising from a pre-existing medical condition); and
— it is possible for your journey to be resumed; and
— there is more than fourteen (14) consecutive days or twenty five per cent (25%), whichever is the greater, remaining of the period of cover provided for your journey, as noted on your return overseas travel ticket; and
— you resume your journey within thirty (30) consecutive days of your return to your home,
we will reimburse you for airfares for you to return to the place you were when your journey was interrupted.

However, if the event causing your claim is due to your relative’s pre-existing medical condition, we will reimburse your covered expenses up to the limit specified in Part C – Tables of Benefits provided that before you commenced your journey a medical adviser had not diagnosed your relative as being terminally ill.

h] In addition, if during the period of cover provided a disruption to your journey arises from:
— your scheduled or connecting transport is cancelled, delayed, rescheduled or diverted because of a strike, riot, hijack, civil protest, weather, natural disaster or accident affecting your mode of transport;
— you unknowingly break any quarantine rule;
— you lose your passport, travel documents or transaction cards or they are stolen; or
— your home being rendered uninhabitable by fire, explosion, earthquake or flood,

we will reimburse your reasonable additional travel and accommodation expenses.

If you did not have a return ticket booked to your home before the injury, sickness or illness occurred, we will reduce the amount of your claim by the price of the fare to your home from the place you planned to return to your home from. The fare will be at the same fare class as the one you left your home on.

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

3.1.2 WHAT WE EXCLUDE

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

a] if you were aware, or a reasonable person in your circumstances would have been aware, of any reason, before you became eligible for the period of cover provided, that may cause your journey to be cancelled, disrupted or delayed;

b] arising from a pre-existing medical condition of any person including you, your travelling companion or a relative except:

— if you satisfy the criteria as set out under the heading PRE-EXISTING MEDICAL CONDITIONS THAT ARE COVERED (SOME RESTRICTIONS APPLY) in the PRE-EXISTING MEDICAL CONDITIONS section in Part E – International Travel Insurance; or

— as provided in your medical terms letter for your pre-existing medical condition if Allianz Global Assistance confirmed cover; or

— as provided in sub-sections 3.1.1 f] and 3.1.1g].

c] if you can claim your additional travel and accommodation expenses from anyone else;

d] if caused by any service provider misappropriating your funds or failing to arrange or provide services for which you have paid;
e] for cancellations, delays, rescheduling or diversions to your scheduled or connecting transport unless it is due to a strike, riot, hijack, civil protest, weather, natural disaster or accident affecting your mode of transport;
f] if your claim arises directly or indirectly out of you operating a rental vehicle in violation of the rental agreement.

SECTION 3.2 TRAVEL DELAY EXPENSES

3.2.1 WHAT WE COVER
If a delay to your journey, for at least six (6) consecutive hours, arises from circumstances outside your control during the period of cover provided, we will reimburse the cost of your reasonable additional meals and accommodation expenses. We will pay up to the amount specified in Part C – Table of Benefits at the end of the initial six (6) consecutive hour period.

3.2.2 WHAT WE EXCLUDE
We will not pay if a delay to your journey arises:

a] from an act or threat of terrorism; or

b] because of the insolvency or financial collapse of a travel services provider who was not licensed in the jurisdiction in which they operate or was not accredited in Australia by ATAS at the time you made your booking or because of the insolvency or financial collapse of any company, organisation or person with whom they deal.

SECTION 3.3 ALTERNATIVE TRANSPORT EXPENSES

3.3.1 WHAT WE COVER
If during the period of cover provided for your journey, your scheduled transport is cancelled, delayed, shortened or diverted and that means you would not arrive at a special event on time, we will pay your reasonable additional travel expenses up to the amount specified in Part C – Table of Benefits to enable you to arrive on time.

3.3.2 WHAT WE EXCLUDE
We will not pay if your scheduled transport is cancelled, delayed, shortened or diverted:

a] due to an act or threat of terrorism; or

b] due to the insolvency or financial collapse of a travel services provider who was not licensed in the jurisdiction in which they operate or was not accredited in Australia by ATAS at the time you made your booking or the
insolvency or due to the insolvency or financial collapse of any company, organisation or person with whom they deal.

