

Notice of changes to your "Description of Insurance Cover" terms and conditions effective 1 July 2019.

The terms of your Bank of Queensland Complimentary Insurance covers are changing and your new "Description of Insurance Cover" terms and conditions document, effective 1 July 2019, is available at www.boq.com.au/important-information/terms-and-conditions

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

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

What does this mean for claims?

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

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

What are the changes?

Below is a summary of the key changes. For full details of these changes please read the new "Description of Insurance Cover" terms and conditions available at www.boq.com.au/important-information/terms-and-conditions.

Definitions

- '*business effect*' has changed to be named '*business item*' and excludes securities, second-hand items including works of art and antiques and manuscripts and books of account;
- '*Chronic*' has changed its definition to be '*a persistent and lasting condition. It may have a pattern of relapse and remission*'; and
- Definitions have been added for '*Hospital*', '*Mental Illness*', '*Professional Sport*', '*Sickness*' and '*Valuables*'.

'Any act of terrorism' exclusion

- International Travel Insurance: the exclusion does not apply to Overseas Emergency Medical, Luggage, Rental Vehicle Excess, Funeral Expenses, Accidental Death and Loss of Income;
- Interstate Flight Inconvenience Insurance: the exclusion does not apply to Luggage, Rental Vehicle Excess and Funeral Expenses; and
- Purchase Cover Insurance: the exclusion does not apply to covered items.

Rental Vehicle Excess

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

Service provider misappropriating funds

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

Luggage and Purchase Cover Insurance claim conditions

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

Personal Liability

- Personal Liability, previously known as Personal Legal Liability, has an additional condition to tell AGA as soon as you would have been aware of an event, which might lead to a claim against you. There are also additional exclusions added as follows:
 - *bodily injury to you, your travel companion or to a relative or employee of any of you;*
 - *any fine or penalty, or aggravated, punitive, exemplary or liquidated damages;*
 - *illness, sickness or disease that is transmitted by you;*
 - *any relief or recovery from you other than monetary amounts;*
 - *assault and/or battery committed by you or at your direction;*
 - *any act intended to cause bodily injury, property damage or liability done by you; or any person acting with your knowledge, connivance or consent.*

Pre-existing medical conditions

- There is cover provided by the group policy for specified pre-existing medical conditions. Read Part E of the "Description of Insurance" terms and conditions for details of these and the requirements.

Australian Financial Complaints Authority (AFCA)

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



This insurance cover is available under a Group Policy issued to Citigroup Pty Limited, ABN 88 004 325 080, AFSL 238098 ("Citibank") by AWP Australia Pty Ltd, ABN 52 097 227 177, AFSL 245631 trading as Allianz Global Assistance ("Allianz Global Assistance") under a binder from the underwriter, Allianz Australia Insurance Limited, ABN 15 000 122 850, AFS; 234708, For general enquiries call Allianz Global Assistance who issues and manages the Group Policy on behalf of Allianz. BOQ16946_(0419)