

UNAUTHORISED TRANSACTIONS INSURANCE & TRANSIT ACCIDENT INSURANCE TERMS AND CONDITIONS FOR BANK OF QUEENSLAND BUSINESS VISA DEBIT CARDS

About this booklet

The information in this booklet is subject to change from time to time and is correct and current as at 1 June, 2020. Any changes to terms and conditions related to insurance coverage will be communicated to **you** with written notice. Any minor changes unrelated to insurance coverage will be published on boq.com.au

This booklet has two parts:

1. Important information about the covers provided;
2. The terms, conditions, limits and exclusions applicable to the covers provided.

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

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

Part 1: Important information about the covers provided

This Part describes the complimentary insurance benefits available to **BOQ Business Visa Debit Card Facility accountholders** under *Unauthorised Transactions Insurance* and **BOQ Business Visa Debit Card cardholders** under *Transit Accident Insurance*. Cover applies to events occurring on or after 1 June, 2020. **You** are not covered for events occurring after termination of, or expiry of the group policy period of cover. **BOQ** will advise **accountholders** of any replacement cover.

Allianz – the insurer

This cover is available under a group policy issued to Bank of Queensland Limited ABN 32 009 656 740, AFSL and Australian Credit Licence No 244616, of Level 6, 100 Skyring Terrace, Newstead, QLD 4006 (**BOQ**) by AWP Australia Pty Ltd ABN 52 097 227 177, AFSL 245631 trading as **Allianz Global Assistance** of Level 16, 310 Ann Street, Brisbane, QLD 4000 (**Allianz Global Assistance**) under a binder from the insurer, Allianz Australia Insurance Limited ABN 15 000 122 850, AFSL 234708 of 2 Market Street, Sydney, NSW 2000 (**Allianz**). **Allianz Global Assistance** issues and manages the group policy on behalf of **Allianz**. For general enquiries call **Allianz Global Assistance**.

There is no obligation to accept any of these benefits. However, if a beneficiary wishes to claim any of these benefits, they will be bound by the definitions, terms, conditions, exclusions and claims procedures contained in this booklet. Therefore please read the booklet carefully and keep it in a safe place. Also please keep detailed particulars and proof of any loss including the sales receipts and **BOQ Business Visa Debit Card Facility** account statements showing purchases and/or any **unauthorised transactions**.

BOQ is not the issuer (insurer) of these covers

BOQ is not the product issuer (insurer) of these covers and neither it nor any of its related corporations guarantee or are liable to pay any of the benefits under the insurance.

These benefits are provided at no additional cost to the beneficiaries, neither **BOQ** nor any of its related corporations are Authorised Representatives of **Allianz**, **Allianz Global Assistance** or any of its related companies and **BOQ** does not receive any commission or remuneration in relation to the insurance set out in this booklet.

Termination or variation of cover

BOQ or **Allianz** may terminate or vary the cover, and if so **BOQ** will notify the **accountholder** of the termination or change in writing. The existing cover will apply to events occurring before the date of the change or termination. No cover is provided for events occurring after the date of termination. **BOQ** will provide **accountholders** with details of any replacement cover.

Other insurance

The cover described in this booklet is provided for the benefit of **accountholders** and/or **cardholders** (as the case may be) under a group policy entered into between **Allianz** and **BOQ**. **BOQ** is the policy owner. When eligible, an **accountholder** or **cardholder** has the benefit of cover as a third party beneficiary by reason of the statutory operation of Section 48 of the Insurance Contracts Act 1984 (Cth).

If an **accountholder** or **cardholder** is entitled to receive a benefit or make a claim under another insurance policy ("Other Policy") (for example, a fidelity guarantee policy), in respect of the same loss as the claim under this group policy, then, subject to the provisions of the Insurance Contracts Act 1984 (Cth) **Allianz** is not liable to provide indemnity under this group policy until the amount of any indemnity under that Other Policy is exhausted. In other words, any cover under this group policy in respect of the same loss shall only be excess insurance cover over and above the applicable Other Policy.

