



Bank of Sydney Platinum Visa Credit Card Insurance

Policy Information Booklet

Version 1
Issued: 9 December 2013



Bank of Sydney
Bank of Sydney Ltd ABN 44 093 488 629
AFSL & Australian Credit Licence Number 243 444

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Important Information

Insurer

The insurance available under this Policy Information Booklet is provided under a *Master Policy* by Chubb Insurance Company of Australia Limited ABN 69 003 710 647 AFSL 239778 (**Chubb**; also referred to in this document as *us, we or our*). Chubb is a member of the Chubb Group of Companies whose operating business commenced in 1882.

The *Master Policy* is both issued and underwritten exclusively by Chubb in favour of Cuscal Limited ABN 95 087 822 455 AFSL 244116 of 1 Margaret Street, Sydney NSW 2000 (**Cuscal**) which is the sole *policyholder*.

How the cover is provided under this insurance to *cardholders*

The benefit of the cover under the *Master Policy* is complimentary to *cardholders*.

The insurance available under this Policy Information Booklet is not a product of, nor guaranteed by Bank of Sydney Limited ABN 44 093 488 629 AFSL 243444 ACL 243444 of Level 4, 219-223 Castlereagh Street, Sydney, NSW 2000 (**Bank of Sydney**) or its subsidiaries. Bank of Sydney (and its subsidiaries) does not issue or underwrite the insurance, nor is it liable to pay any benefits under the *Master Policy*.

If a *cardholder* suffers a loss of the type described in this Policy Information Booklet, then subject to the terms and conditions set out in this Policy Information Booklet, that person has a right to recover the amount of the loss from *us* in accordance with the *Master Policy* solely by operation of section 48 of the Insurance Contracts Act 1984 (Cth). *Cardholders* can make a claim for the benefits detailed in this Policy Information Booklet and do not enter into any agreement with *us*.

Cardholders are not obliged to utilise any of the *Plans* provided under this *insurance*. If a claim is made, a *cardholder* will have the obligations to *us* imposed by s.48 of the Insurance Contracts Act.

The insurance cover is subject to the terms, conditions, limitations and exclusions set out in this Policy Information Booklet. Please read this Policy Information Booklet carefully and keep it in a safe place. In addition, *you* should keep detailed particulars and proof of any loss *you* suffer.

Neither Cuscal nor Bank of Sydney (nor any of their respective subsidiaries):

- guarantees or is liable to pay any benefits under a *plan*;
- holds anything on trust for or on behalf of any *cardholder* under this *insurance*;
- acts on *our* behalf or on behalf of a *cardholder* in relation to the *insurance*;

- provides or is authorised to provide any financial product advice, recommendations or opinions about the *insurance* as described in this Policy Information Booklet;
- is an Authorised Representative of Chubb under the *Corporations Act 2001* (Cth); or
- receives any remuneration or other benefits from *us*.

Nothing prevents *cardholders* from entering into any other arrangements for insurance.

Bank of Sydney Platinum Visa Credit Card Insurance

The Bank of Sydney Visa Platinum Credit Card Insurance includes the following *Plans*:

- Overseas Travel Insurance
- Interstate Flight Insurance
- Transport Accident Insurance
- Purchase Security Insurance
- Extended Warranty Insurance

Availability of cover under Bank of Sydney Platinum Visa Credit Card Insurance

Cover is provided in accordance with the terms and conditions set out in this Policy Information Booklet and is available only if:

- a *Bank of Sydney Bank Platinum Visa credit card* is valid and current; and
- a purchase has been made using the valid *Bank of Sydney Platinum Visa credit card* in accordance with the requirements set out in the "When cover is available" clause of the *plan*;

[Note 1: A purchase cannot be made using any other payment facility such as PayPal or by direct credit from an internet banking facility to the merchant.

Note 2 Cover is not available for gifts or for any goods or services provided at no cost.]

Certain limitations/exclusions apply to cover under some *plans*. For example:

- under the Overseas Travel Insurance Plan, a *cardholder* must be under ninety-one (91) years at the time of loss; and
- the Overseas Travel Insurance *plan* and the Interstate Flight Insurance *plan* exclude *pre-existing medical conditions*

The Meaning of Certain Words - Definitions

Throughout this Policy Information Booklet, certain words appear in *italics*. These words have special meanings.

Please refer to the General Definitions applicable to all insurance provided under the Policy Information Booklet and also to the definitions specific to each *plan*.

Interpretation

In the interpretation of this Policy Information Booklet, the following applies unless the context otherwise requires:

- headings are inserted for convenience only and do not affect the interpretation of this Policy Information Booklet.
- a word which denotes the singular denotes the plural, a word which denotes the plural denotes the singular, and a reference to either gender denotes the other gender.
- a reference in this Policy Information Booklet to dollars or \$ means Australian dollars, and all amounts payable under this Policy Information Booklet are payable in Australian dollars.
- a reference in this Policy Information Booklet to any agreement or document is to that agreement or document as amended, novated, supplemented or replaced from time to time.
- a reference to a section is a reference to a section in this Policy Information Booklet.
- where a word or phrase is given a defined meaning, another part of speech or other grammatical form in respect of that word or phrase has a corresponding meaning.
- references to the word 'include' or 'including' are to be construed without limitation.

Policy Information Booklet

If you require any further information in addition to the content of this Policy Information Booklet, please contact Chubb. *Our* contact details appear in the "About the Insurer" section of this Policy Information Booklet.

Updating the Policy Information Booklet

The information contained in this Policy Information Booklet may be updated from time to time.

Group Insurance Policies

Bank of Sydney will provide a copy of this Policy Information Booklet to the *cardholder* to whom the *Bank of Sydney Platinum Visa credit card* has been issued.

Summary of *Plans* and benefits

The summary of *plan* benefits below is a general guide only.. Please read the Policy Information Booklet for full details of each *plan*.

Plan 1 - Overseas Travel Insurance Plan

Section	Coverage	Sum Insured	Sum insured Persons between 75 to 90 years at date of loss
A	Journey Cancellation	Actual costs incurred up to a max. of \$560,000 inclusive of travel agent's cancellation fee (where applicable)	Actual costs incurred up to a max. of \$5,000 inclusive of travel agent's cancellation fee (where applicable)
A1	Travel agent's cancellation fee	The lesser of \$500 or 15% of the value of the travel arranged by the travel agent	The lesser of \$500 or 15% of the value of the travel arranged by the travel agent
B	Overseas Medical and Hospital Expenses	Actual costs incurred up to a max. of \$560,000	Not Available
C	Additional Overseas Travel Expenses		
C1	Repatriation of Remains	Actual costs incurred up to a max. of \$560,000	Not Available
C2	Medically required extra travel and accommodation expenses	The reasonable actual and necessary costs incurred up to a max of \$560,000	Not Available

Section	Coverage	Sum Insured Persons up to 75 years at date of loss	Sum insured Persons between 75 to 90 years at date of loss
C3	Medically required travel companion	The reasonable actual and necessary costs incurred up to a max of \$560,000	Not Available
C4	Overseas Bed Care Patient	\$100 per 24 hours up to max. of \$15,000 per person	Not available
C5	Travel Delay	Max. of \$750 per person or \$1,500 per <i>family</i> for one continuous delay period	Not available
C6	Resumption of Overseas Journey	Max. of \$5,000 per person or \$10,000 per <i>family</i>	Not available
D	Return of Rental Vehicle	Max. of \$250 per overseas journey	Not available
E	Loss or Damage to Personal Items	Max. of \$15,000 per person or \$20,000 per <i>family</i> subject to the following sub-limits:	Max. of \$15,000 per person or \$20,000 per <i>family</i> subject to the following sub-limits:

Section	Coverage	Sum Insured Persons up to 75 years at date of loss	Sum insured Persons between 75 to 90 years at date of loss
E1	Accompanied Luggage and Personal Items	Max. of \$2,000 per item, set or pair of items	Max. of \$2,000 per item, set or pair of items
	Laptop computers	Max. of \$6,000 inclusive of accessories	Max. of \$6,000 inclusive of accessories
E2	Emergency Luggage replacement	Max. of \$300 per person or \$600 per <i>family</i>	Max. of \$300 per person or \$600 per <i>family</i>
E3	Travel Documents and Cash	Max. of \$500 per person or \$1,000 per <i>family</i>	Max. of \$500 per person or \$1,000 per <i>family</i>
F	Personal Liability	Max. of \$2,500,000 per person	Max. of \$2,500,000 per person
G	Rental Vehicle Excess Cover	Max. of \$5,000 per journey	Max. of \$5,000 per journey

Section	Coverage	Sum Insured Persons up to 75 years at date of loss	Sum insured Persons between 75 to 90 years at date of loss
H	H1 Accidental Death	Max. of \$150,000 per <i>cardholder</i> Subject to the following sub-limits \$75,000 per <i>spouse</i> \$50,000 per <i>dependent child</i>	Max. of \$150,000 per <i>cardholder</i> Subject to the following sub-limits \$75,000 per <i>spouse</i> \$50,000 per <i>dependent child</i>
	H2 Loss of Income	Up to \$1,000 per week for income earners for up to thirteen (13) weeks from the time your return to Australia	Not Available
I	Missed Special Events	Max. of \$3,250 per event	Max. of \$3,250 per event
J	Hijack and Detention	\$100 per day to a maximum of \$10,000 per person or \$20,000 per <i>family</i>	\$100 per day to a maximum of \$10,000 per person and \$20,000 per <i>family</i>
K	Kidnap and Ransom	Max. of \$250,000 per person	Max. of \$250,000 per person

Plan 2 - Interstate Flight Insurance Plan

Section	Coverage	Sum Insured
A	Travel Delays Flight delayed by 4 hours or more	Max. of \$40 per person or a max. of \$120 per <i>family</i>
	Luggage delayed by 12 hours or more	Max. of \$200 per person or a max. of \$600 per family
B	Accidental Loss, theft or damage to accompanied Luggage	Max of \$750 for each item, set or pair of items, up to a max. of \$2,000 per claim
C	Funeral Expenses as a result of Accidental Death	Max. of \$3,000 per person or max. of \$9,000 per family
D	Rental Vehicle Excess Cover	Max. of \$1,250 per interstate journey

Plan 3 - Extended Warranty Insurance Plan

This insurance extends the warranty on *covered products*.

Original Warranty Period	Extended Warranty Period
Between six (6) and twelve (12) months	original warranty period is doubled
Between twelve (12) and four (4) years	original warranty period is extended for a further twelve (12) months from the date of expiration

Plan 4 - Purchase Security Insurance Plan

This insurance provides ninety (90) consecutive days of insurance from the date of purchase against loss, theft or *accidental* damage for new *personal items*.

Sum Insured
Chubb's liability will not exceed: <ul style="list-style-type: none"> the actual purchase price of the <i>personal item</i>; or a maximum of two thousand (\$2,000) dollars per item; and in respect of all claims in any twelve (12) month period, payments to any <i>cardholder</i> shall, in aggregate, not exceed one hundred thousand dollars (\$100,000).

Plan 5 - Transport Accident Insurance Plan

This insurance provides cover if you suffer *injury* or death as a result of an *accident* while travelling as a fare paying passenger in (not as a pilot, driver or crew member), or boarding or alighting from a plane, tourist bus, train or ferry as outlined in this insurance.

The insurance covers your spouse and dependent children if travelling with you.

The *accident* must result in *injury* or death within one (1) year of the date of the *accident*. If more than one (1) *injury* results from the *accident*, only one (1) benefit will be paid and the benefit for the greater *injury* will be paid.

Injury resulting in	Benefit Amount
	If more than one <i>injury</i> results from one <i>accident</i> , only the Benefit Amount for the greater injury will be paid
Death	\$250,000
Loss of both hands or both feet	\$125,000
Loss of one hand and one foot	\$125,000
Loss of entire sight of both eyes	\$125,000
Loss of entire sight of one eye and one hand or one foot	\$125,000
Loss of one hand or one foot	\$75,000
Loss of entire sight of one eye	\$75,000

Variation or Termination of Plans

Bank of Sydney may vary or terminate any or all of the Bank of Sydney Platinum Visa Credit Card Insurance plans by providing written notification.

Purchases made using a *Bank of Sydney Platinum Visa credit card* before notification of variation or to termination is given, will be covered under the relevant *plan*.

Purchases made after the notification of variation or termination is given will not be covered.

Privacy

Your Privacy

In the course of providing insurance and processing insurance claims, Chubb needs to collect personal information about persons

Chubb insures and persons associated with *cardholders*. If you do not give Chubb this information, Chubb may not be able to provide insurance or process a claim. In accordance with the *Privacy Act 1988 (Cth)* as amended or any successor legislation, Chubb's Privacy Policy statement contains the information required to be given to persons about whom Chubb collects personal information.

