

Description of insurance cover

BOQ Platinum Card

BOQ Gold Card

BOQ Blue Card

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Citigroup Pty Ltd ABN 88 004 325 080 AFSL/ACL No. 232098 (Citigroup) is the credit provider and issuer of BOQ credit cards. Bank of Queensland Limited ABN 32 009 656 740 (BOQ) distributes the Credit Cards under an agreement with Citigroup. Neither BOQ nor any of its related companies or agents guarantee the benefits payable under the insurance. All benefits are payable solely by the insurer.

What is this booklet?

This is **your** BOQ Credit Card insurance cover provided at no additional cost to **you**, and applies to purchases made on or after 1 January 2012. If **you** want to make a claim, **you** are bound by what is set out in this booklet.

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

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

Zurich – The issuer of this insurance cover

You should be aware that the issuer of this insurance cover is Zurich Australian Insurance Limited, ABN 13 000 296 640, AFS Licence No. 232507, of 5 Blue Street, North Sydney, NSW 2060 ('Zurich'). In this booklet, Zurich is referred to as 'Zurich', 'we', 'our' or 'us'.

The covers in this booklet are available under a Master Agreement between Zurich and Citigroup Pty Limited ABN 88 004 325 080, AFS Licence No 238098 of Level 10, 2 Park Street Sydney, New South Wales ('Citibank').

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

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

Neither Citibank nor Bank of Queensland nor any of their related corporations are Authorised Representatives of Zurich or any of its related companies.

What Cover is available?

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

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

Enquiries

- Additional copies of this booklet can be obtained by phoning 1300 55 72 72 or online at boq.com.au
- For claims and/or general enquiries call 1800 648 093, 8am-5pm (Sydney time), Monday to Friday and please make sure **you** have this booklet on hand when **you** phone. However, if **you** require personal advice, please see **your** general insurance adviser.
- If **you** wish to apply for cover on **your pre-existing medical condition**, please phone Zurich Assist on 1800 648 093.

Travelling Overseas

If **you** have an emergency while **you** are overseas, **you** can call Zurich Assist on

+61 2 9995 2021 at any time from any place in the world, by reverse charge, if necessary.

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

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

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

Definitions and Interpretation

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

'**\$**' means **Australian** dollar.

'**accident**' means any sudden and unexpected physical event.

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

'**Australia**' means the area enclosed by the territorial waters of the Commonwealth of **Australia** where Medicare benefits are payable. For the avoidance of doubt, **Australia**

does not include external territories such as Norfolk Island, Christmas Island and Cocos (Keeling) Island.

'**Bank of Queensland/BOQ**' means Bank of Queensland Limited ABN 32 009 656 740.

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

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

'**card**' means a current and valid personal

- BOQ Blue credit card ('**Blue Card**'); or
- BOQ Gold credit card ('**Gold Card**'); or
- BOQ Platinum credit card ('**Platinum Card**')

account issued by Citibank.

'**cardholder**' means a permanent resident of **Australia**, to whom **Citibank** has issued a **card**, and includes additional **cardholders**.

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

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

'**covered product**' means a new item purchased for personal, domestic or household use but excludes:

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

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

- scuba diving unless **you** hold an open water diving certificate or are diving with a qualified and registered diving instructor;
- mountaineering or rock climbing (involving the use of climbing equipment, ropes or guides), racing (other than on

foot), white water rafting or boating, abseiling, parasailing, skydiving, hang-gliding, base jumping, bungy jumping, pot holing, canyoning, caving, fire walking, running with the bulls, rodeo riding, polo playing, hunting, shooting, archery, tobogganing, water skiing, jet skiing, off-piste snow skiing, off-piste snowboarding, snow mobiling or any other similar activity; or

- participation in any kind of professional sport.

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

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

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

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

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

'**interstate flight**' means travel on a registered and scheduled commercial passenger airline from any **Australian** state

or territory to another **Australian** state or territory.

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

'**legal liability**' means **your** responsibility to pay compensation or damages for negligently causing:

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

during the **journey**.

'**medical expenses**' means necessary and reasonable expenses incurred for:

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

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

'**overseas**' means outside of **Australia**.