SECTION 3.4 DOMESTIC PETS

3.4.1 WHAT WE COVER

If you are delayed beyond the end date of the period of cover provided for your journey due to a covered event, that is not expected or intended by you and is outside of your control and you incur additional boarding kennel or boarding cattery fees for domestic dogs or cats owned by you, we will reimburse you for the additional fees you incur up to the limit per day specified in Part C – Tables of Benefits up to the maximum total limit specified in Part C – Tables of Benefits.

3.4.2 WHAT WE EXCLUDE

To the extent permitted by law we will not pay if your delay is due to an act or threat of terrorism.

SECTION 3.5 HIJACK & DETENTION

3.5.1 WHAT WE COVER

If during the period of cover provided for your journey the transportation you are travelling on is hijacked and you are forcibly held hostage then we will pay you the benefit per day specified in Part C – Table of Benefits for each day you are held hostage up to the maximum total limit specified in Part C – Table of Benefits.

3.5.2 WHAT WE EXCLUDE

To the extent permitted by law we will not pay if claim arises from an act of terrorism.

SECTION 4.1 LUGGAGE

4.1.1 WHAT WE COVER

a] If, during the period of cover provided for your journey, the following covered items:

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

are stolen, accidentally damaged or are permanently lost (except when: left in a vehicle; or are valuables checked in to be transported in the cargo hold of any aircraft, ship, train, tram or bus; or is sporting equipment while in use) we will pay the lesser of:

— the repair cost;
— the replacement cost;
— the original purchase price; or
— the depreciated value after allowing for age, wear and tear.

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

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

The maximum amount we will pay for any item is:
— up to the item limit specified in Part C – Table of Benefits for personal computers, video recorders or cameras;
— up to the item limit specified in Part C – Table of Benefits for mobile phones (including PDAs and any items with phone capabilities); or
— up to the item limit specified in Part C – Table of Benefits for all other items.

A pair or related set of items, for example (but not limited to):
— a camera, lenses (attached or not), tripod and accessories;
— a matched or unmatched set of golf clubs, golf bag and buggy; or
— a matching pair of earrings,

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

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

c] No cover is provided for valuables left in a vehicle at any time or valuables checked in to be transported in the cargo hold of any aircraft, ship, train, tram or bus including any loss from the point of check in until collection by you from the baggage carousel or collection area at the end of your flight, voyage or trip except cover will be provided for loss
theft or accidental damage to laptops, tablets and mobile/smartphones when (without prior notice) you are directed by the airline with whom you have a flight booking to place the laptop, tablet or mobile/smartphone into your checked in baggage or overhead cabin locker for the duration of your flight.

CONDITIONS

If you make a claim, you must prove your ownership and the value of your belongings (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 ten per cent (10%) of the limit shown for that type of item in the Part C – Tables of Benefits – International Travel Insurance – 4.1 Luggage.

You must report the loss, theft or misplacement of a covered item within twenty four (24) hours to the police or an office of the bus line, airline, shipping line or rail authority you were travelling on when the loss, theft or misplacement occurred. You must provide us with evidence of making the report and who you reported the loss, theft or misplacement to. If we are prejudiced by your failure to report the loss, theft or misplacement of your covered item (as required above), we may reduce the value of any claim we pay by the amount of prejudice we have suffered.

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

4.1.2 WHAT WE EXCLUDE

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

a] the loss, theft or damage is to, or of, covered items left behind in any hotel or motel room after you have checked out, or items left behind in any aircraft, ship, train, tram, taxi or bus;

b] the covered item was being sent unaccompanied by you or under a freight contract;

c] the loss or damage arises from any process of cleaning, repair or alteration;
d] the loss or damage arises from ordinary wear and tear, deterioration, atmospheric or weather conditions, insects, rodents or vermin;

e] the covered item disappears in circumstances that cannot be explained to our reasonable satisfaction;

f] your claim arises from a government authority confiscating, detaining or destroying anything;

g] the covered item was left unsupervised in a public place;

h] the covered item has an electrical or mechanical breakdown; or

i] the covered item is fragile or brittle or is an electrical component and is broken or scratched (except scratches occurring to lenses or screens) unless the breakage or scratch was caused by theft, fire or an accident involving a vehicle in which you were travelling; or

j] the loss or damage arises from scratches occurring to lenses or screens of covered items.

SECTION 4.2 TRAVEL DOCUMENTS, TRANSACTION CARDS & TRAVELLERS CHEQUES

4.2.1 WHAT WE COVER

If during the period of cover provided for your journey:

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

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

The most we will pay is up to the limit specified in Part C – Table of Benefits.