Our Privacy Policy

Our Privacy Policy statement is readily available on our website at www.chubbinsurance.com.au

Your access to your personal information

You can request access to personal information that Chubb holds about you. Your rights to access and Chubb's rights to refuse access are set out in the *Privacy Act 1988 (Cth)*.

Chubb's use of personal information

Chubb may at any time use personal information it collects about you for any of the following purposes:

- to provide a quotation or assess a proposal for insurance;
- to provide, amend or renew an insurance policy; or
- to respond to a claim.

Chubb's disclosure of personal information

Chubb may at any time disclose personal information Chubb collects about you to the following types of organisations (some of which may be outside Australia):

- reinsurers;
- external valuers and appraisers;
- loss adjustors, investigators and other organisations retained by us who help us provide our claims service;
- professional advisers, such as accountants and lawyers;
- the *policyholder*;
- Bank of Sydney; and
- other organisations that provide services to Chubb in relation to the provision of insurance.

Chubb's Privacy Policy will be subject to the following Privacy Act amendments from 12 March 2014.

Chubb's Privacy Policy

Our Privacy Policy statement is readily available on our website at www.chubbinsurance.com.au. The Privacy Policy contains information on how you may access your personal information held by Chubb and how to seek correction of such information. It also provides information on how you can make a complaint

against Chubb for a breach of the Australian Privacy Principles (“APPs”), or registered APP code(s), if any, that bind Chubb.

Details regarding the countries in which Chubb may send your personal information may be requested from Chubb by contacting us at one of our offices listed on our website from 12 March 2014.

Further information on *our* Privacy Policy can be viewed on *our* website at: www.chubbinsurance.com.au.

If *you* have a complaint about the way *we* have dealt with *your* personal information, *you* may make a complaint to *us* at aus.complaints@chubb.com or by phoning us on (02) 9273 0100 and speaking to our Privacy Officer.

Financial Claims Scheme

The Policy Information Booklet and the insurance provided under it are 'a protected policy' under the Financial Claims Scheme (FCS), which protects certain insureds and claimants in the event of an insurer becoming insolvent. In the unlikely event of Chubb becoming insolvent *you* may be entitled to access the FCS, provided *you* meet the eligibility criteria. More information may be obtained from APRA www.apra.gov.au or 1300 55 88 49.

The General Insurance Code of Practice

Chubb has adopted the General Insurance Code of Practice (the Code). The Code aims to:

1. promote more informed relations between insurers and their customers;
2. improve consumer confidence in the general insurance industry;
3. provide better mechanisms for the resolution of complaints and disputes between insurers and their customers; and
4. commit insurers and the professionals they rely upon to higher standards of customer service.

For more information please visit the Code of Practice website, www.codeofpractice.com.au or follow the links from the Insurance Council of Australia's website at www.insurancecouncil.com.au

Dispute Resolution

The following standards apply to all complaints handling.

1. *we* will conduct complaints handling in a fair, transparent and timely manner.
2. *we* will make available information about *our* complaints handling procedures.
3. *we* will only ask for and take into account relevant information when deciding on *your* complaint.
4. *you* will have access to information about *you* that *we* have relied on in assessing *your* complaint and an opportunity to

correct any mistakes or inaccuracies. In special circumstances or where a claim is being or has been investigated, *we* may decline to release information but *we* will not do so unreasonably. In these circumstances, *we* will give *you* reasons. *We* will provide *our* reasons in writing upon request.

5. where an error or mistake in handling *your* complaint is identified, *we* will immediately initiate action to correct it.
6. *we* will respond to complaints within fifteen (15) business days provided *we* have all necessary information and have completed any investigation required.
7. in cases where further information, assessment or investigation is required *we* will agree reasonable alternative time frames. If *we* cannot agree, *we* will treat *your* complaint as a dispute and *we* will provide information on how *you* can have *your* complaint reviewed by a different employee who has appropriate experience, knowledge and authority.
8. *we* will keep *you* informed of the progress of *our* response to the complaint.
9. when *we* notify *you* of *our* response, *we* will provide information on how *our* response can be reviewed by a different employee who has appropriate experience, knowledge and authority.
10. if *you* tell *us* *you* want *our* response reviewed, *we* will:
 - (a). treat it as a dispute;
 - (b). notify *you* of the name and contact details of the employee assigned to liaise with *you* in relation to the dispute; and
 - (c). respond to the dispute within fifteen (15) business days provided *we* receive all necessary information and have completed any investigation required.
11. in cases where further information, assessment or investigation is required *we* will agree reasonable alternative time frames. If *we* cannot reach agreement *you* can report *your* concerns to the Financial Ombudsman Service (FOS).
12. *we* will keep *you* informed of the progress of *our* review of *your* dispute at least every ten (10) business days.
13. *we* will respond to *your* dispute in writing giving:
 - (a). reasons for *our* decision;
 - (b). information about how to access available external dispute resolution schemes; and
 - (c). notify *you* of the time frame within which *you* must register *your* dispute with the external dispute resolution scheme.
14. if *we* are not able to resolve *your* complaint to *your* satisfaction within forty five (45) days (including both the complaint and internal dispute resolution process referred to in this section of the Code), *we* will inform *you* of the reasons for the delay and that *you* may take the complaint or dispute

to *our* External Dispute Resolution scheme even if *we* are still considering it (and provided the complaint or dispute is within the scheme's Terms of Reference). *We* will inform *you* that *you* have this right and details of *our* External Dispute Resolution scheme before the end of the forty five (45) day period.

15. Chubb subscribes to the independent External Dispute Resolution scheme administered by the FOS. The FOS is available to customers and third parties who fall within the Terms of Reference of FOS.
16. External Dispute Resolution determinations made by FOS are binding upon *us* in accordance with the Terms of Reference.
17. where the FOS Terms of Reference do not extend to *you* or *your* dispute, *we* will advise *you* to seek independent legal advice or give *you* information about other external dispute resolution options (if any) that may be available to *you*.

You can contact the FOS in the following ways:

By Phone: 1300 78 08 08

By Mail: GPO Box 3, Melbourne, VIC 3001

Information on the FOS may be obtained from its website at www.fos.org.au

Additional Information

Who can you talk to:

1. *our* contact details are listed below, should *you* wish to contact *us*.
2. *your* complaint can be submitted to Chubb's dedicated e-mail address at aus.complaints@chubb.com
3. if *your* complaint is not satisfactorily resolved, *you* may request that the matter be reviewed by management by writing to:

The Compliance Manager

Chubb Insurance Company of Australia Ltd

Level 29, 2 Park Street,

Sydney NSW 2000

4. *our* complaints and disputes procedures follow the requirements of the Code.

Visit www.codeofpractice.com.au for more information about the Code.

About Chubb

The *Policy Information Booklet* is issued by Chubb Insurance Company of Australia Limited ABN 69 003 710 647 AFSL 239778

of Level 29, 2 Park Street, Sydney NSW 2000

Ph: (02) 9273 0100

Our other offices are at:

Brisbane:

Level 13, 40 Creek Street, Brisbane, QLD 4000

Ph: (07) 3227 5777

Postal address: PO Box 1007 Brisbane QLD 4001

Melbourne:

Level 14, 330 Collins Street, Melbourne, VIC, 3000

Ph: (03) 9242 5111

Perth:

Level 1, 225 St. Georges Terrace, Perth, WA, 6000

Ph: (08) 6211 7777

Postal address: PO Box 7105, Cloisters Square, Perth WA 6850

Our website: www.chubbinsurance.com.au

Definitions applicable to all insurance provided under this Policy Information Booklet

The following general definitions apply for the purpose of this Policy Information Booklet:

Accident/Accidental

means a single physical *event* that occurs during the *period of insurance* and which:

1. is caused by sudden, external and visible means; and
2. results solely, directly and independently of any other cause in an *injury* that is both unforeseen and unsolicited by a *cardholder*.

Accidental Death

means the death of a *cardholder* as a result of an *accident*.

Australian resident

means a person who resides in Australia and has permission to remain permanently in Australia either because they are:

1. an Australian citizen; or
2. the holder of a visa that enables them to permanently reside in Australia; or
3. the holder of a protected special category visa.

Bank of Sydney Platinum Visa credit card

means a current personal Bank of Sydney Platinum Visa Credit Card issued by Bank of Sydney to eligible Bank of Sydney Platinum Visa Credit *cardholders*.

Bed Care Patient

means *you* are necessarily confined to bed during the period of cover for a continuous period of not less than twenty four (24) hours and *your* confinement is certified as necessary by a legally qualified and registered *doctor* and *you* are under the continuous care of a registered nurse (other than *yourself* or a member of *your* immediate *family*).

Bed Care does not include *you* as a patient in any institution used primarily as a nursing or convalescent home, a place of rest, a geriatric ward, a mental institution, rehabilitation or external care facility or a place for the care or treatment of alcoholics or drug addicts.

Bed Care does not extend to hospital stays in Australia.

Bodily Injury / Injury

means bodily injury suffered by a *cardholder* resulting solely from an *accident* and which occurs independently of any other cause where the bodily injury and *accident* both occur during the *period of insurance*.

It does not mean:

1. a *sickness*, illness or disease; or
2. any *pre-existing condition*.

Business Day

means a day other than a Saturday or Sunday or a day gazetted as a public holiday throughout Australia.

Cardholder

means a natural person who:

1. is a permanent *Australian resident aged eighteen (18) years or above*; and
2. has been issued with a Bank of Sydney Platinum Visa Credit Card.

For the purposes of Plans 1, 2 and 5, it includes:

1. joint and additional cardholders to whom a *Bank of Sydney Platinum Visa credit card* has been issued for use on the same account; and
2. the *cardholder's* spouse and dependent children travelling together with the *cardholder* on the same journey.

Civil War

means a state of armed opposition, whether declared or not, between two or more parties belonging to the same country where the opposing parties are of different ethnic, religious or ideological groups. Included in the definition is armed rebellion, revolution, sedition, insurrection, civil unrest, *coup d'état* and the consequences of martial law.

Conveyance

means an aircraft, vehicle, train, vessel or other public transportation that is licensed to carry fare paying passengers.

Coup d'état

means the overthrow of an existing government by a group of its citizens or subjects.

Dependent Children

means:

1. an unmarried child or all unmarried children of the *cardholder* under the age of nineteen (19) years of age who lives with the *cardholder*; and
2. unmarried children of the *cardholder* between nineteen (19) and twenty five (25) years of age who are full time students attending an accredited institution of higher learning in Australia, and who are dependent on the *cardholder* for their maintenance and support and always live with the *cardholder* when they are not attending the accredited institution of higher learning; and
3. who are travelling with the *cardholder*.

Disappearance

means that if *your* body has not been found within twelve (12) months from the date of the disappearance, sinking or wrecking of a *conveyance* in which *you* were travelling on that date, we will presume *you* have died as a result of an *accident*.

Doctor

means a doctor or *specialist* who is registered or licenced to practice medicine under the laws of the country in which they practice, who is not the *policyholder*, *you*, *your* relative, *your* business partner, *your* employee or *your* employer.

Eligible Bank of Sydney Platinum Visa Credit Card Account

means the Bank of Sydney Platinum Visa Credit Card issued by NPP Credit under a sponsorship arrangement with Bank of Sydney and Visa International to which purchases made by *cardholders* on the Bank of Sydney Platinum Visa Credit Cards are charged.

Event(s)

means an occurrence that could give rise to a claim for a benefit under *your policy*.

Family(ies)

means *your spouse* and those of *your dependent children* who are travelling with *you* during a journey for which insurance is available under a *plan*.

Financial Default

means insolvency, bankruptcy, provisional liquidation, liquidation, financial collapse, appointment of a receiver, manager or administrator, entry into any official or unofficial scheme of arrangement, statutory protection, restructuring.

Insurance

means the cover available under the *plans* as set out in this Policy Information Booklet.

Kidnapping/Kidnapped/Kidnap

means the wrongful abduction and detention of *you* against *your* will or by deception by a person or group for the purpose of

obtaining a ransom, kidnap or extortion payment as a condition of *your* release.

Master Policy

means the Master Policy Agreement between Chubb and the *policyholder* as amended from time to time.

Motorcycle

means a single, two or three wheeled vehicle that is powered or partly powered to move by its own motor. Motorcycle includes these vehicles or any of their accessories or spare parts:

1. motorcycles and mini motor cycles; and
2. motorised scooters, motorised bicycles and motorised skateboards,

but not include mobility scooters designed to accommodate physical disabilities or the elderly.

Overseas

means outside of Australia. Norfolk Island, Lord Howe Island, Cocos Islands and Christmas Island as recognised external territories of Australia will, for the purposes of any Plan offered under the Bank of Sydney Platinum Visa Credit Card Insurance policy, be treated as overseas.