'**overseas travel ticket**' means either:

- a one way ticket from **Australia** to an **overseas** destination; or

- a return ticket to an **overseas** destination and returning to **Australia**.

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

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

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

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

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

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

'**rental vehicle**' means a rented sedan and/or station wagon but not any other style of vehicle, rented from a licensed motor vehicle rental agency.

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

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

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

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

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

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

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

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

Terms and Conditions applying to all Covers

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

Telling us about your travel arrangements

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

How can this policy be terminated or changed?

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

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

Excesses – What you contribute to a claim

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

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

Expenses must be reasonable

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

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

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

Minimising loss

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

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

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

Headings

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

Exclusions

The exclusions below set out what is not covered.

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

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

Medical

1. any **pre-existing medical condition** of **yours**, a **relative**, **travel companion** or any other person that may give cause for **you** to claim unless it is specifically covered in International Travel Insurance or we have given prior written approval to cover the **pre-existing medical condition** and **you** have paid the administration fee;
2. any travel **you** book or take against medical advice, take for the purpose of getting medical treatment or advice, or take after a qualified and registered medical practitioner informs **you** that **you** are terminally ill;
3. **medical expenses you** incur for treatment in **Australia**;
4. **medical expenses** which can otherwise be claimed under Medicare and/or any private medical fund or government scheme;
5. death, illness, **injury**, sickness or disease of or relating to persons living outside **Australia**;
6. **your** suicide, attempted suicide, self-inflicted **injury** or illness or condition or harm;
7. (a) the effect of or chronic use of alcohol or drugs; or
(b) any transmissible disease as a result of giving or taking a drug,

unless the use of the drug is supervised by a qualified and registered medical practitioner and the disease is otherwise not excluded in Exclusion 8 below;

8. sexually transmissible diseases, infection or virus of any sort, regardless of how **you** came to be infected, Acquired Immune Deficiency Syndrome (AIDS) or AIDS Related Complex (ARC) or Human Immunodeficiency Virus (HIV);

Pregnancy

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

Personal belongings and business items

10. **you** leaving **your personal belongings** or business items **unattended**:
 - (a) in a **public place**, regardless of whether they are left behind, forgotten or misplaced;
 - (b) in a motor vehicle unless stored in the boot and forced entry is gained;
 - (c) in a motor vehicle overnight (even if in the boot);
 - (d) with a person who steals or deliberately damages them;
11. jewellery, watches, cameras, mobile phones, portable electrical items, laptop computers or cash or equivalent **unattended** at any time or left in a motor vehicle (even if in the boot) or baggage;
12. securities, stamps, manuscripts, books of account, works of art and antiques;
13. sporting equipment whilst in use;

14. any items that are intended for sale or trade, items acquired for transformation in the business and commercial samples;
15. items that are brittle or fragile unless the loss or damage is caused by thieves or fire or an **accident** involving the **conveyance** in which **you** are travelling (however photographic or video equipment, spectacles, contact lenses, binoculars and laptop computers are not considered brittle or fragile items);
16. **your** failure to comply with the recommended security guidelines for the use of cheques, travellers cheques, credit cards or postal or money orders;
17. items **you** post or otherwise pay to be transported and which are not part of **your** accompanying baggage;
18. electrical or mechanical fault or breakdown unless covered under Extended Warranty Insurance;
19. confiscation or destruction by customs or any other authorities or officials;
20. disappearance of any items in circumstances that cannot be explained to our reasonable satisfaction;

Activities

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

Disruptions

25. **you** or **your travel companion** not wanting to continue **your journey** or cancelling or cutting it short (unless **your** claim is within the "Unexpected Cancellation of Travel Arrangements and Other Unexpected Expenses" cover);
26. **you** or **your travel companion's** financial, business or contractual situation, commitments or obligations;
27. **you** or **your travel companion's** employment or work (whether paid or unpaid or voluntary) either in **Australia** or **overseas** including not being able to take leave or cancellation by **you** or **your travel companion's** employer of authorised prearranged leave except if the person whose leave has been cancelled is a full time employee of the police, fire, ambulance, defence or emergency services;
28. **you** or **your travel companion's** failure to obtain a visa, a passport or a passport with a required minimum remaining validity;
29. any interference with **your** travel plans by any government, government regulation or prohibition or intervention or official authority;
30. bookings made with or via any unlicensed **travel services provider**;
31. the inability, failure or refusal of any **travel services provider** to provide services, facilities or accommodation, or to commence or complete any or any part of a tour, travel, **journey**, accommodation or conference for the following reasons:
 - (a) lack of numbers required to commence or complete any or any part of a tour, travel, **journey**, accommodation or conference;