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

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

Limitation of cover

Notwithstanding any other terms, **we** shall not be deemed to provide coverage and **we** will not make any payments nor provide any service or benefit to any person or other party to the extent that such cover, payment, service, benefit and/or any business or activity of the person would violate any applicable trade or economic sanctions, law, or regulation.

Privacy

To offer or provide **you** with **our** products and services (or those **we** may offer or provide to **you** on behalf of **our** business partners) **we**, namely AWP Australia Pty Ltd ABN 52 097 227 177 trading as '**Allianz Global Assistance**', and **our** agents and representatives, collect, store, use, and disclose **your** personal information including sensitive information.

We usually collect it directly from **you** but sometimes from others depending upon the circumstances and the product involved. For instance, **we** may collect **your** personal information from **our** business partners who may have provided **you** with a product or service including but not limited to travel insurance, roadside assistance with a vehicle purchase, Overseas Student or Visitor Health Cover, or other assistance services **we** arrange or provide.

For example, **your** personal information may be collected from **your** family members and travelling companions, doctors, and hospitals if **you** purchase **our** travel insurance and require medical assistance. Likewise, **we** collect personal information from universities and **your** agents if **you** inquire about or apply for **our** Overseas Student or Visitor Health Cover.

We are the 'data controller' and responsible for ensuring **your** personal information is used and protected in accordance with applicable laws including the Privacy Act 1988 and sometimes European Law (the GDPR) where **our** activities are within its scope. Personal information **we** collect includes, for example, **your** name, address, date of birth, email address, and sometimes **your** medical information, passport details, bank account details, as well as other information **we** collect through devices like 'cookies' when **you** visit **our** website such as **your** IP address and online preferences.

We use **your** personal information to offer and provide **our** products and services and to manage **your** and **our** rights and obligations in connection with any products and services **you** have acquired. For instance, **we** use it to assess, process, and investigate any travel or health insurance claims, and to liaise with Government Departments when necessary.

We may also use it for product development, marketing (where permitted by law or with **your** consent but not in connection with some products or services such as credit card insurances), customer data analytics, research, IT systems maintenance and development, recovery against third parties, fraud investigations, and for other purposes with **your** consent or where permitted by law.

We do not use sensitive information for marketing purposes or provide that information to any third parties for marketing.

Your personal information may be disclosed to third parties (some of whom are data processors) who assist **us** to carry out the above activities both inside and outside of Australia, such as claims management providers, travel agents and intermediaries, insurers, investigators, cost containment providers, medical and health service providers, universities and other education institutions, roadside assistance and towing providers, vehicle manufacturers, overseas data storage (including 'cloud' storage) and data handling providers, legal and other professional advisers, **your** agents and broker, **your** travel group leader if **you** travel in a group, **your** employer if **you** have a corporate travel policy, **your** bank (**BOQ**) if **you** are the beneficiary of the bank's credit card insurances, insurance reference bureaux, and **our** related and group companies including **Allianz**. Some of these third parties may be located in other countries including in Europe, Asia, Canada, or the USA. **We** also, where necessary, disclose **your** personal information to Government Departments including for immigration and private health insurance purposes as well as to regulatory bodies.

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

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

You may also (1) seek access to **your** personal data and ask about its origin, the purposes of the processing, and details of the data controller or data processor, and the parties to whom it may be disclosed; (2) ask **us** to correct and update **your** personal information; (3) ask for a copy of **your** personal data in an electronic format for **yourself** or for someone **you** nominate.

You may in some circumstances restrict the processing of **your** personal data, and request that it be deleted. Where **your** personal information is used or processed with **your** specific consent as the sole basis for processing (rather than on a contractual basis or legitimate interest), **you** may withdraw **your** consent at any time. **You** may not access or correct personal information of others unless **you** have been authorised by their express consent, or unless they are **your** dependants under 16 years of age.