Overseas Journey

means the shorter period commencing from the time *you* leave *your* usual place of residence in Australia to travel overseas, until:

3. the time *you* return to *your* usual place of residence in Australia; or
4. the expiry of six (6) consecutive months following the time that *you* leave *your* usual place of residence in Australia to travel overseas.

The maximum duration of coverage is six (6) consecutive months.

Period of Insurance

means the period during which the *master policy* is current.

Personal Items

means items *you* can carry on *your* person, for personal domestic or household use.

Personal items do not include:

1. items acquired for the purpose of re-supply, re-sale, business or commercial use;
2. business related, business owned items;
3. animals or plant life;
4. computer software or other intangible items;

5. cash, bullion, negotiable instruments, vouchers, gift cards, trading cards,
6. lottery tickets or other gambling related items, tickets of any description,
7. travellers cheques or collections such as stamps, coins and cards;
8. consumable or perishable items (including but not limited to food, drugs, fuel or oil);
9. boats, automobiles, motorboats, airplanes or any other motorized vehicles and their integral parts and installed accessories;
10. second hand items including antiques;
11. items of contraband;
12. items intended for or have become landlords fixtures or fittings, intended to or have become part of real estate;
13. real estate;
14. sporting equipment whilst being used;
15. mobile or cellphones if the phone is part of a telecommunications provider's post-paid Plan or any other contractual arrangement;
16. services (including but not limited to accommodation, tours, events, conferences, shows); and
17. items purchased prior to commencement of the *period of insurance*.

Plan(s)

means the Plans provided under this *insurance*.

Policy

means the Bank of Sydney Platinum Visa Credit Card Insurance policy.

Policyholder

means Bank of Sydney Limited ABN 44 093 488 629.

Pre-Existing Medical Condition

means pertaining to the *cardholder*, any *relative*, travelling companion or any other person that may give cause for *you* to claim:

1. any medical condition (including but not limited to mental disorder, anxiety, alcoholism, drug addiction or pregnancy) and / or any chronic or ongoing medical or dental condition, of which *you* were aware, or for which investigation (whether or not a diagnosis has been made), treatment or advice was received, or medication prescribed

or taken at any time before *you* purchased your overseas travel or return interstate travel ticket, or

2. any medical condition (including but not limited to mental disorder, anxiety, alcoholism, drug addiction or pregnancy); and / or any medical or dental condition, of which *you* were aware of, or for which investigation (whether or not a diagnosis has been made), treatment or advice was received, or medication prescribed or taken after *you* purchased your overseas travel or return interstate travel ticket but before the commencement of *your* journey; or
3. any complication arising from such condition outlined above.

Primary Bank of Sydney Platinum Visa Credit cardholder(s)

means the person(s) in whose name(s) the *Eligible Bank of Sydney Platinum Visa Credit Card Account* is opened and who is the *cardholder*.

Professional Sport

means any sport for which a *cardholder* receives a financial reward, fee, sponsorship or other financial gain as a result of their participation.

Public Place

includes but is not limited to shops, airports, train stations, bus stations, streets, hotel foyers and grounds, restaurants, beaches, public toilets, and any place to which the public has access.

Ransom

means any monetary loss, which *you* incur in the provision and delivery of cash, marketable goods, services or property to secure *your* release.

Relative

means *your* spouse, child, parent, sibling, in-laws, grandparent, step-parent, uncle, aunt, stepdaughter, step-son, grandchild, guardian, fiancée, half-sibling, niece, nephew or cousin who is:

1. resident in Australia or New Zealand at the time you activated *your* Overseas Travel Insurance Plan or Interstate Flight Insurance Plan; and
2. under 80 years of age at the time of *your* loss.

Rental vehicle

means a passenger class hatchback sedan, station-wagon (including people mover with the capacity to carry up to eight (8) passengers) or four-wheel drive, rented or hired from a licensed motor vehicle rental agency for the sole purpose of carrying *you* and *your* travelling companions on public roadways. It shall not include any other type of vehicle or vehicle use.

Sickness

means:

1. any illness, disease or syndrome of a *cardholder* first manifesting itself during the *period of insurance* but does not include any *pre-existing medical condition*; or
2. the ongoing treatment of an illness, disease or syndrome of a *cardholder* first manifesting itself before the *period of insurance*.

Single or Singles

means *you* when *you* travel by *yourself*.

Specialist

means a *doctor* recognised for their experience, qualifications and training in a particular branch of medicine or surgery or in the treatment of a specific *bodily injury* or sickness, to whom a *cardholder* has been referred by another *doctor* and includes optometrists.

Spouse

means a married or de facto partner, whether same sex or not. A de facto partner must have continuously cohabited with *you* for a period of three (3) consecutive months or more and travels with *you* on each part of the journey.

Terrorist Act

means any actual or threatened use of force or violence directed at or causing damage, injury, harm or disruption, or committing of an act dangerous to human life or property, against any individual, property or government, with the stated or unstated objective of pursuing economic, ethnic, nationalistic, political, racial or religious interests, whether such interests are declared or not. Robberies or other criminal acts, primarily committed for personal gain and acts arising primarily from prior personal relationships between perpetrator(s) and victim(s) shall not be considered terrorist acts.

Terrorist Act shall also include any act that is verified or recognised by the (relevant) government as an act of terrorism.

Unaccompanied

means in relation to luggage, personal effects or travel documents sent or left somewhere else by *you* so that they are not travelling with *you* on *your journey*.

Unattended

means but is not limited to when an item is:

1. not on *your person* at the time of loss;
2. left with a person other than *your travelling companion*;
3. left in a position where it can be taken without *your knowledge* including on the beach or beside the pool while *you swim*; or
4. left at a distance where *you* are unable to prevent it from being unlawfully taken.

Visa International

means Visa International Service Association ABN 007 507 511.

War

means a state of armed conflict, whether declared or not, between different nations, states, or armed groups using military force to achieve economic, geographic, nationalistic, political, racial, religious or other ends.

We/Us/Our/Chubb

means Chubb Insurance Company of Australia Limited ABN 69 003 710 647 AFSL no. 239778.

You/Your

means the *cardholder*, *spouse* and *dependent children* that are travelling with the *cardholder*.

Plan 1 – Overseas Travel Insurance Plan

This section outlines the terms and conditions of the Bank of Sydney Platinum Visa Credit Card Overseas Travel Insurance. Therefore please read this section carefully and keep it in a safe place in case *you* need to make a claim in the future.

Important matters you should know about

You are under no obligation to accept this *insurance*, however if *you* do, and *you* make a claim and an excess applies, *you* will be required to pay the applicable excess.

If *you* wish to make a claim under this *insurance*, *you* will be bound by the Definitions, Terms and Conditions, Exclusions and Claims Procedures of this Insurance.

Please keep all purchase receipts, detailed particulars and proof of any loss *you* suffer and proof of *your* eligibility for this *insurance*.

When cover is available under Plan 1

For cover to be available under Plan 1, *you* must:

- be a current *cardholder*; and
- have paid at least \$500 of pre-booked overseas transportation costs and/or accommodation costs and/or land tours, all of which are inclusive of any charges, fees and or taxes, with *your Bank of Sydney Platinum Visa credit card* charged directly by the merchant.

Age Limits

This *insurance* covers current *cardholders* who are under ninety (90) years of age at the time the full cost of the journey is paid for

using the Bank of Sydney Platinum Visa Credit Card and under ninety-one (91) years of age at the date of loss.

Cardholders above the age of seventy five 75 years at the date of loss are:

1. not eligible for these benefits under Section 1:
 - (a) Section B - Overseas Medical and Hospital Expenses;
 - (b) Section C - Additional Overseas Travel Expenses; and
 - (c) Section H2 - Loss of Income
2. limited to a sum insured of \$5,000 under Section A - Journey Cancellation costs benefit.

Fit For Travel

At the time of this *insurance* becoming effective *you* must be fit to travel and must not be aware of any circumstance which could lead to cancellation or disruption of the journey, otherwise any subsequent claim could be jeopardised.

Cover Commencement

Cover for Section A - Journey Cancellation costs benefit commences from the time *your* Overseas Travel Insurance Plan is activated as described in the Eligibility and Policy Activation conditions above.

For all other benefits under this Overseas Travel Insurance Plan, cover commences from the time *you* commence *your overseas journey*.

For the Overseas Travel Insurance Plan to apply, *your overseas journey* must commence and conclude in Australia.

Maximum Length of Cover under Plan 1

Plan 1 covers current *cardholders* for a maximum period of six (6) consecutive months following the time *you* leave *your* usual place of residence to travel overseas until the time *you* return to *your* usual place of residence.

Pre-Existing Medical Condition

Plan 1 does not provide any cover for any *pre-existing medical condition* *you* have or any *pre-existing medical condition* of a *relative*, travel companion or any other person that may give cause for *you* to claim.

Please see the definition of *pre-existing medical condition* under Definitions applicable to all insurance provided under this Policy Information Booklet and the exclusion under General Exclusions

applicable to all insurance provided under this Policy Information Booklet.

Limits of Liability

Our liability for each section is limited to the sums insured specified for each section, as shown in the Schedule of Benefits and Sums Insured. Sub limits may apply, please refer to the applicable section. The maximum limit of liability for Sections A, B, C and D in the schedule of Benefits of the Overseas Travel Insurance Plan is \$560,000 per Overseas Journey.

Excess

You will be required to pay the first two hundred dollars (\$200) for each and every claim arising from any one event under the following sections of Plan 1:

- A Cancellation
- B Overseas medical and Hospital Expenses
- C1 Repatriation of Remains
- C2 Medically required extra travel and accommodation expenses
- C3 Medically required travel companion
- C4 Overseas bed care patient
- E1 Accompanied luggage and personal items; and
- F Personal Liability

Safety of your Belongings

You must take all reasonable precautions to safeguard *your* property.

Leaving personal belongings *unattended* in *public places* encourages theft and as such is not a reasonable precaution.

All losses under the luggage and travel documents cover must be reported to the local authorities within twenty four (24) hours and a written acknowledgment of *your* report must be obtained.

Receipts for claimable expenses and items purchased by *you* must be retained to support *your* claim.

For security purposes, it is recommended that receipts for purchases be kept separately from the items obtained.

Exclusions

You should take special note of the General Conditions, General Exclusions applicable to all insurance provided under this Policy Information Booklet and Exclusions applicable to the specific Plan.

A. Cancellation

Please note that an excess of \$200 applies to each and every claim made under this section.

Cover

Journey Cancellation

We will pay the actual costs incurred up to a maximum of \$560,000 for the non-refundable unused portion of travel or accommodation arrangements paid for in advance by *you* on *your* Bank of Sydney Platinum Visa Credit Card following cancellation of *your overseas journey* due to:

1. *your* unforeseen death, *accidental injury* or *sickness* provided that a claim is not also paid in respect of *your* death;
2. the unforeseen death, *accidental injury*, or *sickness* of *your relative* under 80 years of age or *your* business partner or *your* travelling companion, all of whom are residents in Australia or New Zealand at the time you activated your Overseas Travel Insurance Plan; or
3. any unforeseen circumstances beyond *your* control other than the unforeseen death, injury or *sickness* of a person not stated under subsection 1 and 2.

A1. Travel Agent's Cancellation Fees

We will also pay, if incurred, *your* travel agent's cancellation fees up to a maximum of five hundred dollars (\$500) or fifteen percent (15%) of the value of the travel arranged by the travel agent, whichever is the lesser.

Exclusions applicable to Section A - Cancellation

In addition to the General Exclusions applying to all Plans, the following exclusions apply to Section A – Cancellation and we will not pay:

1. the non-refundable unused portion of travel or accommodation arrangements where alternative travel or accommodation is paid for by *us* as part of a claim under this insurance;
2. claims arising from cancellation, delays or rescheduling caused by carriers;
3. claims arising from cancellation, delays or rescheduling caused by strikes by staff, contractors or suppliers of any airline or any other airline entity;
4. claims arising from any business commitment, financial or contractual obligation, including those of any travelling companion or *relative*, except for *you* being retrenched from *your* usual full time employment in Australia;

5. claims arising from the inability of any tour operator or wholesaler to complete arrangements for any tour due to a deficiency in the number of people required to commence any tour or journey;
6. cancellation directly or indirectly incurred as a result of intentional use of military force to intercept, prevent, or mitigate any known or suspected *terrorist act*; and
7. cancellation directly or indirectly incurred as a result of any *terrorist act*.

B. Overseas Medical and Hospital Expenses

Please note that an excess of \$200 applies to each and every claim made under this section.

Cover

We will pay *your* reasonable medical, surgical, hospital, ambulance, and nursing home expenses and the cost of other treatment, including emergency dental costs for the relief of sudden and acute pain, given or prescribed by a legally qualified medical or dental practitioner and necessarily incurred outside Australia, as a result of *you* suffering an *accidental injury* or *sickness* during the *period of journey* provided they are not otherwise recoverable from any source, aside from litigation against someone other than *your* employer.