- (b) negligence of the **travel services provider**;
- (c) insolvency or financial collapse of an unlicensed **travel services provider** or any company, organisation or person with whom they deal;

General

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

International Travel Insurance for Platinum and Gold Cards

Summary of cover

International Travel Insurance covers **you** for up to 3 months on **your Gold Card** and up to 6 months on **your Platinum Card** when travelling **overseas** for:

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

Details of the cover follow. Please also see page 17 for the cover limits for this section.

Who is eligible?

Platinum Card and **Gold Card** cardholders are eligible for this International Travel Insurance, when prior to leaving **Australia** their **overseas travel ticket** (but not taxes or airport or travel agent charges) was obtained by one of the following methods:

- the cost of the **overseas travel ticket** was charged to the **cardholder's card**; or
- the **cardholder** redeemed their Q Rewards® points in exchange for the **overseas travel ticket**, provided that the redemption occurs, where any relevant program exists.; or
- the **cardholder** obtained the **overseas travel ticket** under the Take Flight® Program.

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

If the **cardholder** is eligible for this insurance, the **cardholder's spouse** and/or **dependent children** are also eligible for this International Travel Insurance, when prior to leaving **Australia** their **overseas travel tickets** (but not taxes or airport or travel agent charges) were obtained as described above and they are travelling with the **cardholder** for their entire **journey**.

The cover is available for a period of:

- 31 days or less for **Platinum** and **Gold Card** cardholders with a one-way **overseas travel ticket**; or
- three (3) consecutive months or less for **Gold Card** cardholders with return **overseas travel tickets**; or
- six (6) consecutive months or less for **Platinum Card** cardholders with return **overseas travel tickets**.

Pre-existing medical conditions

Before going **overseas**, **you** can apply for cover for **your pre-existing medical condition** by phoning Zurich Assist on 1800 648 093.

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

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

When does cover apply?

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

The **journey** ends when the first of the following occurs:

1. If **you** have a return **overseas travel ticket**:
 - (a) when **you** return to **Australia**, including travel directly from the air or sea terminal where **you** landed in **Australia** to **your** home;
 - (b) at midnight on the date when **you** are due to return to **your** home in **Australia** as shown on **your** return **overseas travel ticket**;
 - (c) Three (3) consecutive months for **Gold Card** cardholders or six (6) months for **Platinum Card** cardholders after the date of departure shown on **your** return **overseas travel tickets**; or
 - (d) when **you** cancel **your** return **overseas travel ticket**.

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

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

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

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

What is covered?

Subject to the maximum limits of what we will pay under the "What are the cover limits?" section on page 17 and the Terms and Conditions set out in this booklet, we provide the following cover.

1. Medical expenses

We cover **you** for **your medical expenses** if:

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

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

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

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

Zurich Assist

If **you** have a medical emergency while **you** are **overseas**, **you** can call Zurich Assist on +61 2 9995 2021 (on reverse charge if necessary) from any place in the world.

- Zurich Assist has access to a worldwide team of skilled doctors and medical professionals available 24 hours a day, 7 days a week.

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

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

2. Personal belongings and business items

We cover **you** for the theft and loss of or damage to the following **personal belongings** and business items whilst on **your journey**:

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

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

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

If **you** make a claim, **you** must prove **your** ownership and the value of the items (e.g. receipt or valuation for jewellery).

If **you** cannot prove the value of the items, the most we will pay for each individual item is 10% of the limit shown for that type of item in the Table under the "What are the cover limits?" section on page 17.