CONDITIONS

You must report the loss or theft within twenty four (24) hours to the police and, in the case of transaction cards or travellers cheques, to the issuing bank or company in accordance with the conditions under which the transaction cards or travellers cheques were issued. If we are prejudiced by your failure to report the loss, theft or misplacement of your covered item
(as required above), we may reduce the value of any claim we pay by the amount of prejudice we have suffered.

You must prove that you made such report by providing us with a written acknowledgement from the entity you reported the loss or theft to.

We will not pay for any amounts covered by any guarantee given by the bank or issuing company to you as the holder of the transaction cards or travellers cheques;

4.2.2 WHAT WE EXCLUDE
To the extent permitted by law, we will not pay if your loss arises from your failure to comply with the recommended security guidelines for the use of travellers cheques or transaction cards.

SECTION 4.3 LUGGAGE DELAY

4.3.1 WHAT WE COVER
If during the period of cover provided for your journey any of your covered items are delayed, misdirected or misplaced by the carrier for more than twelve (12) consecutive hours, and in our opinion it was necessary for you to purchase essential items of clothing or other personal items, we will reimburse you for the reasonable costs you incur, up to the amount specified in Part C - Table of Benefits.

CONDITIONS
You must provide written proof from the carrier who was responsible for your covered items that they were delayed, misdirected or misplaced.

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

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

SECTION 5.1 RENTAL VEHICLE EXCESS
Cover is only provided under this section if your rental vehicle agreement specifies an amount that is payable in the event the rental vehicle is damaged or stolen while in your custody. This section does not cover items such as, but not limited to,
tyres and/or windscreens, roof and underbody if they are not covered by the indemnity provided by the rental company or agency under the rental vehicle agreement to which the amount payable applies.

The maximum amount we will pay under this section is the amount specified in your rental vehicle agreement up to the limit shown in Part C – Table of Benefits – 5.1 Rental Vehicle Excess.

5.1.1 WHAT WE COVER

If, during the period of cover provided for your journey, a rental vehicle you have rented from a rental company or agency is:

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

then we will pay you the lesser of:

— the amount specified that you are required to pay under your rental vehicle agreement; or
— property damage for which you are liable.

CONDITIONS

You must provide a copy of:

— your rental vehicle agreement;
— the incident report that was completed;
— repair account;
— an itemised list of the value of the damage; and
— written notice from the rental company or agency advising that you of the amount payable that you are required to pay.

5.1.2 WHAT WE EXCLUDE

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

a] you using the rental vehicle in breach of the rental agreement;
b] you using the rental vehicle without a licence for the purpose that you were using it (such as but not limited to the carrying of passengers or freight); or
c] administrative charges or fees of the rental company that are not a component of the amount payable specified in your rental vehicle agreement.
SECTION 6.1 PERSONAL LIABILITY

6.1.1 WHAT WE COVER

If you become legally liable to pay compensation for:

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

as a result of an accident, or a series of accidents arising out of the one event, that happens during the period of cover provided for your journey, then we will cover you up to the limit shown in Part C – Table of Benefits – 6.1 Personal Liability, for:

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

CONDITIONS

We must be told as soon as you or your personal representatives are, or a reasonable person in your circumstances would have been, aware of a possible prosecution, inquest, fatality, accident or incident which might lead to a claim against you.

You must not pay or promise to pay, settle with, admit or deny liability to anyone who makes a claim against you without our written consent.

6.1.2 WHAT WE EXCLUDE

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

a] bodily injury to you, your travelling companion or to a relative or employee of any of you;

b] loss of or damage to property belonging to, or in the care, custody or control of you, your travelling companion, a relative or an employee of any of you (unless the property is a residence and you occupy it during the period of cover provided for your journey as a tenant or lessee, or temporary guest);

c] your ownership, custody, control or use of any firearm or weapon, aerial device, watercraft or motorised vehicle;

d] your conduct of, or employment in any business, profession, trade or occupation;
e] any loss, damage or expenses which are covered or should have been covered under a statutory or compulsory insurance policy, statutory or compulsory insurance or compensation scheme or fund, or under Workers Compensation legislation, an industrial award or agreement, or Accident Compensation legislation;

f] any fine or penalty, or aggravated, punitive, exemplary or liquidated damages;

g] illness, sickness or disease that is transmitted by you;

h] any relief or recovery from you other than monetary amounts;

i] a contract that imposes on you a liability which you would not otherwise have;

j] assault and/or battery committed by you or at your direction;

k] any act intended to cause bodily injury, property damage or liability done by you or any person acting with your knowledge, connivance or consent.