If **you** have a request or complaint concerning **your** personal information or about data privacy, please contact: Privacy Officer, Allianz Global Assistance, PO Box 162, Toowong, QLD 4066, or email:

DataPrivacyAU@allianz-assistance.com.au.

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

For more information about **our** corporate privacy policy and handling of personal information, including further details about access, correction and complaints, please visit **our** website at:

www.allianz-assistance.com.au

and click on the Privacy & Security link.

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



**Part 2:
Terms,
conditions,
limits &
exclusions
applicable to
the covers
provided**

Definitions

Headings are for information only and do not affect interpretation.

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

accident, accidental, accidentally means any sudden and unexpected physical event not intended by **you**.

accountholder means any **BOQ** customer, being a business entity or corporation who has entered into a **BOQ Business Visa Debit Card Facility**.

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

Allianz Global Assistance means AWP Australia Pty Ltd ABN 52 097 227 177, AFSL 245631.

BOQ means Bank of Queensland Limited ABN 32 009 656 740, AFSL and Australian Credit Licence No 244616.

BOQ Business Visa Debit Card means a current and valid **BOQ** Business Visa Card, which at the request of the **accountholder** has been issued by **BOQ** to a **cardholder** authorised for the purpose of operating the **accountholder's billing account**.

BOQ Business Visa Debit Card Facility means a **BOQ Business Visa Debit Card** Facility which is subject to the Facility Terms and Conditions, as applicable.

billing account means the commercial card account set out in **your** Letter of Offer or any other account opened in accordance with the commercial card contract that **BOQ** advises will substitute for that account.

cardholder means an Australian permanent resident who is an employee of the **accountholder** and who has been nominated by the **accountholder** and issued with a **BOQ Business Visa Debit Card** by **BOQ**, at the request of the **accountholder**.

injury, injured or **injuries** means bodily injury caused solely and directly by violent, **accidental**, visible and external means, which happens at a definite time and place during **your** period of cover and does not result from any illness, sickness or disease.

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

transportation means a plane, train, tourist bus or ferry (but not a cruise ship) that is licensed or authorised to carry fare-paying passengers.

trip means overseas passage by the **cardholder** as a fare paying passenger on **transportation**.

unauthorised transaction means a **BOQ Business Visa Debit Card** transaction which has been processed to the **billing account** but was not authorised in any way by the **accountholder** and/or was outside the **cardholder's** authority to transact.

we, our and **us** means Allianz Australia Insurance Limited and its agent AWP Australia Pty Ltd trading as **Allianz Global Assistance**.

you and **your** means:

- **accountholder** in relation to *Unauthorised Transactions Insurance*;
- **cardholder** in relation to *Transit Accident Insurance*.

Section A – Eligibility

Unauthorised Transactions Insurance

Who is eligible?

Accountholders of a **BOQ Business Visa Debit Card Facility** are eligible for the benefit of *Unauthorised Transactions Insurance* when their **BOQ Business Visa Debit Card Facility** is established by **BOQ**.

Transit Accident Insurance

Who is eligible?

Cardholders are eligible for *Transit Accident Insurance* if the entire fare for the **trip** was charged to the **accountholder's billing account** prior to the commencement of the **trip**.

Section B – Period of Cover

Unauthorised Transactions Insurance

Cover is provided for the duration of the period that the **accountholder's BOQ Business Visa Debit Card Facility** is current and valid during the period of the group policy.

Transit Accident Insurance

Transit Accident Insurance provides cover when:

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

Section C – Tables of Benefits

Unauthorised Transactions Insurance

The maximum limits of what **we** will pay under *Unauthorised Transactions Insurance* are set out below:

Limit

Limit of \$20,000 for all claims per **cardholder** in any twelve (12) consecutive month period of cover with a maximum total limit of \$150,000 for all claims per **BOQ Business Visa Debit Card Facility** in any twelve (12) consecutive month period of cover.