3. Unexpected cancellation and expenses

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

- (a) **you, your travel companion** or a **relative** dies, is seriously **injured** or becomes seriously ill (subject to verification by written medical advice obtained by **you** from a qualified and registered medical practitioner);
- (b) **you** require medical attention relating to a **pre-existing medical condition**, provided we have given prior written approval to cover **your pre-existing medical condition** and **you** have paid the administration fee;
- (c) if, before **your** departure from **Australia**, **you** become aware of a medical condition **you** have, for which we will then not provide **pre-existing medical condition** cover;
- (d) if **you** are pregnant and before **your** departure from **Australia**, an unexpected and unforeseen medical complication occurs (which is confirmed in writing by a qualified and registered medical practitioner) that prevents **you** from travelling because such travel would be unsafe for **your** health or the health of **your** unborn child;

- (e) **you** arranged travel is cancelled or delayed by the carrier because of mechanical breakdown, riots, strikes, civil commotion (but not an **act of terrorism**), weather conditions or **natural disasters**;
- (f) a **natural disaster** either at **your** destination or at **your** or **your travel companion's** residence in **Australia**;
- (g) a **special event** has been cancelled or postponed for reasons beyond **your** control;
- (h) whilst **you** are overseas **your** or **your travel companion's** travel documents are stolen or lost;
- (i) **you** or **your travel companion** are quarantined;
- (j) **your** or **your travel companion's** residence in **Australia** is totally destroyed;
- (k) **you** or **your travel companion** are subpoenaed to attend court in **Australia** (after having purchased **your overseas travel ticket**) on a date falling during **your journey**;
- (l) **you** or **your travel companion** are retrenched (not including voluntary retrenchment or redundancy);
- (m) financial insolvency or financial collapse of the licensed **travel services provider** through whom **your** travel bookings were made;
- (n) **you** or **your travel companion** having to sit exams for studies either of **you** are undertaking, provided that **you** or **your travel companion** had no prior knowledge of the date of the exam before **you** obtained **your overseas travel ticket**.
- (o) **your** employer cancelling **your** prearranged leave provided **you** are a full time employee of the police, fire,

ambulance, defence or emergency services.

- (p) **you** miss **your** arranged travel because **your** preceding flight was delayed or cancelled.

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

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

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

If **you** do not reschedule **your** travel arrangements, we will pay for any part of **your** cancelled travel and accommodation arrangements for which **you** have paid but will not use and are non-refundable.

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

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

4. Resumption of journey

If **your relative** dies whilst **you** are on an **overseas journey** and **you** have to interrupt **your journey** to return to **Australia**, we will cover **you** for the cost of an economy air ticket to **Australia** and

return to the **overseas** location where **you** were scheduled to be at the time when **you** return **overseas** (as stated in **your** original itinerary) provided:

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

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

5. Special event

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

- (a) **your journey** is interrupted or delayed by any unexpected cause outside **your** control; and
- (b) the **special event** cannot be delayed,

we will pay **your** additional costs of using alternative public transport to arrive at **your** destination on time for the purpose of attending the **special event**.

6. Rental vehicle insurance excess

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

- (a) taken comprehensive motor insurance against loss of or damage to the **rental vehicle** as part of the rental agreement; and

- (b) complied with all requirements of the rental agency under the rental agreement and of the **rental vehicle** insurer; and
- (c) not violated any terms of the rental agreement of the **rental vehicle**.

7. Travel delay

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

8. Funeral expenses

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

9. Accidental death

We cover **you** if **you** die:

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

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

10. Personal legal liability

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

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

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

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

any industrial award or agreement, or accident compensation legislation or such similar legislation in any country; or

- (e) any contract unless that liability would have arisen in the absence of that contract.

11. Loss of income

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

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

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

What are the cover limits?

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

Cover	What amount we will pay	
	Gold Card	Platinum Card
Medical expenses	Unlimited except for reimbursement of incidental expenses for bed care patients which is limited to the cost of the expense up to a) \$110 per day; and	Unlimited except for reimbursement of incidental expenses for bed care patients which is limited to the cost of the expense up to a) \$110 per day and