Interstate Flight Inconvenience Insurance

SECTION 1.1 CANCELLATION

1.1.1 WHAT WE COVER:

a] If, after you have obtained your interstate flight ticket and up until the end of the period of cover provided for your journey (where the claim is not covered elsewhere in this Interstate Flight Inconvenience Insurance) and is for any of the following events which are unexpected and unforeseen by you and outside your control:

— you, your travelling companion or a relative who permanently resides in Australia dies, is seriously injured or becomes seriously ill (subject to verification by written medical advice obtained by you from a medical adviser);

— your arranged travel is cancelled or delayed by the carrier because of mechanical breakdown, riots, strikes, civil commotion (but not an act of terrorism), weather conditions or natural disasters;

— a natural disaster either at your destination or at your or your travelling companion’s home;

— a special event is cancelled or postponed;

— you or your travelling companion are quarantined;
— your or your travelling companion’s home is totally destroyed;

— you or your travelling companion are subpoenaed to attend court in Australia (after having purchased your interstate flight ticket) on a date falling during the period of cover provided for your journey;

— you or your travelling companion are retrenched or made redundant (not including voluntary retrenchment or voluntary redundancy);

— you or your traveling companion having to sit exams during the period of cover provided for your journey, for studies either of you are undertaking, provided that you or your travelling companion had no prior knowledge of the date of the exam before you obtained your interstate flight ticket,

then we will reimburse you the non-refundable portion of unused travel and accommodation arrangements scheduled to be used during the period of cover provided for your journey that you have paid in advance of cancellation and cannot recover in any other way, inclusive of travel agent’s cancellation fees which are limited to the amount specified in Part C – Table of Benefits, up to the maximum total limit specified in Part C – Table of Benefits; or

b) your reasonable costs of rescheduling your journey. The most we will pay for rescheduling your journey is the unrecoverable amount that would have been payable under 2.1.1 a] had your journey been cancelled. We will not pay a claim under 2.1.1 b] in addition to a claim under 2.1.1 a] for the same services/facilities;

CONDITIONS
If you want to claim under the cover provided, you must do the following as soon as possible after the happening of the unexpected event causing your claim:

— cancel any pre-arranged travel and accommodation scheduled to be used during the period of cover provided for your journey that you are now unable to use; and

— recover any refund that you are entitled to.

If you think that you may have to cancel your journey or shorten your journey you must tell us as soon as possible – for more information see under the headings CLAIMS or call the contact number shown on the inside front cover of this booklet.
If your claim arises from or is related to your fitness to travel, written proof from a medical adviser must be provided.

1.1.2 WHAT WE EXCLUDE
To the extent permitted by law we will not pay your claim if:

a] you were aware, or a reasonable person in your circumstances would have been aware before you became eligible for cover, of any reason that may cause your journey to be cancelled, rescheduled or shortened;

b] caused by you or your travelling companion changing plans;

c] caused by any business, financial or contractual obligations which prevent you or your travelling companion from travelling. This exclusion does not apply to claims where you or your travelling companion are retrenched or made redundant in Australia except where a reasonable person in a similar situation would have been aware before you became eligible for cover that the retrenchment or redundancy was to occur;

d] a tour operator or wholesaler is unable to complete arrangements for any tour because there were not enough people to go on the tour. This exclusion does not apply to prepaid travel arrangements bought separately to reach the departure point for the tour or for other travel arrangements which do not form part of the tour;

e] caused by any service provider misappropriating your funds or failing to arrange or provide services for which you have paid;

f] caused by insolvency or financial collapse of a travel services provider who was not accredited by ATAS at the time you made your booking or any company, organisation or person with whom they deal;

g] caused by an act or threat of terrorism; or

h] you are a full-time permanent employee and your pre-arranged leave is cancelled by your employer, unless you are a full-time member of the Australian Defence Force or of federal, state or territory emergency services.

SECTION 2.1 FLIGHT DELAY

2.2.1 WHAT WE COVER
If the departure of your interstate flight, is delayed for the period specified in Part C – Table of Benefits due to circumstances outside your control and no alternative transport is provided by the carrier, we will reimburse the
cost of your reasonable additional meal and accommodation expenses charged to your card account, up to the amount specified in Part C – Table of Benefits.