Conditions applicable to Section B - Overseas Medical and Hospital Expenses

If *you* are hospitalised *you* should contact *our* designated emergency assistance number as soon as possible.

Ring the operator in *your* current locality to book a reverse charge call to **+61 (2) 8907 5991** (available 24 hours 7 days a week).

Exclusions applicable to Section B – Overseas Medical and Hospital Expenses

In addition to the General Exclusions applying to all Plans, the following exclusions apply to Section B – Overseas Medical and Hospital Expenses and we will not pay:

1. medical, surgical, hospital, ambulance, and nursing home expenses, and other costs of treatment including dental treatment, incurred in Australia;
2. medical, surgical, hospital, ambulance, and nursing home expenses, and other costs of treatment including dental treatment, incurred more than twelve (12) months after the *accidental injury*, or *sickness* which is the subject of the claim first occurred;
3. expenses incurred for continuing treatment including any medication commenced prior to the date the travel was

purchased, and which *you* have been advised to continue during the *overseas journey*; and

4. expenses incurred for dental treatment due to normal wear and tear, or the normal maintenance of dental health.

C. Additional Overseas Travel Expenses

Please note that an excess of \$200 applies to each and every claim made under sub sections C1, C2, C3 and C4.

C1. Repatriation of remains

In the event of *your* death, *we* will pay up to the amount stated in the Schedule of Benefits and Sums Insured, for the reasonable cost of returning *your* remains to *your* usual place of residence in Australia or if *your* body is buried or cremated at the city or country of *your* death overseas, *we* will pay for the burial or cremation costs.

C2. Medically required extra travel and accommodation expenses

We will pay up to the amount stated in the Schedule of Benefits and Sums Insured, for *your* reasonable extra travel and accommodation expenses over and above the amount already prepaid by *you*, less any refund received for the unused prepaid travel and accommodation arrangements, actually and necessarily incurred on the written advice of a legally qualified medical practitioner up to the maximum benefit set out in the Schedule of Benefits and Sums Insured, as a result of *you* suffering an *accidental injury* or *sickness* during the *period of journey*.

C3. Medically required travel companion

We will pay up to the amount stated in the Schedule of Benefits and Sums Insured, for the reasonable extra travel and accommodation expenses less any refund received for the unused prepaid travel and accommodation arrangements, actually and necessarily incurred on the written advice of a legally qualified medical practitioner and with *our* written agreement, for one (1) person to travel to, remain with, or accompany *you* back to *your* usual place of residence in Australia, as a result of *you* suffering an *accidental injury*, or *sickness* during the *overseas journey*.

C4. Overseas bed care patient

If as a result of *you* suffering an *accidental injury* or *sickness* during the *overseas journey*, *we* will pay \$100 for each continuous twenty-four (24) hour period in which *you* are confined in a hospital overseas as a bed care patient.

Your claim must be supported by written confirmation from the hospital of the length of *your* stay.

This benefit is subject to a maximum Benefit Limit of \$15,000 per person.

C5. Travel Delay

If for any reason beyond *your* control, *your* scheduled transport is delayed for six (6) hours or more and *you* cannot claim the expenses from any other source, *we* will pay for *your* expenses incurred up to a maximum \$250 for *singles* and \$500 for *families*.

If the delay continues for an additional eighteen (18) hour period, *we* will pay for *your* expenses incurred up to an additional \$500 for *singles* and an additional \$1,000 for *families*.

The most *we* will pay for any one continuous delay period is \$750 for *singles* and \$1,500 for *families*.

If *we* have paid *you* this benefit, *we* will not pay for any accommodation, meals or other travelling expenses under this section.

C6. Resumption of overseas journey

We will pay *you* up to the amount stated in the Schedule of Benefits and Sums Insured, for the reasonable transport expenses incurred to return to Australia and then resume *your overseas journey*, if *you* have to interrupt *your overseas journey* and return to Australia immediately following the death of a *relative* aged under eighty (80) years of age who is a resident in Australia.

We will only pay if:

1. *you* resume *your overseas journey* within thirty (30) days of returning to Australia; and
2. *your overseas journey* has not ended before *your* return and there is at least a fortnight or twenty five percent (25%) of the time of *your overseas journey* remaining (whichever is the greater); and
3. the death occurred after *you* paid the full cost of *your overseas journey* using *your* Bank of Sydney Platinum Visa Credit Card; and
4. *your* claim is not excluded under the General Exclusions.

Conditions applicable to Section C – Additional Overseas Travel Expenses

In addition to the General Conditions applying to all Plans, the following conditions apply to Section C – Additional Overseas Travel Expenses:

1. if the interruption is due to *your relative's pre-existing medical condition*, *we* will pay benefits provided that before *you* commenced *your overseas journey* a qualified medical professional had not declared *your relative* to be terminally ill.
2. *we* will reimburse *you* the costs of an economy air ticket to Australia and an economy ticket to return *you* to the overseas location where *you* were scheduled to be at that

time when *you* returned from overseas (as stated in *your* original itinerary).

- the most we will pay under this section is five thousand dollars (\$5,000) per person up to a maximum of ten thousand dollars (\$10,000) per *family*.

D. Return of Rental Vehicle

Cover

If *you* hired a *rental vehicle* and *you* are declared in writing as being unfit to drive by a legally qualified medical practitioner, we will pay the reasonable costs incurred by *you* up to a maximum of \$250 per *overseas journey* to return *your rental vehicle* to the nearest depot.

Exclusions applicable to Section D – Return of Rental Vehicle

In addition to the General Exclusions applying to all Plans, the following exclusions apply to Section D – Return of Rental Vehicle and we will not pay:

- where alternative travel or accommodation is paid by us, the non-refundable unused portion of travel or accommodation arrangements;
- claims arising from cancellation, delays or rescheduling caused by carriers;
- claims arising from cancellation, delays or rescheduling caused by strikes by staff, contractors or suppliers of any airline or any other airline entity;
- claims arising from any business commitment, financial or contractual obligation, including those of any travelling companion or *relative*, except for *you* being retrenched from *your* usual full time employment in Australia;
- claims arising from the inability of any tour operator or wholesaler to complete arrangements for any tour due to a deficiency in the number of people required to commence any tour or *overseas journey*;
- your* reasonable extra travel and accommodation expenses directly or indirectly incurred as a result of intentional use of military, police or government force to intercept, prevent, or mitigate any known or suspected *terrorist act*; and
- your* reasonable extra travel and accommodation expenses directly or indirectly incurred as a result of any *terrorist act*.

E. Loss or Damage to Personal Items

Please note that an excess of \$200 applies to each and every claim made under section E1. The excess does not apply to sections E2 and E3.

E1. Accompanied luggage and personal items

Cover

We will pay up to the amount stated in the Schedule of Benefits and Sums Insured for accidental loss of, theft or damage to *your* accompanied luggage and *personal items* (other than household furniture).

Conditions applicable to Section E1 - Accompanied luggage and personal items

In addition to the General Conditions applying to all Plans, the following conditions apply to claims for loss or damage to accompanied luggage and personal items:

- we may at our sole discretion choose to replace, repair, or pay for the loss by electronic funds transfer (EFT) or cheque after making allowance for depreciation, and wear and tear.
- the maximum amount we will pay for any one item, set or pair of items is two thousand dollars (\$2,000).
- the limit payable for laptop computers is also limited to a maximum of six thousand dollars (\$6,000) inclusive of all accessories.
- at *our* option, we may choose to replace, repair or pay for the loss by direct debit, after making allowance for depreciation and wear and tear.
- the depreciation rate we use will apply to each year of age up to a maximum of eighty percent (80%) of the original purchase price of that item.

Schedule of depreciation rates for Personal Items

Item	Depreciation Rate
Toiletries including skin care, makeup, perfume, medication	50%
Personal and or laptop computers, communication or photographic equipment, electronic equipment	20%
Clothing, footwear, personal effects, luggage and books	15%
Camping, sporting and leisure equipment (not leisure clothing), and musical instruments	10%
Items not listed above	subject to depreciation at <i>our</i> sole discretion

E2. Emergency replacement of luggage

Cover

We will pay for emergency replacement of luggage up to three hundred dollars (\$300) per *cardholder* and subject to a maximum of six hundred dollars (\$600) in total for a *family* if any of *your* luggage is delayed, misdirected or temporarily misplaced by any carrier for more than twelve (12) hours.

Conditions applicable to Section E2 - Emergency replacement of luggage

1. claims must be supported by written confirmation from the carrier responsible and receipts for the replacement items *you* needed to purchase.
2. where the mislaid luggage is not found and a claim is paid for accompanied luggage and *personal items*, the cost of the items purchased under this section will be deducted from the total claim payment under the accompanied luggage and personal items section.

E3. Loss of travel documents, travellers cheques, bank notes, currency notes, postal orders, money orders, cash, credit cards or petrol coupons

Cover

We will pay the non-recoverable cost you have incurred up to five hundred dollars (\$500) per person up to a maximum of one thousand dollars (\$1,000) per *family* for the replacement of personal travel documents, travellers cheques, bank notes, currency notes, postal notes, money orders, cash, credit/debit cards or petrol coupons taken with you on the *overseas journey*.

Conditions applicable to Section E3 - loss of travel documents, travellers cheques, bank notes, currency notes, postal orders, money orders, cash, credit cards or petrol coupons

1. all loss or damage attributable to theft or vandalism must be reported to the appropriate authority as soon as possible after the discovery of the loss.
2. any loss of credit cards, travellers cheques and travel documents must be reported as soon as possible to the issuing authority and the appropriate cancellation measures taken.

Exclusions applicable to Section E – Loss or Damage to Personal Items

In addition to the General Exclusions applying to all Plans, the following exclusions apply to Section E – Loss or damage to Personal Items and we will not pay for:

1. damage or loss arising from electrical or mechanical breakdown of any item;
2. scratching or breakage of fragile or brittle items. This exclusion does not apply to photographic or video equipment, binoculars, spectacles or contact lenses;
3. damage or loss arising from wear and tear, deterioration, or losses caused by atmospheric or climatic conditions, mould or fungus, insects, rodents, vermin, or any process of cleaning, ironing, repairing, restoring or alteration;
4. luggage, personal effects or travel documents which are:
 - (a) left *unattended* in any *public place*; or
 - (b) left in an unlocked and *unattended* vehicle or unlocked building;
5. *unaccompanied* luggage, personal effects or travel documents; including luggage, personal effects or travel documents shipped under any freight agreement, or items sent by postal or courier services;
6. loss or damage to sporting equipment whilst in use;
7. any *personal items* that are intended for sale or trade; and
8. losses due to devaluation or depreciation of currency.

F. Personal Liability

Please note that an excess of \$200 applies to each claim arising from the same *event*.

Cover

We will pay all damages and compensation, including legal expenses incurred with our written consent but not exceeding the sum insured, *you* are legally liable to pay as a result of *your* negligence during the *overseas journey* causing:

1. bodily injury suffered by a person other than a *cardholder* resulting solely from an *accident* and which occurs independently of any *sickness* or any other cause where the *bodily injury* and *accident* both occur during the *period of insurance*;
2. death; or
3. loss of or damage to property.

Conditions applicable to Section F – Personal Liability

1. it is a condition of payment under this section that *you* do not admit fault or liability to any other person without *our* prior written consent.
2. the most we will pay is two million, five hundred thousand dollars (\$2,500,000) for all claims that arise directly or indirectly out of one (1) event, regardless of the number of people travelling with *you*. This total amount includes claims for legal costs.

Exclusions applicable to Section F – Personal Liability

In addition to the General Exclusions applying to all Plans, the following exclusions apply to Section F – Personal Liability and we will not pay for damages, compensation or legal expenses in respect of any liability directly or indirectly arising out of or in connection with:

1. *bodily injury* to *you* or any member of *your family* ordinarily residing with *you*;
2. loss of or damage to property owned by, or in the control of, *you* or any member or *your family* ordinarily residing with *you*;
3. loss of or damage to property or *bodily injury*, arising out of *your* ownership, use or possession of any mechanically propelled vehicle, aircraft or waterborne craft;
4. loss of or damage to property, or *bodily injury* arising out of, *your* business, trade or profession including professional advice given by *you*;
5. any contract unless such liability would have arisen in the absence of that contract;
6. punitive, aggravated or exemplary damages;
7. any fine or penalty;
8. loss which would be covered under workers compensation legislation, an industrial award or agreement, or motor vehicle accident compensation legislation;
9. the intentional use of military force to intercept, prevent, or mitigate any known or suspected *terrorist act*; and
10. any loss arising out of any *terrorist act*.