Cover	What amount we will pay	
	Gold Card	Platinum Card
Medical expenses (continued)	b) \$5,000 per person to a maximum \$7,500 for a cardholder travelling with their spouse and/or dependent children .	b) \$13,000 per person to a maximum \$16,500 for a cardholder travelling with their spouse and/or dependent children .
Personal belongings and Business items	<ul style="list-style-type: none"> • The total we will pay in respect of a journey is no more than \$11,000 per person up to \$16,000 for a cardholder travelling with their spouse and/or dependent children subject to the following limits \$3,000 per item for baggage, clothing, personal valuables, portable electrical equipment and binoculars; • \$3,000 per camera for cameras and associated equipment/accessories; • \$3,000 in total for laptop computers and associated equipment/accessories; • \$500 per person up to \$1,000 for a cardholder travelling with their spouse and/or dependent children for travel documents, travellers cheques, bank notes, currency notes, postal orders, money orders, cash or credit cards; 	<ul style="list-style-type: none"> • The total we will pay in respect of a journey is no more than \$16,000 per person up to \$32,000 for a cardholder travelling with their spouse and/or dependent children subject to the following limits \$5,000 per item for baggage, clothing, personal valuables, portable electrical equipment and binoculars; • \$5,000 per camera for cameras and associated equipment/accessories; • \$5,000 in total for laptop computers and associated equipment/accessories; • \$600 per person up to \$1,100 for a cardholder travelling with their spouse and/or dependent children for travel documents, travellers cheques, bank notes, currency notes, postal orders, money orders, cash or credit cards;

Cover	What amount we will pay	
	Gold Card	Platinum Card
Personal belongings and Business items (continued)	<ul style="list-style-type: none"> \$500 per person up to \$1,000 for a cardholder travelling with their spouse and/or dependent children for emergency replacement of clothes and toiletries <p>However notwithstanding the above limits Business items are only insured for \$3,000 in total and, property left unattended in a motor vehicle is only insured up to a value of \$250 per item to a maximum of A\$2,500 in total.</p>	<ul style="list-style-type: none"> \$500 per person up to \$1,000 for a cardholder travelling with their spouse and/or dependent children for emergency replacement of clothes and toiletries. <p>However notwithstanding the above limits Business items are only insured for \$3,000 in total and, property left unattended in a motor vehicle is only insured up to a value of \$250 per item to a maximum of A\$2,500 in total.</p>
Unexpected cancellation and expenses	<p>Unlimited except for travel agent's cancellation fee which is limited to an amount equal to the lesser of \$500 or 15% of the value of the travel arranged by the agent.</p> <p>Also, cover for the financial insolvency or financial collapse of a licensed travel services provider is limited to \$5,000 per person up to \$12,000 for a cardholder travelling with their spouse and/or dependent children, provided you have recovered the maximum amount available from any statutory fund, compensation scheme or any other source.</p>	<p>Unlimited except for travel agent's cancellation fee which is limited to an amount equal to the lesser of \$500 or 15% of the value of the travel arranged by the agent.</p> <p>Also, cover for the financial insolvency or financial collapse of a licensed travel services provider is limited to \$5,000 per person up to \$12,000 for a cardholder travelling with their spouse and/or dependent children, provided you have recovered the maximum amount available from any statutory fund, compensation scheme or any other source.</p>
Resumption of journey	\$5,000 per person up to \$10,000 for a cardholder travelling with their spouse and/or dependent children	\$6,000 per person up to \$12,000 for a cardholder travelling with their spouse and/or dependent children

Cover	What amount we will pay	
	Gold Card	Platinum Card
Special event	\$2,250	\$2,250
Rental vehicle insurance excess	\$2,250	\$2,750
Travel delay	\$275 per person up to \$700 for a cardholder travelling with their spouse and/or dependent children , for meal and accommodation expenses after six hour delay.	\$475 per person up to \$1,100 for a cardholder travelling with their spouse and/or dependent children , for meal and accommodation expenses after six hour delay.
Funeral expenses	Up to \$15,000	Up to \$20,000
Accidental death	\$25,000 per cardholder \$20,000 per spouse \$5,000 per dependent child	\$50,000 per cardholder \$25,000 per spouse \$5,000 per dependent child
Personal legal liability	\$2,250,000	\$2,250,000
Loss of income	The verified income for up to three consecutive months or \$8,000, whichever comes first. Where a cardholder and spouse both claim, up to a maximum of \$750 per person per week.	The verified income for up to three consecutive months or \$12,000, whichever comes first. Where a cardholder and spouse both claim, up to a maximum of \$1,250 per person per week.

Interstate Flight Inconvenience Insurance

Summary of cover

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

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

Details of the cover follow. Please also see page 23 for the cover limits for this section.