2.1.2 WHAT WE EXCLUDE
We will not pay if a delay to your journey arises from an act or threat of terrorism.

SECTION 2.2 MISSED CONNECTION

2.2.1 WHAT WE COVER
If, due to the late arrival of your preceding flight you miss your connecting flight and no alternative flight is available within the four (4) consecutive hours following your late arrival, we will reimburse the cost of your reasonable additional meal and refreshment expenses up to the amount specified in Part C – Table of Benefits provided you obtain written confirmation from the carrier of the length of your delay.

2.2.2 WHAT WE EXCLUDE
We will not pay if a delay to your journey arises from an act or threat of terrorism.

SECTION 3.1 LUGGAGE

3.1.1 WHAT WE COVER
a] If, during your journey, the following covered items or valuables:
   — baggage, clothing and personal valuables;
   — portable electrical equipment, laptop computers and associated equipment/accessories, binoculars, cameras and associated equipment/accessories, are stolen, accidentally damaged or are permanently lost (except when: left in a vehicle; or are valuables checked in to be transported in the cargo hold of any aircraft, ship, train, tram or bus; or is sporting equipment while in use) we will pay the lesser of:
     — the repair cost;
     — the replacement cost;
     — the amount it would cost us to repair or replace the item(s) allowing for any trade discounts we are entitled to;
     — the original purchase price; or
     — the depreciated value after allowing for age, wear and tear.
We have the option to repair or replace the **covered items** or **valuables** instead of paying **you**.

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

The maximum amount **we** will pay for any item is:

- up to the item limit specified in **Part C – Table of Benefits** for baggage, clothing and personal **valuables**;
- up to the item limit specified in **Part C – Table of Benefits** for portable electrical equipment, laptop computers and associated equipment/accessories, binoculars, cameras and associated equipment/accessories; or
- up to the item limit specified in **Part C – Table of Benefits** for **business items**.

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

- a camera, lenses (attached or not), tripod and accessories; or
- a matching pair of earrings,

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

**b)** **Covered items** specified in 3.1.1 a] that are left in a vehicle are only covered during daylight hours and must have been left in a **concealed storage compartment** of a locked vehicle, and in the event of theft forced entry must have been made. The most **we** will pay is up to the amount specified in **Part C – Table of Benefits** for each **covered item** stolen from a vehicle, and up to the total amount specified in **Part C – Table of Benefits** for all **covered items** stolen from a vehicle.

**c)** No cover is provided for **valuables** left in a vehicle at any time or **valuables** checked in to be transported in the cargo hold of any aircraft, ship, train, tram or bus including any loss from the point of check in until collection by **you** from the baggage carousel or collection area at the end of **your** flight, voyage or **trip** except cover will be provided for loss theft or **accidental** damage to laptops, tablets and mobile/smartphones when (without prior notice) **you** are directed by the airline with whom **you** have a flight booking to place the laptop, tablet or mobile/smartphone into **your** checked in baggage or overhead cabin locker for the duration of **your** flight.
If you make a claim, you must prove your ownership and the value of your belongings (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 ten per cent (10%) of the limit shown for that type of item in the Part C – Tables of Benefits – Interstate Flight Inconvenience Insurance – 3.1 Luggage.

You must report the loss, theft or misplacement of a covered item within 24 hours to the police or an office of the bus line, airline, shipping line or rail authority you were travelling on when the loss, theft or misplacement occurred. If we are prejudiced by your failure to report the loss, theft or misplacement of your covered item (as required above), we may reduce the value of any claim we pay by the amount of prejudice we have suffered.

You must provide us with evidence of making the report and who you reported the loss, theft or misplacement to.

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

3.1.2 WHAT WE EXCLUDE

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

a] the loss, theft or damage is to, or of, items left behind in any hotel or motel room after you have checked out, or items left behind in any aircraft, ship, train, tram, taxi or bus;

b] the covered item was being sent unaccompanied by you or under a freight contract;

c] the loss or damage arises from any process of cleaning, repair or alteration;

d] the loss or damage arises from ordinary wear and tear, deterioration, atmospheric or weather conditions, insects, rodents or vermin;

e] the covered item disappears in circumstances that cannot be explained to our reasonable satisfaction;
f] your claim arises from a government authority confiscating, detaining or destroying anything;
g] the covered item was left unsupervised in a public place;
h] the covered item has an inherent defect or an electrical or mechanical breakdown; or
i] the covered item is fragile or brittle or is an electrical component and is broken or scratched (except scratches occurring to lenses or screens) unless the breakage or scratch was caused by theft, fire or an accident involving a vehicle in which you were travelling; or
j] the loss or damage arises from scratches occurring to lenses or screens of covered items.