G. Rental Vehicle Damage and Theft Excess Cover

Cover

We will reimburse *you* for any excess or deductible which *you* become legally liable to pay in respect of loss or damage to a *rental*

vehicle during the rental period, not exceeding five thousand dollars (\$5,000).

Conditions applicable to Section G – Rental Vehicle Damage and Theft Excess Cover

1. the *rental vehicle* must be rented from a licensed rental agency;
2. the hiring agreement must incorporate comprehensive motor insurance against loss or damage to the *rental vehicle*;
3. *you* must comply with all requirements of the rental agency under the hiring agreement and of the insurer under such insurance; and
4. the maximum amount we will pay is limited to five thousand dollars (\$5,000).

Exclusions applicable to Section G – Rental Vehicle Damage and Theft Excess Cover

In addition to the General Exclusions applying to all Plans, the following exclusions apply to Section G – Rental Vehicle Damage and Theft Excess Cover and we will not pay for:

1. loss or damage arising from the operation of the *rental vehicle* in violation of the terms of the rental agreement;
2. wear and tear, gradual deterioration, damage from insects or vermin, inherent vice or damage;
3. loss or damage which occurs beyond the limits of any public roadway or on any roadway inaccessible to two-wheel drive cars;
4. loss or damage arising from operation of a campervan, caravan or any vehicle that requires licenses other than a car licence (irrespective of whether *you* hold such a licence).;
5. loss or damage arising from operation of people movers that have the capacity to carry more than eight (8) passengers; and

H. Accidental Death and Loss of Income Cover

H1. Accidental Death Benefit

Cover

If any one or more *cardholders* dies within twelve (12) calendar months as a result of *bodily injury* caused by an *accident* during an *overseas journey*, we will pay:

1. one hundred and fifty thousand dollars (\$150,000) for the *accidental death* of the primary *cardholder*;

2. seventy five thousand dollars (\$75,000) for the *accidental death of the spouse*; and
3. fifty thousand dollars (\$50,000) for the *accidental death of each dependent child*.

Conditions applicable to Accidental Death Benefit

1. during the *period of insurance* only one (1) person is eligible to claim the benefits payable to a *cardholder* as identified in the relevant Schedule of Benefits and other persons covered under this *insurance* would only be eligible as a *spouse* or a *dependent child*; and
2. the maximum we will pay under this benefit is one hundred and fifty thousand dollars \$150,000 in any one *accident*.

H2. Loss of income

Cover

If as a result of an *accident* you suffer an *injury* overseas during your *overseas journey*, and within ninety (90) days of being injured you are unable to generate income because you cannot do your normal work when you return to Australia, we will pay your usual income, up to a maximum of \$1,000 per week for as long as you are unable to perform your pre-overseas journey employment, up to a maximum benefit period of thirteen (13) weeks from the time you return to Australia.

Exclusions applicable to Section H – Accidental Death and Loss of Income Cover

In addition to the General Exclusions applying to all Plans, the following exclusions apply to Section H – Accidental Death and Loss of Income Cover and we will not pay for:

1. death or an inability to work caused by *sickness*, disease, suicide or self-inflicted injury;
2. *accidental death* if covered under Section 5 - Transport Accident Insurance Plan under the *policy*;
3. the first four (4) weeks after you intended to resume your employment.;
4. any *bodily injury* covered by workers compensation.

I. Special Events

Cover

If your trip is for the purpose of attending a wedding, funeral, conference or sporting event which cannot be delayed due to your late arrival and the *overseas journey* is delayed because of something unexpected and outside your control, we will pay you the reasonable additional cost of using alternative public transport to arrive at your destination on time.

Benefit

The maximum amount we will pay is three thousand, two hundred and fifty dollars (\$3,250) or the cost of your missed special event, whichever is the lesser amount.

J. Hijack and Detention

Cover

If the *conveyance* you are travelling in is hijacked or detained we will pay \$100 for each consecutive twenty four (24) hour that you are held captive.

Benefit

The maximum amount we will pay is \$10,000 per person or \$20,000 for a *family*.

K. Kidnap and Ransom

Cover

If you are *kidnapped* during the *overseas journey*, we will pay you up to \$250,000 per person for the *ransom* costs paid by us on your behalf, as a result of your *kidnapping*, less any recoveries.

If part of or all of the *ransom* is recovered, you agree to reimburse us the full value of the amount recovered up to the amount paid by us as soon as practicable.

In addition, we will pay necessary and reasonable expenses incurred by you, following receipt of a *ransom*.

These expenses include:

1. fees and expenses of an independent security consultant retained by you and approved by us;
2. interest paid on monies borrowed from a financial institution for the purpose of paying *ransom*. The maximum amount we will pay shall be for a term not exceeding thirty (30) days prior to the payment of the *ransom* until the first business day after you receive settlement from us, on a principal sum not exceeding \$250,000, and for a rate of interest not exceeding two percent (2%) above the current overdraft interest rate charged by the Reserve Bank of Australia; and
3. any other necessary expenses incurred for the purpose of investigating, negotiating, or paying a *ransom* demand or costs in recovering you, but with the exception of:
 - (a) expenses, fees or damages incurred as a result of any proceeding brought against you arising out of the *kidnapping* or the way it was handled; and

- (b) expenses, losses or damages caused by interruption to any business subject to the benefit limits.

Conditions applicable to Section K – Kidnap and Ransom

1. *you* must take all reasonable precautions to keep this Kidnap And Ransom Benefit confidential.
2. *we* will not:
 - (a) act as an intermediary or negotiator for *you*;
 - (b) offer direct advice to *you* on dealing with the kidnapper.
3. upon receiving notification that *you* have or may have been *kidnapped*, every reasonable effort must be made to:
 - (a) determine whether *you* have been *kidnapped*;
 - (b) immediately notify the appropriate law enforcement authorities and comply with their recommendations and instructions;
 - (c) immediately notify us of the *kidnapping* or suspicion of it; and
 - (d) record serial numbers or other identifying characteristics of any currency or goods delivered to secure the release of the *kidnapped* person.
4. if investigation establishes any collusion or fraud by *you* or any other person in *your family* or travelling companion, *you* will reimburse *us* for any payment *we* have made under this section.

Exclusions applicable to Section K – Kidnap and Ransom

In addition to the General Exclusions applying to all Plans, the following exclusions apply to Section K – Kidnap and Ransom and *we* will not pay benefits:

1. if *you* have in the past:
 - (a) been declined, cancelled or issued with special conditions for *kidnap* insurance; or
 - (b) suffered a *kidnapping* or attempted *kidnapping*; or
 - (c) had an extortion demand made against *you*.
2. for any *kidnapping* occurring in Mexico or in any country located in Central or South America.

Plan 2 -Interstate Flight Insurance Plan

This section outlines the terms and conditions of the Bank of Sydney Platinum Visa Credit Card Interstate Flight Insurance. Therefore please read this section carefully and keep it in a safe place in case *you* need to make a claim in the future.

Important matters you should know about

You are under no obligation to accept this *insurance*, however if *you* do, and *you* make a claim and an excess applies, *you* will be required to pay the applicable excess.

If *you* wish to make a claim under this *insurance*, *you* will be bound by the Definitions, Terms and Conditions, Exclusions and Claims Procedures of this *insurance*.

Please keep all purchase receipts, detailed particulars and proof of any loss *you* suffer and proof of *your* eligibility for this insurance.

When cover is available under Plan 2

For cover to be available under Plan 2, *you* must:

- be a current *cardholder*;
- prior to the commencement of *your interstate journey* *you* must have paid 100% of the cost of *your* return interstate airfares, all of which are inclusive of any charges, fees and or taxes, with *your Bank of Sydney Platinum Visa credit card* charged directly by the merchant; and
- pay 100% of the cost of *your* return interstate airfares using *your Bank of Sydney Bank Platinum Visa credit card*. Redemption using frequent flyer or similar loyalty program points to pay for all or part of the return airfare will not activate the Interstate Flight Insurance Plan.

Age Limits

This *insurance* covers current *cardholders* who are under ninety (90) years of age at the time the full cost of the return interstate airfares is paid for using the Bank of Sydney Platinum Visa Credit Card and under ninety-one (91) years of age at the date of loss.

Fit For Travel

At the time of this *insurance* becoming effective *you* must be fit to travel and must not be aware of any circumstance which could lead to cancellation or disruption of the journey, otherwise any subsequent claim could be jeopardised.

Cover Commencement

Cover for the *interstate journey* commences from the time *your* Plan is activated as described in the Eligibility and Policy Activation conditions above.

For all other benefits under this Interstate Flight Insurance Plan, cover commences from the time *you* leave *your* usual place of residence in Australia to travel directly to the airport from where *you* are catching *your interstate flight*.

Maximum Length of Cover under Plan 2

The maximum period of cover for any *interstate journey* under Plan 2 is fourteen (14) consecutive days from the time *you* leave *your* usual place of residence to the time *you* return to *your* usual place of residence.

Pre-Existing Medical Condition

Plan 2 does not provide any cover for any *pre-existing medical condition* *you* have or any *pre-existing medical condition* of a *relative*, travel companion or any other person that may give cause for *you* to claim. Please see the definition of *pre-existing medical condition* under Definitions applicable to all insurance provided under this Policy Information Booklet and the exclusion under General Exclusions applicable to all insurance provided under this Policy Information Booklet.

Limits of Liability

Our liability for each section is limited to the sums insured specified for each section, as shown in the Schedule of Benefits and Sums Insured. Sub limits may apply, please refer to the applicable section.

Excess

You will be required to pay the first seventy five dollars (\$75) for each and every claim arising from any one event under section B.

Safety of your Belongings

You must take all reasonable precautions to safeguard *your* property.

Leaving personal belongings *unattended* in *public places* encourages theft and as such is not a reasonable precaution.

All losses under the luggage and travel documents cover must be reported to the local authorities within twenty four (24) hours and a written acknowledgment of *your* report must be obtained.

Receipts for claimable expenses and items purchased by *you* must be retained to support *your* claim.

For security purposes, it is recommended that receipts for purchases be kept separately from the items obtained.

Exclusions

You should take special note of the General Conditions, General Exclusions applicable to all *insurance* provided under this Policy Information Booklet and exclusions applicable to the specific Plan.

Definitions specific to Plan 2

In addition to the Definitions applicable to all insurance provided under this Policy Information Booklet, the following exclusions apply to Section 2 – Interstate Flight Insurance Plan.

Interstate flight

means travel on a registered scheduled services commercial passenger airline (but not charter trips) from any Australian state or territory to another Australian state or territory.

Interstate journey

means the interstate travel *you* undertake and the shorter period commencing from the time *you* leave *your* usual place of residence in Australia to travel directly to the airport from where *you* are catching *your* interstate flight, until:

1. the time *you* return to *your* usual place of residence in Australia, or
2. the expiry of fourteen (14) consecutive days following the time that *you* leave any place in Australia to travel directly interstate.

The maximum duration of coverage is fourteen (14) consecutive days.

A. Flight Delays

Cover

A1. Flight delayed by at least four (4) hours

We will pay up to \$40 per person for meals and refreshments up to a maximum of \$120 for *families*, if *your* intended *interstate flight* is delayed by at least four (4) hours and no alternative transport is made available.

A2. Luggage delayed by at least twelve (12) hours

We will pay up to \$200 per person for essential clothing and toiletries, up to a maximum of \$600 for *families*, if following an *interstate flight*, *your* luggage containing clothes and toiletries is delayed by least twelve (12) hours.

Claims must be supported by written confirmation from the carrier responsible and receipts for the replacement items *you* needed to purchase.

B. Accidental loss, theft or damage to accompanied luggage

Please note that an excess of \$75 applies to each and every claim made under this section.

Cover

In the event of an accidental loss of, theft or damage to *your* accompanied luggage and personal effects, *we* will pay up to \$750 for each item, set or pair of items, subject to a maximum of \$2,000 in total per person.

Conditions applicable to claims for accidental loss, theft or damage to accompanied luggage

In addition to the General Conditions applying to all Plans, the following conditions apply to claims for accidental loss, theft or damage to accompanied luggage:

1. *we* may at our sole discretion choose to replace, repair, or pay for the loss by electronic funds transfer (EFT) or cheque after making allowance for depreciation, and wear and tear; and
2. the depreciation rate *we* use will apply to each year of age up to a maximum of eighty percent (80%) of the original purchase price of that item.