Transit Accident Insurance

GROUP POLICY AGGREGATE LIMIT OF LIABILITY

The group policy under which this cover is provided contains an aggregate (maximum) limit of liability for claims from all eligible **cardholders** arising from the one event.

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

This means that if as a result of one **accident** a number of **cardholders** were **injured**, **we** would pay each on a proportional basis (using the table amounts) up to a total of \$1,300,000. For example, if ten (10) **cardholders** lost their lives in the same bus crash, **we** calculate the benefits payable as follows:

Ten (10) **cardholders** – 10 x \$250,000 = \$2,500,000 Total Benefit Amount.

We take the total aggregate exposure (\$1,300,000) and divide it by the Total Benefit Amount (\$2,500,000) to determine the percentage (52%) by which each individual Benefit Amount will be proportionally reduced.

In this case, the Benefit Amount for each **cardholder** would be 52% of \$250,000.

Benefit Amount for each **cardholder** = \$130,000.



Subject to the group policy aggregate limit of liability the following table sets out the type of **injury** and the benefit amounts **we** will pay. However, if, as a result of one **accident**, more than one **injury** is sustained by a person eligible for cover, only the greater benefit amount will be paid.

| Injury | Benefit Amount |
|--|----------------|
| Loss of life | \$250,000 |
| Loss of both hands or loss of both feet | \$250,000 |
| Loss of one hand and loss of one foot | \$250,000 |
| Loss of entire sight of both eyes | \$250,000 |
| Loss of entire sight of one eye and loss of one hand or loss of one foot | \$250,000 |
| Loss of one hand or loss of one foot | \$125,000 |
| Loss of entire sight of one eye | \$125,000 |

Section D – General Exclusions

To the extent permitted by law **we** will not pay for any loss arising from:

- a] any indirect losses or consequential liability of any kind, including punitive damages;
- b] any act of war, whether war is declared or not, or from any rebellion, revolution, insurrection or taking of power by the military;
- c] nuclear reaction or contamination from nuclear weapons or radioactivity;
- d] biological and/or chemical materials, substances, compounds or the like used directly or indirectly for the purpose of harming or to destroy human life and/or create public fear;
- e] any payment which would violate any applicable trade or economic sanctions, law or regulation; or
- f] an intentional or illegal or criminal act of:
 - **you**;
 - a person acting on **your** behalf;
 - **your** designated beneficiary, executor or administrator; or
 - **your** legal heirs or personal legal representative.

Section E – The cover we provide

Unauthorised Transactions Insurance

WHAT WE COVER

If during the period of cover provided an **unauthorised transaction** is incurred on the **accountholder's BOQ Business Visa Debit Card Facility** by a **cardholder**, **we** will indemnify the **accountholder** for the loss they incur up to the limits specified in *Section C - Tables of Benefits - Unauthorised Transactions Insurance*.

CONDITIONS

It is a condition of this insurance that **you** must take all reasonable steps to ensure **your cardholders** use their **BOQ Business Visa Debit Card** in accordance with **your** instructions and any authority **you** have given to the **cardholder**, including (but not limited to) the following:

- **you** must instruct **your cardholders** in writing of the limits of their authority to use their **BOQ Business Visa Debit Card**.
- When:
 - **you** no longer wish a **cardholder** to use their **BOQ Business Visa Debit Card**; or
 - the **cardholder's** employment is terminated or the **cardholder** resigns; or
 - **you** become aware, or a reasonable person in the circumstances would have become aware, that an **unauthorised transaction** had been transacted (e.g. when an **unauthorised transaction** shows on a statement) or is likely to be transacted by the **cardholder**,

you must immediately direct **BOQ** to cancel the **cardholder's BOQ Business Visa Debit Card**. This direction should be made by telephone or facsimile or any other electronic communication which may be approved by **BOQ**.