SECTION 3.2 LUGGAGE DELAY

3.2.1 WHAT WE COVER
If any items of your baggage, clothing and personal valuables are delayed, misdirected or misplaced by the carrier for more than twelve (12) consecutive hours, and in our opinion it was necessary for you to purchase essential items of clothing or other personal items, we will reimburse you for the reasonable costs you incur up to the limit shown in Part C – Table of Benefits.

CONDITIONS
You must provide written proof from the carrier who was responsible for your baggage, clothing and personal valuables that they were delayed, misdirected or misplaced.
We will deduct any amount we pay you under this section from any subsequent claim you make for lost clothing or personal items payable under Section 3.1 LUGGAGE.
If you are entitled to be reimbursed by the bus line, airline, shipping line or rail authority you were travelling on when the loss, theft, misplacement or damage occurred we will deduct the amount you are entitled to from any claim payable by us. However, if you are not reimbursed the full amount of your loss, we will pay the difference between the amount of your loss and what you were reimbursed, up to the limit of the cover provided by us.
SECTION 4.1 FUNERAL EXPENSES

4.1.1 WHAT WE COVER
If you die as a result of an accidental injury occurring during the period of cover provided for your journey we will pay the cost of repatriation of your remains to your home or nominated funeral home (if necessary) and your reasonable funeral expenses, limited to the amount specified in Part C – Table of Benefits.

SECTION 5.1 RENTAL VEHICLE EXCESS
Cover is only provided under this section if your rental vehicle agreement specifies an amount that is payable in the event the rental vehicle is damaged or stolen while in your custody. This section does not cover items such as, but not limited to, tyres and/or windscreens, roof and underbody if they are not covered by the indemnity provided by the rental company or agency under the rental vehicle agreement to which the amount payable applies.

The maximum amount we will pay under this section is the amount that is specified in your rental vehicle agreement up to the limit shown in Part C – Table of Benefits.

5.1.1 WHAT WE COVER
If, during your period of cover, a rental vehicle you have rented from a rental company or agency is:
— involved in a motor vehicle accident while you are driving it; or
— damaged or stolen while in your custody,
then we will pay you the lesser of:
— the amount specified that you are liable to pay under your rental vehicle agreement; or
— property damage for which you are liable.

You must provide a copy of:
— your rental vehicle agreement;
— the incident report that was completed;
— repair account;
— an itemised list of the value of the damage; and
— written notice from the rental company or agency advising that you are liable to pay the specified excess, deductible or damage liability fee.
5.1.2 WHAT WE EXCLUDE
To the extent permitted by law, we will not pay if the claim arises directly or indirectly from, or is in any way connected with, or is for:

a] you using the rental vehicle in breach of the rental vehicle agreement;

b] you using the rental vehicle without a licence for the purpose that you were using it; (such as but not limited to the carrying of fare paying passengers or the carrying of freight); or

c] administrative charges or fees of the rental company that are not a component of the amount that is specified in your rental vehicle agreement.

Transit Accident Insurance

WHAT WE COVER
If, during a trip; or

a] while boarding or alighting (being when you physically get on or off) transportation at any airport, coach depot, railway station or dock during your trip; or

b] while travelling as a passenger in transportation directly to or from any airport, coach depot, railway station, or dock immediately before or after your scheduled trip,

you suffer an accident that causes an injury listed in Part C – Table of Benefits within twelve (12) consecutive months of the accident, we will pay you the Benefit Amount specified for the injury listed in Part C – Table of Benefits, that you suffered.

In addition, if during a trip:

c] you are unavoidably exposed to the elements and sustain an injury due to an accident which results in the disappearance, sinking or wrecking of the transportation on which you were travelling; or

d] you disappear due to an accident which results in the disappearance, sinking or wrecking of the transportation on which you were travelling and your body has not been found within twelve (12) consecutive months after the date of such accident, it will be presumed, subject to there being no evidence to the contrary, that you died,
we will pay the applicable benefit amount listed in Part C – Table of Benefits to you, or to your estate in the case of your death.