Schedule of depreciation rates for Personal Items

Item	Depreciation Rate
Toiletries including skin care, makeup, perfume, medication	50%
Personal and or laptop computers, communication or photographic equipment, electronic equipment	20%
Clothing, footwear, personal effects, luggage and books	15%
Camping, sporting and leisure equipment (not leisure clothing), and musical instruments	10%
Items not listed above	subject to depreciation at <i>our</i> sole discretion

Exclusions applicable to claims for accidental loss, theft or damage to accompanied luggage

In addition to the General Exclusions applying to all Plans, the following exclusions apply to claims under Section B Accidental

Loss, Theft or Damage and *we* will not pay benefits for any loss, theft or damage:

1. caused by damage or loss arising from electrical or mechanical breakdown of any item.
2. scratching or breakage of fragile or brittle items. This Exclusion does not apply to photographic or video equipment, binoculars, spectacles or contact lenses.
3. arising from wear and tear, deterioration, or losses caused by atmospheric or climatic conditions, mould or fungus, insects, rodents, vermin, or any process of cleaning, ironing, repairing, restoring or alteration;
4. to luggage, personal effects or travel documents which are:
 - (a) left *unattended* in any *public place*; or
 - (b) left in an unlocked and *unattended* vehicle or unlocked building; or
 - (c) shipped under any freight agreement, or items sent by postal or courier services;
5. to *unaccompanied* luggage, or unaccompanied personal effects, or unaccompanied travel documents.
6. to sporting equipment while in use;
7. any personal items that are intended for sale or trade;
8. losses due to devaluation or depreciation of currency;
9. loss or theft of cash; or
10. to household furniture.

C. Funeral expenses as a result of accidental death

Cover

If during *your interstate journey*, you suffer loss of life as a result of *bodily injury*, *we* will pay for *your* funeral or cremation expenses up to \$3,000 per person, subject to a maximum of \$9,000 for *families*.

Funeral expenses include the reasonable costs of:

1. returning *your* remains or ashes to the town or city of *your* usual place of residence in Australia; and
2. *your* burial or cremation.

D. Rental vehicle excess cover

Cover

In the event of a loss or damage to a *rental vehicle* which was rented by *you* during the rental period, *we* will reimburse *you* up to

maximum of \$1,250 per interstate journey for any excess or deductible which *you* become legally liable to pay.

Conditions applicable to Section D – Rental Vehicle Excess Cover

1. the *rental vehicle* must be rented from a licenced rental agency.
2. the hiring agreement must incorporate comprehensive motor insurance against loss or damage to the *rental vehicle*.
3. *you* must comply with all requirements of the rental agency under the hiring agreement and of the insurer under such insurance.
4. the maximum amount *we* will pay is limited to one thousand two hundred and fifty dollars (\$1,250).

Exclusions applicable to Section D – Rental Vehicle Excess Cover

In addition to the General Exclusions applying to all Plans, the following exclusions apply to Section D – Rental Vehicle Excess Cover and *we* will not pay for:

1. loss or damage arising from the operation of the *rental vehicle* in violation of the terms of the rental agreement.
2. wear and tear, gradual deterioration, damage from insects or vermin, inherent vice or damage.
3. loss or damage which occurs as a result of operating the *rental vehicle* beyond the limits of any public roadway or on any roadway inaccessible to two-wheel drive cars.
4. loss or damage arising from operation of a campervan, caravan or any vehicle that requires licences other than a car licence (irrespective of whether *you* hold such a licence).
5. loss or damage arising from operation of people movers that have the capacity to carry more than eight (8) passengers.

Plan 3 -Extended Warranty Insurance Plan

This section outlines the terms and conditions of the Bank of Sydney Platinum Visa Credit Card Extended Warranty Insurance. Therefore please read this section carefully and keep it in a safe place in case *you* need to make a claim in the future.

Important matters you should know about

You are under no obligation to accept this *insurance*, however if *you* do, and *you* make a claim and an excess applies, *you* will be required to pay the applicable excess.

If *you* wish to make a claim under this *insurance*, *you* will be bound by the Definitions, Terms and Conditions, Exclusions and Claims Procedures of this *insurance*.

Please keep all purchase receipts, detailed particulars and proof of any loss *you* suffer and proof of *your* eligibility for this insurance.

When cover is available under Plan 3

For cover to be available under Plan 3, *you* must:

- be a current *cardholder*; and
- have purchased *covered products* paid for in full using the Bank of Sydney Platinum Visa Credit Card directly charged by the merchant.

Cover

Extended Warranty Insurance extends the period of the *original warranty* on *covered products* for up to twelve (12) months, provided the *original warranty* period does not exceed four (4) years as follows:

1. where the *original warranty* period is more than six (6) months but less than twelve (12) months, the *original warranty* period is doubled; and
2. where the *original warranty* period is between twelve (12) months and four (4) years, this insurance extends the *original warranty* period from the date of expiration for a further twelve (12) months.

Cover Commencement

Coverage starts from the date the *original warranty* expires and ends no later than twelve (12) months after commencement of the *extended warranty period*.

Limits of Liability

The maximum limit of liability available under this insurance is seven thousand, five hundred dollars (\$7,500) per annum per *cardholder* in respect to any one (1) *covered product*.

You cannot receive more than the actual purchase price of the *covered product* recorded in the Bank of Sydney Platinum Visa Credit Card receipt.

Benefit Entitlement

The *coverage* extends only to *cardholders*. No other person or entity shall have any right, remedy or claim, legal or equitable, to the benefits of this insurance.

Cardholders cannot assign their benefits without *cardholders* cannot assign or transfer their benefits without *our* prior written consent.

Due Diligence

You must use due diligence and do all things reasonably practicable to avoid a *covered breakdown* occurring in respect of a *covered product*. We will not unreasonably apply this provision to avoid claims under this insurance.

Exclusions

You should take special note of the General Conditions, General Exclusions applicable to all insurance provided under this Policy Information Booklet and exclusions applicable to the specific Plan.

Definitions specific to Plan 3

In addition to the Definitions applicable to all insurance provided under this Policy Information Booklet, the following definitions apply to Section 3 – Extended Warranty Insurance Plan.

Coverage

means the insurance coverage provided under this insurance.

Covered Breakdown

means the failure of a *covered product* to operate for the purpose for which it was designed by reason of a breakdown or defect, which would be covered by the terms of the *original warranty* if not restricted in time.

Covered Product(s)

means a new domestic appliance product purchased in Australia during the *period of insurance* that has an *original warranty* of at least six (6) months and no greater than four (4) years and which is paid for in full by a *cardholder* with a Bank of Sydney Platinum Visa Credit Card.

Extended Warranty Period

means:

1. where the *original warranty* is between twelve (12) months and four (4) years, the period starting from the date the *original warranty* expires and ending no later than twelve (12) months after commencement of the *extended warranty period* (for example, if the *original warranty* period is one (1) to four (4) years, the *extended warranty period* is twelve (12) months); and
2. where the *original warranty* is more than six (6) months but less than twelve (12) months, then this means the *original warranty* period is doubled (for example, if the *original warranty* period is six (6) months, the *extended warranty period* is six (6) months).

Ineligible Product

means a product described in the exclusions detailed in this insurance.

Original Warranty

means the express and implied obligations, rights and duties embodied in the written warranty provided by the manufacturer, which is applicable in Australia, of the *covered product* when it is purchased new. The warranty must have coverage of no less than six (6) months and no more than four (4) years.

Repair Agent

means a dealer or independent service centre authorised by the insurer to perform assessment and/or repairs of *covered products*.

Conditions applicable to claims under Plan 3

We may, at our sole discretion, elect to:

1. repair, rebuild or replace the *covered product* with a product of similar quality (whether wholly or in part); or
2. pay for the *covered product*, not exceeding the original purchase price thereof.

We will notify you of our intention within seven (7) *business days* following compliance with the claim procedures set out below, and by paying either by EFT or cheque to the *cardholder*.

Exclusions applicable to claims under Plan 3

In addition to the General Exclusions applying to all Plans, the following exclusions apply to claims under Section 3 - Extended Warranty Insurance and we will not be liable under this insurance for:

1. items with a purchase price of more than seven thousand five hundred dollars (\$7,500);
2. any costs other than parts and/or labour costs resulting from a covered breakdown or any costs not covered by the original warranty;
3. any other costs or obligations other than those expressly covered under original warranty or under a supplier's statutory warranty pursuant to the *Competition and Consumer Act 2010 (Cth)* or any similar legislation or if the *cardholder* has failed to comply with the original warranty;
4. a breakdown directly or indirectly caused by the transportation of, delivery or installation of the *covered product*;
5. boats, automobiles, motorboats, aeroplanes, any other motorised vehicles or any of their parts;
6. property damage, freight costs, consequential damage;

7. items in respect of which the original warranty is for a period of more than four (4) years;
8. items purchased for resale;
9. items which are not new; damaged; seconds; or shop soiled goods at the time of purchase;
10. real estate and movable fixtures or fittings which are intended to form part of a real estate purchase;
11. items without the original manufacturer's serial number;
12. items used for, or intended to be used for commercial, retail or property rental purposes;
13. any costs caused by accident, neglect, abuse, wilful damage, vermin and insect infestation, misuse, theft, sand, fire, earthquake, storm and tempest, lightning, explosion, aircraft impact, water damage, corrosion, battery leakage or acts of God;
14. any costs caused by unauthorised modifications or failure to follow the manufacturer's installation, operation or maintenance instructions;
15. any costs of retuning or realigning of any appliance or any adjustment intended by the manufacturer to be carried out by the end-user or their contractors, servants or agents;
16. replacement of any form of consumable item or parts;
17. costs incurred for servicing, inspection or cleaning of the appliance other than under a *covered product* claim;
18. costs incurred for any labour charge where the repair agent is unable to find a fault to the *covered product*;
19. costs of repairing cosmetic damage where the function of the appliance is unaffected;
20. breakdown resulting from power outages or surges, inadequate or improper voltage or current or faults in any electrical supply/connection or plumbing;
21. costs arising from or relating to the attachment of or incorporation into the *covered product* of additional products or components outside of the ordinary course of operation, without the written approval of the manufacturer of the *covered product*;
22. costs arising from or relating to any user replaceable batteries, viral contamination, trackball and pointing devices or loss and/or damage directly or indirectly caused by software, battery, fuse or other consumable product;
23. any unexpired portion of the original warranty due to the liquidation, closure of business (whether temporary or permanent) or other circumstances which prevent the manufacturer to honour its warranty; or

24. any costs arising out of product modification or recall due to design fault, public safety or as required by law.

Claims Procedures applicable to Extended Warranty Insurance

1. *you* must maintain and provide to *us* copies of all relevant receipts and other documents requested by *us* in order to process a valid claim.
2. *you* must notify *us* as soon as practicable after becoming aware of a *covered breakdown* but no later than thirty (30) calendar days after it has occurred. Failure to give such notice to *us* within thirty (30) calendar days may result in denial of the claim.
3. in addition to giving notification as set out in paragraph 2, *you* must, within thirty (30) calendar days from the date of notification of a *covered breakdown* complete, sign and return a Claim Report to *us*.
4. the Claim Report must include the original receipt evidencing payment for the *covered product* with the Bank of Sydney Platinum Visa Credit Card, and a copy of the *original warranty* terms and conditions.
5. prior to proceeding with any repair services, *you* must notify and obtain approval from *us*.
6. *our* payment made in good faith will fully discharge the *us* in respect of the claim.

Plan 4 – Purchase Security Insurance Plan

This section outlines the terms and conditions of the Bank of Sydney Platinum Visa Credit Card Purchase Security Insurance. Therefore please read this section carefully and keep it in a safe place in case *you* need to make a claim in the future.

Important matters you should know about

You are under no obligation to accept this *insurance*, however if *you* do, and *you* make a claim and an excess applies, *you* will be required to pay the applicable excess.

If *you* wish to make a claim under this *insurance*, *you* will be bound by the Definitions, Terms and Conditions, Exclusions and Claims Procedures of this *insurance*.

Please keep all purchase receipts, detailed particulars and proof of any loss *you* suffer and proof of *your* eligibility for this *insurance*.

When cover is available Plan 4

For cover to be available under Plan 4, *you* must:

- be a current *cardholder*; and
- have purchased *personal items* paid for in full using the Bank of Sydney Platinum Visa Credit Card directly charged by the merchant.

Cover

Purchase Security Insurance provides ninety (90) days of insurance against loss, theft or accidental damage anywhere in the world for new *personal items* *you* purchase with *your* Bank of Sydney Platinum Visa Credit Card.

Cover Commencement

Coverage starts from the date of purchase and ends no later than ninety consecutive (90) days from the date of purchase.

Limits of Liability

The maximum limit of liability available under this insurance is one hundred thousand dollars (\$100,000) in respect of all claims paid to any *cardholder* in any twelve (12) month period.

You cannot receive more than the actual purchase price paid for the *personal items* recorded in the Bank of Sydney Platinum Visa Credit Card receipt.

Excess

You will be required to pay the first one hundred dollars (\$100) for each and every claim arising from any one event under this insurance.

Benefit Cardholder Only

The coverage extends only to *cardholders*. No other person or entity shall have any right, remedy or claim, legal or equitable, to the benefits of this insurance.

