

Notice of
changes to your
“Description
of Insurance
Cover” terms
and conditions
effective
1 July 2019



The terms of your Suncorp Credit Cards Complimentary Insurance covers are changing and your new "Description of Insurance Cover" terms and conditions document, effective 1 July 2019, is available at <https://www.suncorp.com.au/content/dam/suncorp/bank/documents/personal/credit-cards/credit-card-terms-and-conditions.pdf>

The complimentary insurance covers continues to be issued and managed by Allianz Global Assistance (AGA) on behalf of the insurer, Allianz, and they have updated the terms, including some definitions and exclusions.

Please ensure you carefully read the new terms and conditions document.

What does this mean for claims?

The new "Description of Insurance Cover" terms and conditions apply to claims made on or after 1 July 2019.

Therefore:

- If you lodge a claim before 1 July 2019, your "Description of Insurance Cover" terms and conditions with an effective date of 1 May 2016 will be the terms and conditions relevant for the claim.
- For claims lodged on and after 1 July 2019, your "Description of Insurance Cover" terms and conditions effective 1 July 2019 will be the relevant terms and conditions.

What are the changes?

Below is a summary of the key changes. For full details of these changes please read the new "Description of Insurance Cover" terms and conditions available at <https://www.suncorp.com.au/content/dam/suncorp/bank/documents/personal/credit-cards/credit-card-terms-and-conditions.pdf>

Definition changes

The definition of 'business effect' has changed and excludes securities, second-hand items including works of art and antiques and manuscripts and books of account;

Current wording	Replacement wording
<p><i>"business effect" means a new item acquired for use by the business, but does not include the following:</i></p> <ul style="list-style-type: none">— <i>items with an original purchase price in excess of \$3,000;</i>— <i>items acquired for the purpose of sale or trade;</i>— <i>items acquired to undergo process or transformation in the business;</i>— <i>animals or plant life;</i>— <i>computer software or non-tangible items;</i>— <i>cash, bullion, negotiable instruments, vouchers, gift cards, trading cards, tickets of any description, travellers cheques or collections such as stamps, coins and cards;</i>— <i>consumable or perishable items (including but not limited to food, drink, drugs, cosmetics, fuel or oil);</i>— <i>boats, automobiles, motorboats, motorcycles, airplanes or any other motorised vehicles and their integral parts and installed accessories;</i>— <i>second-hand items including antiques;</i>— <i>items of contraband; or</i>— <i>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.</i>	<p><i>"business item" means a new item acquired for use by the business, but does not include the following:</i></p> <ul style="list-style-type: none">— <i>items with an original purchase price in excess of \$3,000;</i>— <i>items acquired for the purpose of sale or trade;</i>— <i>items acquired to undergo process or transformation in the business;</i>— <i>animals or plant life;</i>— <i>boats, automobiles, motorboats, motorcycles, airplanes or any other motorised vehicles and their integral parts and installed accessories;</i>— <i>cash, bullion, negotiable instruments, vouchers, gift cards, securities, trading cards, tickets of any description, travellers cheques or collections such as stamps, coins and cards;</i>— <i>computer software and other non-tangible items;</i>— <i>consumable or perishable items (including but not limited to food, drink, drugs, cosmetics, fuel or oil);</i>— <i>items of contraband;</i>— <i>manuscripts and books of account;</i>— <i>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</i>— <i>second-hand items including works of art and antiques.</i>

New Definitions

The following definitions have been added:

Definition	Meaning
<i>"Chronic"</i>	<i>means a persistent and lasting condition. It may have a pattern of relapse and remission</i>
<i>"Hospital"</i>	<i>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.</i>
<i>"Mental Illness"</i>	<i>means any illness, condition or disorder listed in the current edition of the Diagnostic and Statistical Manual of Mental Disorders.</i>
<i>"Professional Sport"</i>	<i>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.</i>
<i>"Sick or Sickness"</i>	<i>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.</i>
<i>"Valuables"</i>	<i>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.</i>

Removal of exclusion

'Any act of terrorism' exclusion is removed as follows:

- International Travel Insurance: the exclusion no longer applies to Overseas Emergency Medical, Luggage, Rental Vehicle Excess, Funeral Expenses, Accidental Death and Loss of Income; and
- Interstate Flight Inconvenience Insurance: the exclusion no longer applies to Luggage, Rental Vehicle Excess and Funeral Expenses; and
- Purchase Cover Insurance: the exclusion does not apply to covered items.

New exclusions

Section 3.1.2 – Service provider misappropriating funds

Interstate Flight Inconvenience Insurance and International Travel Insurance both exclude *'any service provider misappropriating funds or failing to arrange or provide services for which you have paid'*.