If you suffer more than one injury as a result of the accident we will pay you no more than the specified amount for the most serious injury listed in Part C – Table of Benefits that you suffered.

WHAT WE EXCLUDE
To the extent permitted by law we will not pay for any injury that results directly or indirectly from:

a] any act of terrorism;

b] your intentional self harm or your suicide or your attempted suicide; or

c] any illegal act committed by you or any person acting on your behalf.

GROUP POLICY AGGREGATE LIMIT OF LIABILITY
The Group Policy under which this cover is provided contains an aggregate (maximum) limit of liability for claims from all eligible cardholders, spouses and/or dependants arising from the one event.

The most we will pay under this section from one event (e.g. a bus crash) is $1,300,000 regardless of the number of persons involved in the event who suffer accidental injury.

This means that if as a result of one event a number of cardholders, their spouses and/or dependants were accidentally injured, we will pay each on a proportional basis (using the amounts in the table appearing in Part C – Tables of Benefits) up to a maximum combined total of $1,300,000.

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

- Two Platinum Card cardholders – $1,000,000
- One Platinum Card spouse – $250,000
- One Prestige Card dependant – $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:
Two Platinum Card cardholders – $472,727
One Platinum Card spouse – $236,364
One Prestige Card dependant – $118,182
Total benefit amount: $1,300,000

Purchase Cover Insurance

WHAT WE COVER

If, within ninety (90) consecutive days of you taking possession of a covered item where you have charged the full purchase price to your card account, the covered item is stolen, accidentally damaged or permanently lost (except when: left in a vehicle; or are valuables checked in to be transported in the cargo hold of any aircraft, ship, train, tram or bus; or is sporting equipment while in use) we will pay the lesser of:

a] the original purchase price charged to your card account; or

b] the limit per claim specified in Part C – Table of Benefits in respect of jewellery, watches and new works of art.

The most we will pay in any twelve (12) month period in respect of any one card account is the maximum total limit specified in Part C – Table of Benefits.

CONDITIONS

You must report the loss, theft or misplacement of a covered item within 24 hours to the police or an office of the bus line, airline, shipping line or rail authority you were travelling on when the loss, theft or misplacement occurred. You must provide us with evidence of making the report and who you reported the loss, theft or misplacement to.

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

WHAT WE EXCLUDE

To the extent permitted by law, we will not pay a claim in relation to your covered items (including valuables) if:
a) the loss, theft or damage is to, or of, items left behind in any hotel or motel room after you have checked out, or items left behind in any aircraft, ship, train, tram, taxi or bus;

b) the **covered items** were being sent unaccompanied by you or under a freight contract;

c) the loss or damage arises from any process of cleaning, repair or alteration;

d) the loss or damage arises from ordinary wear and tear, deterioration, atmospheric or weather conditions, insects, rodents or vermin;

e) the **covered items** disappear in circumstances that cannot be explained to our reasonable satisfaction;

f) your claim arises from a government authority confiscating, detaining or destroying anything;

g) the **covered items** were left unsupervised in a public place;

h) the **covered items** have an electrical or mechanical breakdown.

**Guaranteed Pricing Scheme**

**WHAT WE COVER**

If within sixty (60) consecutive days of you charging the full purchase price of a **covered item** that you purchase from a physical store, to your card account:

a) you receive a printed catalogue from a store with twenty five (25) kilometres of the store where you made your original purchase; and

b) the catalogue advertises the **covered item** for a price more than seventy five dollars ($75) less than the price you charged to your card account for the **covered item** you purchased,

then we will reimburse you up to the amount specified in **Part C – Tables of Benefits – Guaranteed Pricing Scheme** for the difference in price between the price of the **covered item** charged to your card account and the cheaper advertised price of the item in the printed catalogue you received, provided:

(c) the cheaper item is new, the same model number and year and produced by the same manufacturer as the **covered item** you purchased and charged to your card account; and
d] the catalogue advertising the cheaper item was printed after the covered item you purchased was charged to your card account;

**WHAT WE EXCLUDE**

We do not cover items that you purchase via the internet or that are only advertised by digital medium.

**Extended Warranty Insurance**

Your covered items may come with guarantees that cannot be excluded under the Australian Consumer Law (ACL) or other relevant law. This cover operates alongside, and in addition to, the rights and remedies to which you may be entitled under the ACL and any other law that applies to your covered items and does not change those rights or remedies.