Cardholders cannot assign or transfer their benefits without *our* prior written consent.

Reasonable Care

You must take all reasonable care to protect and maintain the *personal items* insured under this *insurance* against loss, theft or damage.

Exclusions

You should take special note of the General Conditions, General Exclusions applicable to all insurance provided under this Policy Information Booklet and Exclusions applicable to the specific Plan.

Definitions specific to Plan 4

In addition to the Definitions applicable to all insurance provided under this Policy Information Booklet, the following definitions apply to Section 4 – Purchase Security Insurance Plan.

Printed advertisement

means published marketing catalogue and/or brochure.

Conditions applicable to claims under Plan 4

1. *our* liability will not exceed:
 - (a) the actual purchase price of the *personal item* which was paid for using a Bank of Sydney Platinum Visa Credit Card; or
 - (b) two thousand dollars (\$2,000) per item; and
 - (c) in respect of all claims in any twelve (12) month period, payments to any *cardholder* shall, in aggregate, not exceed one hundred thousand dollars (\$100,000);
2. where the *personal item* is part of a pair or set, the *cardholder* will receive no more than the value of the particular part or parts stolen, lost or damaged regardless of any special value that the item may have of such pair or set, nor more than the proportional part of an aggregate purchase price of such pair or set; *we* may, at our option, pay the reasonable costs to repair, rebuild, replace or reinstate damaged or stolen or lost *personal items* or pay cash for the *personal items*;
3. payment to the *cardholder* for replacement or reinstatement of the *personal items* will mean that the original damaged *personal items* (whether in part or whole) become the property of *us*.

Exclusions applicable to claims under Plan 4

In addition to the General Exclusions applying to all Plans, the following exclusions apply to claims under Section 4 – Purchase Protection Insurance and *we* will not be liable to pay any claim under this insurance resulting from:

1. damage caused by fire, atmospheric or climatic conditions, mould or fungus, insects, rodents or vermin;
2. normal wear and tear, or damage arising from inherent defect in the *personal items* including electrical or mechanical breakdown;
3. lawful confiscation by police, government agencies, courts or other empowered authorities;
4. fraud or illegal acts or abuse to or in respect of the *personal items*;

5. consequential loss or damage, punitive damages;
6. laundering of the product whether by washing, ironing or dry cleaning;
7. non receipt of any *personal items* or damage, loss or theft occurring while the *personal items* are being transported under a freight agreement, or by postal or courier services;
8. *personal items* being left *unattended* in a *public place*, or in an unlocked car, or in an *unattended* car overnight.
9. we shall not be liable to pay any claim under this insurance for theft or loss of or damage to:
 - (a) jewellery and watches from baggage unless hand carried and under the personal supervision of the *cardholder* or the *cardholder's* travelling companion;
 - (b) animals or plant life;
 - (c) cash, bullion, negotiable instruments, travellers cheques, or tickets of any kind or description;
 - (d) computer software or non-tangible items;
 - (e) consumable or perishable items (including but not limited to food, drugs, cosmetics, fuel or oil);
 - (f) motor vehicles, motor cycles or motor scooters, watercraft, aircraft and their integral parts and installed accessories;
 - (g) *personal items* purchased for the purpose of re-supply or re-sale;
 - (h) *personal items* used in a commercial or professional setting including items or tools of trade or profession;
 - (i) *personal items* which will or have become landlord's fixtures and fittings real estate and fixed or movable fixtures or fittings which are intended to or have formed part of any real estate;
 - (j) sporting equipment while being used; or
 - (k) second-hand items including antiques.
10. we shall not pay any claim under this insurance when such theft, loss or damage is procured by, at the instigation of, or deliberately caused by the *cardholder*; and
11. loss (including financial loss) resulting from the bankruptcy, administration or liquidation of the freight, postal or courier service.

Claims Procedures applicable to Purchase Security Insurance

In the event of loss or damage to *personal items* giving rise to a claim under this insurance, *you* must:

1. notify *us* at *our* email or postal address shown on this insurance no later than fifteen (15) calendar days from the date of loss.
2. claim reports must be completed and returned within thirty (30) calendar days of receipt. Failure to report *your* loss or to fully complete and submit the claim report within the times stated above may result in the denial of *your* claim;
3. maintain and forward when requested copies of all relevant receipts and other documents as well as detailed particulars and proof of *your* loss as *we* may reasonably require;
4. disclose to *us* details of any other insurance cover under which the *cardholder* is entitled to claim;
5. retain damaged *personal items* for inspection by *us* or *our* representatives;
6. provide to *us* all necessary information and assistance to institute proceedings against other parties for the purpose of enforcing any rights or remedies to which *we* may or would become entitled or subrogated upon *us* making payment or making good any loss or damage under this *insurance*;
7. give immediate written notice to the police of *personal items* lost or stolen or wilfully damaged and obtain a police report and/or crime number.

Plan 5 – Transport Accident Insurance Plan

This section outlines the terms and conditions of the Bank of Sydney Platinum Visa Credit Card Transport Accident Insurance. Therefore please read this section carefully and keep it in a safe place in case *you* need to make a claim in the future.

Important matters you should know about

You are under no obligation to accept this insurance, however if *you* do, and *you* make a claim and an excess applies, *you* will be required to pay the applicable excess.

If *you* wish to make a claim under this Insurance, *you* will be bound by the Definitions, Terms and Conditions, Exclusions and Claims Procedures of this insurance.

Please keep all purchase receipts, detailed particulars and proof of any loss *you* suffer and proof of *your* eligibility for this insurance.

When cover is available under Plan 5

For cover to be available under Plan 5, *you* must:

- be a current *cardholder*; and
- prior to commencement of the journey, have paid for the *full cost of your trip* using the Bank of Sydney Platinum Visa Credit Card directly charged by the merchant.
- in relation to *your spouse*, before boarding the *conveyance* the *full cost of your trip* was charged to the *cardholder's* Eligible Bank of Sydney Platinum Visa Credit Card Account and the *spouse* is accompanying the *cardholder* who is on the *trip*.

Cover Commencement

Coverage starts from the time *you* board the *conveyance* and ends at the time *you* alight from the *conveyance*.

Limits of Liability

The most *we* will pay in claims under this insurance, resulting from one incident is two million dollars (\$2,000,000) regardless of the number of *individual cardholders* injured in the one (1) incident. This means that if as a result of one incident a number of *individual cardholders* are injured *we* will pay each on a proportional basis (under the above Schedule of Benefits) up to a maximum amount of two million dollars (\$2,000,000). Therefore, for example, if 10 *individual cardholders* lost their lives in the same incident, *we* would pay two hundred thousand dollars (\$200,000) to each of their legal representatives.

The maximum Loss of Life compensation payable for a dependent child is \$20,000 per dependent child subject to the maximum Limits of Liability.

Excess

There is no excess for any claim under this insurance.

Exclusions

You should take special note of the General Conditions, General Exclusions applicable to all insurance provided under this Policy Information Booklet and Exclusions applicable to the specific Plan.

Definitions specific to Plan 5

In addition to the Definitions applicable to all *insurance* provided under this Policy Information Booklet, the following definitions apply to Section 5 – Transport Accident Insurance Plan.

Full Cost of your Trip

means all charges, fees and/or taxes for the plane, tourist bus, train or ferry tickets which have been paid for in full by *you* on *your*

Bank of Sydney Platinum Visa Credit Card prior to the commencement of the *trip*.

Trip

means:

1. a journey by the *cardholder* as a paying passenger (not as a pilot, driver, or crew member etc.) in a licensed *conveyance* (plane, tourist bus, train or ferry registered pursuant to any statute, regulation, by law or the equivalent thereof for the transportation of passengers for hire); and
2. a journey by the *spouse* as a paying passenger (not as a pilot, driver, or crew member etc.) in a licensed *conveyance* (plane, tourist bus, train or ferry registered pursuant to any statute, regulation, by law or the equivalent thereof for the transportation of passengers for hire).

Cover

Transport Accident Insurance provides certain *accidental death and bodily injury insurance* for *cardholders* who sustain *bodily injury* while riding as a passenger in (not as a pilot, driver or crew member), or boarding or alighting from a plane, tourist bus, train or ferry as outlined in this insurance.

The benefits also extend to the *cardholder's spouse* and *dependent child* provided the *spouse* and *dependent child* is accompanying the *cardholder* who is on the *trip*.

The Insurance provided does not include Benefits as prescribed under the *Insurance Contracts Act 1984* (Cth).

Benefits

The benefits listed under the Schedule of Benefits will be paid if the *cardholder* or *spouse* suffers a loss as a result of *bodily injury* suffered under the circumstances specified in the paragraphs 1, 2, 3 or 4 below as follows:

1. the *bodily injury* is sustained on a *trip* while riding as a passenger or boarding or alighting from the plane, tourist bus, train or ferry;
2. the *bodily injury* is sustained while riding as a passenger in (not as a pilot, driver or crew member), or boarding, or alighting from a licensed taxi or bus or hire vehicle authorised pursuant to any statute, regulation, by-law or the equivalent thereof for the transportation of passengers for hire, provided the *cardholder* or *spouse* are travelling directly to or from an airport, tourist bus depot, railway station or dock, immediately preceding or following the scheduled *trip*;
3. when, by reason of a *bodily injury* specified in paragraphs 1 or 2 above, a *cardholder* or *spouse* is unavoidably exposed to the elements and, as a result of such exposure, suffers a

bodily injury for which indemnity is otherwise payable hereunder, the loss shall be covered under the Terms and Conditions of this *insurance*;

4. if the body of the *cardholder* or *spouse* has not been found within one (1) year of the date of his/her *disappearance* arising out of an *accident* which would give rise to a loss as specified in paragraphs 1, 2 or 3 above, it will be presumed that the *cardholder* or *spouse* died as a result of *bodily injury* caused by the *accident* at the time of his/her *disappearance*; and
5. a benefit payable under the insurance will be paid to the injured *cardholder* or *spouse* or, in the event of their death the benefit will be paid to their legal representative(s). In the event of a *bodily injury* to a *dependent child*, the benefit will be paid to the *cardholder*.

Schedule of Benefits

When an *accident* results in any of the following injuries within one (1) year after the date of the *accident*, we will pay the Benefit Amount shown opposite the said injury in the table below.

If more than one (1) injury results from one (1) *accident*, only the Benefit Amount for the greater injury will be paid.

Loss of hand or foot means complete severance through or above the wrist or ankle joint.

Loss of entire sight means irrecoverable loss of the entire sight of the eye.

Injury resulting in	Benefit Amount
	If more than one injury results from one <i>accident</i> , only the Benefit Amount for the greater injury will be paid
Death	\$250,000
Loss of both hands or both feet	\$125,000
Loss of one hand and one foot	\$125,000
Loss of entire sight of both eyes	\$125,000
Loss of entire sight of one eye and one hand or one foot	\$125,000
Loss of one hand or one foot	\$75,000

Injury resulting in	Benefit Amount
	If more than one injury results from one <i>accident</i> , only the Benefit Amount for the greater injury will be paid
Loss of entire sight of one eye	\$75,000

Exclusions applicable to claims under Plan 5

In addition to the General Exclusions applying to all Plans, the following exclusions apply to claims under Section 5 – Transport Accident Insurance and this Insurance does not cover any loss, fatal or non-fatal, caused by or resulting from:

1. suicide or self-destruction, or any attempt at suicide or self-destruction, while sane or insane;
2. *hijack*, *war* or *war-like* hostilities;
3. any *terrorist act*;
4. radioactive contamination;
5. consequential loss or damage, punitive damages;
6. travel purchased prior to the effective date noted on the cover of this Policy Information Booklet; or
7. an intentional illegal or criminal act of:
 - (a) the *cardholder*; or
 - (b) a person acting on the *cardholder's* behalf; or
 - (c) the *cardholder's* designated beneficiary, executor(s) or administrator(s) or legal heirs or personal legal representatives(s).

General Conditions Applicable to All Plans

Assignment and Beneficiary Change

No assignment of interest under this *policy* will be binding on *us* unless and until the original or a duplicate thereof is filed with *us*. We assume no responsibility for the validity of an assignment.

No beneficiary change under this *policy* will bind *us* unless *we* receive written notice of such change from *you* or in the case of *your* death, from *your* legal personal representative.

Variation or Cancellation

The *policyholder* may cancel this *policy* at any time by notifying *us* in writing. The cancellation will take effect from 4:00pm on the day *we* receive the *policyholder's* written notice of cancellation or such time as may be otherwise agreed.

We may cancel the *policy* or any Section thereof, for any of the reasons set out in Section 60 of the *Insurance Contracts Act 1984* (Cth) by issuing a notice thirty (30) days in advance in writing in accordance with Section 59 of the *Insurance Contracts Act 1984* (Cth).