Who is eligible?

Platinum Card cardholders are eligible for Interstate Flight Inconvenience Insurance on **interstate flights**, if:

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

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

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

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

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

When does cover apply?

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

The **journey** ends when the first of the following occurs:

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

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

What is covered?

1. Personal belongings and business items

We cover **you** for the theft or loss of or damage to the following personal items and business items whilst on **your journey**:

- (a) baggage, clothing and personal valuables; and

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

2. Luggage delay

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

3. Unexpected cancellation

We cover **you** for cancellation of travel arrangements charged to the **cardholder's card** (excluding business related travel) after **you** have obtained **your interstate flight** and up until the end of the **journey**, where the claim is not covered elsewhere in this policy and is for any of the following unexpected events:

- (a) **you, your travel companion** or a **relative** dies, is seriously injured or becomes seriously ill (subject to verification by written medical advice obtained by **you** from a qualified and registered medical practitioner);
- (b) **your** arranged travel is cancelled or delayed by the airline because of mechanical breakdown, riots, strikes, civil commotion (but not an act of terrorism), weather conditions or natural disasters;
- (c) a **natural disaster** either at **your** destination or at **your or your travel companion's** residence in **Australia**;
- (d) a **special event** has been cancelled or

postponed for reasons beyond **your** control;

- (e) **you** or **your travel companion** are quarantined;
- (f) **you** or **your travel companion's** residence in **Australia** is totally destroyed;
- (g) **you** or **your travel companion** are subpoenaed to attend court in **Australia** (after having purchased **your** return **interstate flight** ticket) on a date falling during **your journey**;
- (h) **you** or **your travel companion** are retrenched (not including voluntary retrenchment or redundancy); or
- (i) **you** or **your travel companion** having to sit exams for studies either is undertaking.

4. Rental vehicle insurance excess

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

- (a) taken comprehensive motor insurance against loss of or damage to the **rental vehicle** as part of the rental agreement;
- (b) complied with all requirements of the rental agency under the rental agreement and of the **rental vehicle** insurer; and
- (c) not violated any terms of the rental agreement of the **rental vehicle**.

5. Flight delay

4 Hours or more

If departure of **your interstate flight** is delayed for four or more hours and no alternative transport is made available, we will cover **your** additional meal and

refreshment expenses charged to the **cardholder's card** if **you** provide us with written confirmation from the carrier confirming the length of delay.

10 Hours or more

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

6. Missed Connection

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

7. Funeral expenses

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

What are the cover limits?

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

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

Transit Accident Insurance

Summary of cover

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

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

Who is eligible?

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

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

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

When does the cover apply?

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

This also includes **accidents**:

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

What are the cover limits?

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

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

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

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

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

What are the cover limits?

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

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

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

Two **cardholders** - \$1,000,000

One **spouse** - \$250,000

One **dependent child** - \$125,000

Total benefit amount: \$1,375,000

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

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

Each **cardholder** - \$472,727

Spouse - \$236,364

Dependent child - \$118,182

Total benefit amount: \$1,300,000

Purchase Cover Insurance

Summary of cover

Purchase Cover Insurance provides cover against theft, loss or damage to **covered products** that have been purchased on **your card**.

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

Who is eligible?

All **cardholders** are eligible for Purchase Cover Insurance for **covered products**:

- (a) purchased anywhere in the world; or
- (b) given as a gift to any permanent **Australian** resident,

provided the whole purchase price of the **covered products** is charged to the **cardholder's card**.

When does cover apply?

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

What is covered?

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

What are the cover limits?

We will pay the lesser of:

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

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

Guaranteed Pricing Scheme

Summary of cover

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

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

Who is eligible?

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

What is covered?

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

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

What are the cover limits?

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

Extended Warranty Insurance

Summary of cover

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

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

Who is eligible?

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

What is covered?

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

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

When does cover apply?

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

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

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

What are the cover limits?

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

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

How to make a Claim

1. Contacting us

Please do not contact Citibank or Bank of Queensland to make a claim as they are not involved in processing claims.