**WHAT WE COVER**

If a covered item that you purchased and charged the whole purchase price of to your card account, suffers a covered breakdown after the manufacturers warranty expires we will reimburse you the lesser of:

- the repair cost;
- the replacement cost;
- the amount it would cost us to repair or replace the covered item allowing for any trade discounts we are entitled to;
- the original purchase price,

subject to the limit per covered item and maximum total limit for any one card account in any twelve (12) consecutive month period specified in Part C – Tables of Benefits – Extended Warranty Insurance.

**CONDITIONS**

Only items with a manufacturer’s unique identification serial number on them are covered under this insurance.

You must take all reasonable care to protect and/or maintain your covered products.

You must obtain our approval before starting any repairs or replacement of any covered product that has suffered a covered breakdown.

You must keep the covered product for which you are claiming or relevant parts of the covered product so that we may inspect them.
Claims

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

First check that you are covered by reading the appropriate section in this booklet and Part D – Excesses and General Exclusions to see exactly what is, and is not covered, noting particularly any conditions, limitations and exclusions.

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

HOW TO MAKE A CLAIM

You must give Allianz Global Assistance notice of your claim as soon as possible.

Allianz Global Assistance can be contacted using the contact details listed on the inside front cover of this booklet.

You can obtain claim forms and information on how to make a claim at:


You can lodge your travel claim online at:

www.travelclaims.com.au

If there is a delay in claim notification, or you do not provide sufficient detail for Allianz Global Assistance to consider your claim, we can reduce any claim payable by the amount of prejudice we have suffered because of the delay.

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

You must co-operate at all times in relation to providing supporting evidence and such other information that may reasonably be required.

a] If you think that you may have to cancel your journey or shorten your journey you must tell us as soon as possible. Contact Allianz Global Assistance using the contact number, or if overseas the 24 HOUR EMERGENCY ASSISTANCE number, shown inside the front cover of this booklet.
b] For medical, hospital or dental claims, contact Allianz Global Assistance as soon as practicable.

c] For loss or theft of your covered items or valuables, report it immediately to the police and obtain confirmation of your report. You must do this within 24 hours of learning of the theft, loss or damage and the report must list and describe the missing or damaged covered items. If we are prejudiced by your failure to report the loss, theft or misplacement of your covered item (as required above), we may reduce the value of any claim we pay by the amount of prejudice we have suffered.

d] For damage or misplacement of your covered items or valuables, caused by the airline or any other operator or accommodation provider, report the damage or misplacement to an appropriate official and obtain a written report, including any offer of settlement that they may make.

e] Submit full details of any claim in writing.

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

YOU MUST NOT ADMIT FAULT OR LIABILITY
You must not admit that you are at fault, for any accident, incident or event causing a claim, and you must not offer or promise to pay any money, or become involved in legal action, without the approval of Allianz Global Assistance.

YOU MUST HELP US RECOVER ANY MONEY WE HAVE PAID
If we have a claim against someone in relation to the money we have to pay or we have paid, you must do everything you can to help us do that in legal proceedings. If you are aware of any third party that you or we may recover money from, you must inform us of such third party.

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 the other insurer also pay you. You cannot claim from us and from the other insurer to obtain an aggregate amount that exceeds your loss.

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

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

Complaints & disputes
If you have a complaint in relation to this insurance, or our services or our representatives, please call us using the contact details on the inside front cover of this booklet, or put the complaint in writing and send it to:

Credit Card Complaints
Locked Bag 3014, Toowong DC
Queensland 4066

We will attempt to resolve the matter in accordance with our Internal Dispute Resolution procedures. To obtain a copy of our procedures, please contact us.

A complaint can be referred to the Australian Financial Complaints Authority (AFCA). The AFCA provide a free and independent dispute resolution service for consumers who have general insurance complaints falling within its rules.

The contact details for the AFCA are:
Australian Financial Complaints Authority
GPO Box 3, Melbourne Victoria 3001
Phone: 1800 931 678
Website: www.afca.org.au
Email: info@afca.org.au

GENERAL INSURANCE CODE OF PRACTICE
Allianz and Allianz Global Assistance proudly support the General Insurance Code of Practice.

The Code sets out the minimum standards of practice in the general insurance industry. You can obtain more information on the Code and how it assists you by contacting Allianz Global Assistance using the contact details on the inside front cover of this booklet, or by visiting: www.codeofpractice.com.au.
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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.

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