Purchases made in accordance with the *policy* before the *policy* is cancelled by the *policyholder* or by *us* will be covered under any relevant *plan(s)* in the *policy*.

Purchases made in accordance with the *policy* after the *policy* is cancelled by the *policyholder* or by *us* will not be covered under any relevant *plan(s)* in the *policy*.

The *policy* may be amended from time to time.

Bank of Sydney will notify the *cardholder* about the amendment or termination of the *policy* by written notice and will provide *you* with a telephone number that *you* can call if *you* require a paper copy of the actual changes to the *policy*.

Cover in respect to a *cardholder* will end on the earlier of:

1. *your accidental death*;
2. the date *you* no longer meet the criteria as a *cardholder*;
3. the end of the *period of insurance*; or
4. when this *policy* is cancelled by the *policyholder* or by *us* in accordance with our legal rights.

Notices

All notices to *cardholders* relating to the insurance will be provided by Bank of Sydney.

Currency

All amounts shown are in Australian dollars.

Entire Contract/Alteration

This *policy* will not be modified except by written amendment or endorsement attached hereto and signed by *us* or *our* authorised representative.

Proper Law and Jurisdiction

The construction, interpretation and meaning of the provisions of this *policy* will be determined in accordance with Australian Law. In the event of any dispute arising under this *policy*, including but not limited to its construction, validity, performance and/or interpretation, the *policyholder* and/or *cardholder* will submit to

the exclusive jurisdiction of any competent court in the Commonwealth of Australia.

Physical Examination and Autopsy

In the event of a *cardholder's* death, which is the subject of a claim, and provided that *we* give reasonable notice, *we* will be allowed to have a post mortem examination carried out at *our* expense.

Other Insurance

In the event of a claim, the *policyholder* and/or *cardholder* must advise *us* as to any other insurance policies that may be available to pay or partially pay that claim.

Precautions

The *policyholder* and/or *insured person* must take all reasonable care to prevent or minimise damage, injury, liability, loss, *accident* or *sickness*, including complying with any law, by-law, ordinance or regulation that concerns the safety of persons or property.

Providing Proofs

Cardholders must keep documents they will need in case of a claim.

Subrogation

If *we* make any payment under this *policy*, then to the extent of that payment, *we* may exercise any rights of recovery held by the *policyholder* or the *cardholder* in accordance with our legal rights. The *policyholder* and the *cardholder* must not do anything that reduces any such rights and must provide reasonable assistance to *us* in pursuing any such rights.

General Exclusions Applicable to All Plans

We will not pay benefits, loss, costs or expense arising out of any:

1. Any pre-existing medical condition of yours, a relative, travel companion or business partner that may give rise to a claim;
2. radioactivity, or the use, existence or escape of any nuclear fuel, nuclear material or nuclear waste;
3. The existence, release or escape of pathogenic; poisonous biological; or chemical materials;
4. *cardholder* engaging in or taking part in:
 - (a) flying in an aircraft or aerial device other than as a passenger in any aircraft licensed to carry passengers;
 - (b) training for or participating in *professional sport* of any kind;

- (c) parachuting, BASE jumping, sky diving or travel in any other aerial device other than as a passenger in a licensed passenger aircraft operated by an airline or charter company.
- This exclusion does not apply to hot air ballooning or parasailing;
- (d) racing (other than on foot);
- (e) mountaineering involving use of ropes or guides, rock-climbing, abseiling;
- (f) underwater activities involving use of underwater breathing apparatus (unless you hold an open water diving certificate or are diving with a qualified instructor);
- (g) motor cycling:
- (i). riding a motorcycle outside Australia whether as a driver or as a passenger, except where the driver holds a valid motorcycle licence in the country *you* are in and the motorcycle has an engine capacity of 200cc or less;
- (ii). riding a motorcycle in Thailand or in the island of Bali, except as a passenger in a licensed commercial motorcycle;
- (h) deliberately exposing *yourself* to exceptional danger unless *you* were attempting to preserve life, *your own* or others;
- (i) intentional self-inflicted bodily injury, suicide or any legal or criminal act committed by the *policyholder* or any *cardholder*;
- (j) any *cardholder* being under the influence of intoxicating liquor, including having a blood alcohol content over the prescribed legal limit while driving, or being under the influence of any other drug unless it was prescribed by a doctor or specialist and taken in accordance with a doctor or specialist's advice;
- (k) *your* or any other person's psychological or psychiatric condition; nervous disorder; anxiety disorder; depression or stress related disorders;
- (l) sexually transmitted disease of any sort, Acquired Immune Deficiency Syndrome (AIDS), or AIDS relating Complex (AR(c) or Human Immunodeficiency Virus (HIV);
- (m) *you* operating any motor vehicle, while having a blood alcohol content over the legal limit relevant to the country that you are in and/or where you are under the influence of any drug other than a drug administered by, or in accordance with the advice of a legally qualified medical practitioner;
- (n) pregnancy or childbirth, except for unexpected medical complications or emergencies provided *you* are less than twenty-six (26) weeks pregnant at the time;
- (o) *you* travelling against medical advice or when *you* know that you are unfit to travel;
- (p) any life threatening condition which has been diagnosed or any condition for which *you* are travelling to seek medical or other treatment;
- (q) confiscation or destruction by customs or any other authorities;
- (r) any interference with your travel plans or restriction of access to any location, caused by a government, government regulation or official authority including but not limited to refusal of a visa or permit to you or to any relative or travelling companion;
- (s) the refusal, failure or inability of any person, company or organisation, (including but not limited to transportation providers, accommodation providers, car rental agencies, tour or cruise operators, travel wholesalers, travel agents, booking agents or other providers of tourism related services) to provide services, facilities or accommodation, due to their own financial default or the financial default of any person, company or organisation with whom they deal;
- (t) consequential losses (including loss of enjoyment) or financial losses not expressly covered by the Overseas Travel Insurance Plan;
- (u) changing your original overseas journey because either you or your travel companion change *your* mind;
- (v) any losses incurred by as a result of your failure to meet the Plan activation conditions;
- (w) riot or civil commotion unless prior to the riot or civil commotion, you had already departed Australia; or the Overseas Travel Insurance Plan / Interstate Flight Insurance Plan was already activated;
- (x) war, civil war, invasion, act of foreign enemy, rebellion, revolution, insurrection or military or usurped power;
- (y) terrorist acts; and

5. this cover does not apply to the extent that trade or economic sanctions or other laws or regulations prohibit the Insurer, its parent company or its ultimate controlling entity from providing the insurance.
6. this cover does not provide apply in respect to any statutory compulsory third party insurance equivalent regimes nor any workers compensation insurance schemes to the extent that cover may otherwise overlap with such regimes or schemes in any Australian state or territory or
7. where the payment of any benefit or amount would be in contravention of any Medicare or private health insurance laws or regulations in Australia including the Health Insurance Act 1973 (Cth), Private Health Insurance Act 2007 (Cth) and Private Health Insurance (Health Insurance Business) Rules 2010 or any successor or amending legislation.

Emergency and Medical Assistance Service

Customer Care

We have retained the services of Customer Care Pty Ltd (Customer Care) to provide Emergency and Medical Assistance Services outside of Australia.

Customer Care is a global emergency company and a member and shareholder of the International Assistance Group, the largest assistance organisation in the world.

The overseas assistance service is provided by Customer Care in conjunction with and subject to the terms and conditions and exclusions of *your* Overseas Travel Insurance. Plan

Customer Care has a worldwide team of medical professionals who are available by telephone twenty-four (24) hours a day, seven (7) days a week for advice and assistance in the event of a medical emergency and any associated problems for travellers outside Australia.

Services

Customer Care provides the following services free of charge to *you* under *your* Overseas Travel Insurance Plan:

1. access to a registered medical practitioner for emergency assistance and advice;
2. emergency evacuation to the nearest suitable hospital;
3. emergency evacuation to *your* usual place of residence if necessary and advisable on medical grounds;
4. with *your* consent, advise *your family* of *your* medical condition and be kept informed of the situation;

5. payment guarantees to hospitals and insurance verification.
6. obtain second opinions on surgery;
7. case management if hospitalised and cost containment and control; and
8. urgent message service and emergency travel planning.

In an emergency

For 24 hour Emergency Assistance Service whilst *you* are outside Australia, call the Customer Care hotline telephone number any time from any place in the world:

1. ring the operator in *your* current locality; and
2. book a **reverse charge call** to Australia on
+61 (2) 8907 5991 (the number before the brackets is the country code and the number in brackets is the area code);
3. if *you* are unable to ring the operator, please call **Customer Care direct** on **+61 (2) 8907 5689** and request them to call *you* back.

For policy enquiries or how to lodge a claim

If you are within Australia, please call either:

toll free number **1800 251 881**

+61 2 8907 5997

Both numbers are available between 8.30am – 5pm AEST on business days.

Address

Customer Care Pty Ltd
ABN 80 079 071 579
Level 2, 15 Mount Street,
North Sydney NSW 2060

What to do in the event of a claim

1. all losses under luggage and travel documents section must be reported to the local authority within twenty four (24) hours and a written acknowledgment obtained.
2. immediately report any luggage loss or damage to the airline or carrier and submit a claim to them as the airline or carrier may be legally liable for the loss or damage.
3. in respect of medical expense items, *you* must submit accounts to *your* private health fund before submission to *us*.
4. for liability claims, do not make any admission or offer. Request the claim against *you* to be put in writing and provide the document to *us* as soon as practicable.

Report within 30 days of loss

Any *event* that may give rise to a claim under this *policy* should be reported to Chubb in writing within thirty (30) days or in any event, as soon as reasonably possible after the occurrence or loss.

Failure to furnish *us* with notice within the time specified in the *policy* will not invalidate any claim but a failure to do so may result in *us* being prejudiced and may reduce *our* liability under the *policy*.

How to make a claim

If you wish to make a claim the contact details are as follows:

Email: aus.ahclaims@chubb.com

Post: PO Box 20336 World Square PO NSW 2002

Phone: freecall phone number 1800 116 693
(9am – 5pm EST weekdays)

Proof of Loss

Written proof of loss must be given to *us* as soon as possible and, in any event, within thirty (30) days after *we* receive notice of *your* claim together with original copies of all relevant documentation.

If *you* wish to make a claim *you* must:

1. complete a claim form (available from Honan Insurance Group); and
2. provide the following documents:
 - (a) written notice containing full particulars of any circumstances in respect of which a claim is being made;
 - (b) any reports that have been obtained from the police, a carrier or other authorities about an *accident*, loss or damage;
 - (c) any other documentary evidence required by *us* under *your policy* considered necessary to substantiate a claim;
 - (d) provide *us* with the completed claim form and accompanying documents within thirty (30) days of the *event* taking place which gives rise to a claim; and
 - (e) provide *us* at *your* expense, all medical and other certificates and evidence reasonably required by *us* to assess the claim.

Claims Investigation

In the event of a claim, *we* may make any investigation *we* deem necessary, and *you* agree to and will cooperate fully with such investigation. Failure by *you* or the *cardholder* to cooperate with *our* investigation may result in denial of the claim.

Processing and Payment of Claims

We will take all reasonable steps to pay a valid claim promptly.

Fraudulent Claims

If any claim under this *policy* is fraudulent in any respect, or if any fraudulent means or devices are used by *you* or anyone acting on *your* behalf to obtain benefits under this *policy*, *we* may be able to reduce our liability or avoid the claim, subject to the provisions of the Insurance Contracts Act 1984 (Cth).

Making Claims after your policy is cancelled

If *your policy* is cancelled effective from a particular date, this does not affect *your* rights to make a claim under *your policy* if the *event* occurred before the date the cancellation became effective.

Commitment to Service

Chubb's Internal Dispute Resolution Process is evidence of Chubb's commitment to service. Recognising the consumer's right to be heard and to be informed, Chubb established an Internal Dispute Resolution Panel to handle any unresolved complaints. It underscores Chubb's commitment to acting fairly and honestly with its customers.

If *you* are not satisfied with any aspect of the service that *you* receive in relation to *your policy*, then Chubb would appreciate *you* letting *us* know.

Our website can be visited at www.chubbinsurance.com.au or *you* can contact *us* on Ph (02) 9273 0100 | Fax (02) 9273 0100



banksyd.com.au

 **/Bank of Sydney**

Bank of Sydney Ltd (BOS)

Level 4, 219-223 Castlereagh St Sydney 2000

ABN 44 093 488 629 AFSL & Australian Credit Licence Number 243 444

The insurance available under this Policy Information Booklet is issued and underwritten under a *Master Policy* by **Chubb Insurance Company of Australia Limited** ABN 69003 710 647 AFSL 239778 and is provided on a complimentary basis to Bank of Sydney cardholders.