Section 6.1.2 Personal Liability

Personal Liability, previously known as Personal Legal Liability, now includes additional exclusions as follows:

- *bodily injury to you, your travel companion or to a relative or employee of any of you;*
- *any fine or penalty, or aggravated, punitive, exemplary or liquidated damages;*
- *illness, sickness or disease that is transmitted by you;*
- *any relief or recovery from you other than monetary amounts;*
- *assault and/or battery committed by you or at your direction;*
- *any act intended to cause bodily injury, property damage or liability done by you; or any person acting with your knowledge, connivance or consent.*



Section 5.1 – Rental Vehicle Excess

Cover is only provided if your rental vehicle agreement specifies an amount that is payable in the event the rental vehicle is damaged or stolen. Also, the terms have been clarified to highlight that certain items are not covered by this insurance 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.

Current wording	New wording
<p><i>"We cover you for reimbursement of any excess or deductible you become legally liable to pay whilst on your journey in respect of a claim made under the rental vehicle insurance during the period of the rental, if you have:</i></p> <p><i>(a) rental vehicle insurance as part of the rental agreement; and</i></p> <p><i>(b) complied with all the terms and requirements of the rental agreement and of the rental vehicle insurance."</i></p>	<p><i>"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."</i></p>

Additional conditions

Section 4.1, 3.1 – Conditions

Luggage under Interstate Flight Inconvenience Insurance and Purchase Cover Insurance now has an additional claim condition in relation to reimbursement by the relevant transportation.

Conditions

- *"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."*

Part E – Pre-existing medical conditions

There is cover provided by the group policy for specified pre-existing medical conditions, as follows:

Pre-existing medical conditions automatically covered	Requirements that must be met
<i>Acne</i>	<i>If you have not required treatment by a medical adviser in the last 3 consecutive months.</i>
<i>Allergies</i>	<i>If the condition has not required treatment by a medical adviser in the last 9 consecutive months and you have no known respiratory conditions e.g. Asthma.</i>
<i>Asthma</i>	<i>If no exacerbation requiring treatment a medical adviser in the last 12 consecutive months.</i>
<i>Cataracts/Glaucoma</i>	<i>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.</i>
<i>Coeliac Disease</i>	<i>If the condition has not required treatment by a medical adviser in the last 6 consecutive months.</i>
<i>Diabetes/Glucose Intolerance</i>	<i>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.</i>
<i>Ear Grommets</i>	<i>With no current infection.</i>
<i>Epilepsy</i>	<i>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.</i>
<i>Gastric Reflux</i>	<i>If the condition does not relate to another underlying diagnosis (e.g. Hernia/Gastric Ulcer).</i>
<i>Gout</i>	<i>If the gout has remained stable for the last 9 consecutive months.</i>
<i>Hiatus Hernia</i>	<i>If no surgery is planned.</i>



Pre-existing medical conditions automatically covered	Requirements that must be met
<i>Hip/Knee Replacement</i>	<i>If performed more than 9 consecutive months ago and less than 10 consecutive years ago.</i>
<i>Hypertension (High Blood Pressure)</i>	<i>If you have no known heart conditions and your current blood pressure reading is lower than 165/95.</i>
<i>Single pregnancy up to and including 26 weeks</i>	<i>If the conception was not medically assisted and no complications exist relating to the pregnancy.</i>

Complaints & disputes

In reference to complaints and disputes, the Australian Financial Complaints Authority (AFCA) is a single financial services external dispute resolution scheme, replacing the Financial Ombudsman Service (FOS). Therefore, all references to the 'Financial Ombudsman Service' and 'FOS' are replaced by the 'Australian Financial Complaints Authority' and 'AFCA' and the relevant contact details have been updated accordingly.

Current wording	New wording
<p><i>"If you are unhappy with our response or cannot agree on reasonable alternative timeframes with us, you can refer the matter to the external disputes resolution scheme of which we are a member. This scheme is administered by the Financial Ombudsman Service (FOS). This is a free service provided by an independent body. You must contact FOS within two years of receiving our final decision. You are not bound by the decision made by FOS but we are bound to act immediately on FOS's decision.</i></p> <p><i>Brochures outlining the operations of FOS are available from both Allianz Global Assistance and the Insurance Council of Australia in each State or Territory. FOS can be contacted as follows:</i></p> <p><i>The Financial Ombudsman Service</i></p> <p><i>Phone: 1800 367 287 between 9am - 5pm AEST</i></p> <p><i>Fax: (03) 9613 6399</i></p> <p><i>Post: GPO Box 3, Melbourne, Victoria 3001</i></p> <p><i>Website: www.fos.org.au</i></p> <p><i>Email: info@fos.org.au"</i></p>	<p><i>A complaint can be referred to the Australian Financial Complaints Authority (AFCA). The AFCA provides 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:</i></p> <p><i>Australian Financial Complaints Authority</i></p> <p><i>GPO Box 3, Melbourne</i></p> <p><i>Victoria 3001</i></p> <p><i>Phone: 1800 931 678</i></p> <p><i>Website: www.afca.org.au</i></p> <p><i>Email: info@afca.org.au</i></p>

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