If **you** want to make a claim whilst **overseas you** must:

- (a) phone Zurich Assist as soon as possible via a reverse charges call to **Australia** +61 2 9995 2021 (refer to page 11, 'Zurich Assist' under International Travel Insurance); and
- (b) provide Zurich Assist with copies of **your overseas** travel and flight itinerary, **your** credit card statement and other documents which will confirm **your** eligibility for cover.

If **you** want to make a claim whilst in **Australia** or when **your journey** ends, **you** must contact us on 1800 648 093 within 30 days of **your journey** ending (even if **you** previously reported the matter to Zurich Assist) or if **you** are already home

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

If **you** fail to contact us within the specified times, we may refuse to pay **your** claim.

2. Reporting stolen, lost or wilfully damaged items

If **your** belongings are stolen, lost or wilfully damaged, **you** must make a report to the police or to the nearest government agency or authority within 24 hours of learning of the theft, loss or damage. The report must list and describe the missing or damaged items and **you** must obtain a copy of that report.

3. Documentation

Where necessary, we may require **you** to complete a written loss report which **you** must return to us within 30 days after **you** receive it.

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

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

- valuations;
- quotations;
- store- catalogue advertisement;
- **registered warranties**; and
- certified translations.

If **you** fail to complete the loss report or provide us with the documentation **we** require, **we** may refuse to pay **your** claim.

4. Family claims

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

5. Assisting us with claims

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

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

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

6. Repairing or replacing damaged belongings

If an item is lost, stolen or damaged, we may choose to repair, replace or pay **you** for it after making allowance for depreciation and wear and tear.

Where the item is part of a pair or set, **we** will only pay the value of the particular part or parts lost, stolen or damaged regardless of any special value that the item may have by way of being part of such pair or set.

We will not pay **you** more than it originally cost **you** to buy the item.

Complaints

If **you** have a complaint about the covers or about the service **you** have received from us, including the settlement of a claim, **you** can call us on 132 687.

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

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

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

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

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

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

The Financial Ombudsman Service

Phone: 1300 78 08 08

between 9am - 5pm AEST

Fax: (03) 96136399

Post: GPO Box 3, Melbourne, Victoria 3001

Website: www.fos.org.au

Email: info@fos.org.au

Privacy and General Insurance Code of Practice

Privacy

Zurich collects personal information about **you** to assess claims or to assess an application for cover for a **pre-existing medical condition**. If **you** do not provide the requested information, the assessment of a **pre-existing medical condition** cannot be considered, a claim may be delayed or we may not accept a claim.

We will, in relevant cases, give personal information (other than sensitive information such as health information) to **Citibank** and **Bank of Queensland**, their service providers and business partners so that they can monitor the claims service we provide, to

prevent fraud and to ensure eligibility for cover.

We may also give personal information including sensitive information, such as health information, to Citibank or Bank of Queensland, our service providers (including medical practitioners, other health professionals, reinsurers, legal representatives and loss adjusters).

By providing personal details, **you** agree to those organisations collecting and disclosing personal and sensitive information for the purposes listed above.

We may also be allowed or required by law to disclose personal information about **you**, for example under Court orders or Statutory Notices pursuant to taxation or social security laws.

Usually, on request, we will give **you** access to personal information held about **you**.

In some circumstances, we may charge a fee for giving this access which will vary but will be based on the costs to locate the information and the form of access required.

A list of the type of service providers and business partners we commonly use is available on request or from our website www.zurich.com.au (click on the Privacy link on the homepage).

If **you** would like to find out more about our privacy policies, **you** may contact us by telephone from anywhere in **Australia** on 132 687 or email to Privacy.Officer@zurich.com.au or in writing at:

The Privacy Officer
Zurich Australian Insurance Limited
PO Box 677
North Sydney NSW 2059

General Insurance Code of Practice

As a member of the Insurance Council of Australia Limited, we subscribe to the General Insurance Code of Practice.

The purpose of the Code is to raise the standards of practice and service in the general insurance industry.

The Code aims to:

- constantly improve claims handling in an efficient, honest and fair manner;
- build and maintain community faith and trust in the financial integrity of the insurance industry; and
- provide helpful community information and education about general insurance.

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For more information on your BOQ Credit Cards visit us at boq.com.au or call 1300 55 72 72

In the event of an emergency overseas please call (reverse charge) +61 2 9995 2021 or to make a claim in Australia phone 1800 648 093