- **You** must also, if possible, immediately obtain the **BOQ Business Visa Debit Card** from the **cardholder**, cut it in half and return it to **BOQ** at the address appearing on the **BOQ Business Visa Debit Card** account statement.
- If **you** are unable to recover the **cardholder's BOQ Business Visa Debit Card**, **you** must immediately write to the **cardholder** advising the **cardholder** that they are no longer authorised to use the **BOQ Business Visa Debit Card** account and must return the **BOQ Business Visa Debit Card** to **you**. A copy of the letter sent to the **cardholder** should be included with **your** notification of claim.

WHAT WE EXCLUDE

To the extent permitted by law **we** will not pay for:

- any indirect losses or consequential liability of any kind other than **unauthorised transactions**; or
- any **unauthorised transactions** incurred by any director, partner or owner of the **accountholder**, or any family members of the said directors, partners or owners of the **accountholder**.

Transit Accident Insurance

The maximum amount **we** will pay for all claims combined is shown in *Group Policy Aggregate Limit of Liability in Part C - Tables of Benefits - Transit Accident Insurance*. **You** must also check *Section D - General Exclusions* and exclusions applicable to this insurance for reasons why **we** may not pay.

WHAT WE COVER

If, during a **trip**, or:

- while boarding or alighting (being when **you** physically get on or of) **transportation** at any airport, coach depot, railway station or dock during **your trip**; or
- while travelling as a passenger in **transportation** directly to or from any airport, coach depot, railway station, or dock immediately before or after **your** scheduled **trip**,

you suffer an **accident** that causes an **injury** listed in *Part C - Tables of Benefits - Transit Accident Insurance* within fifty two (52) consecutive weeks of the **accident**, **we** will pay **you** the benefit amount (subject to the limits imposed by the group policy aggregate limit of liability) specified for the **injury** that **you** suffered, listed in *Section C - Tables of Benefits - Transit Accident Insurance*.

In addition, if during a **trip**:

- you** are unavoidably exposed to the elements and sustain an **injury** due to an **accident** which results in the disappearance, sinking or wrecking of the **transportation** on which **you** were travelling; or
- you** disappear due to an **accident** which results in the disappearance, sinking or wrecking of the **transportation** on which **you** were travelling and **your** body has not been found within fifty-two (52) consecutive weeks after the date of such **accident**, it will be presumed, subject to there being no evidence to the contrary, that **you** died,

we will pay the applicable benefit amount listed in *Part C - Tables of Benefits - Transit Accident Insurance* (subject to the limits imposed by the group policy aggregate limit of liability) to **you** for **your injury**, or to **your** estate in the case of **your** death.

If **you** suffer more than one **injury** as a result of the **accident** **we** will pay **you** no more than the specified amount (subject to the limits imposed by the group policy aggregate limit of liability) for the most serious **injury** listed in *Part C - Tables of Benefits - Transit Accident Insurance* that **you** suffered.

WHAT WE EXCLUDE

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

- any act of terrorism;
- hijack;
- your** intentional self harm or **your** suicide or **your** attempted suicide;
- any illegal act committed by **you** or any person acting on **your** behalf; or
- your** participation as a crew member or pilot of any **transportation**.

Claims

What you need to do to make a claim

Please do not contact **BOQ** to make a claim as they are not involved in processing claims.

You must give **Allianz Global Assistance** notice of **your** claim as soon as reasonably possible. Call **Allianz Global Assistance** on 1800 644 652, 8am - 5pm (Brisbane time), Monday to Friday to obtain claim forms and information on how to make a claim, or you can email:

cardclaims@allianz-assistance.com.au

When **you** become aware of an **unauthorised transaction** likely to result in a claim **you** must do the following:

- immediately report the matter to the police;
- take all reasonable steps to recover from the **cardholder** all **unauthorised transaction** amounts transacted by the **cardholder**. This includes (but is not limited to) **you** utilising, where legally possible, any monies held by **you** for or on behalf of the **cardholder** so as to avoid or reduce any loss caused by the **unauthorised transactions**; and
- immediately direct **BOQ** to cancel the **cardholder's BOQ Business Visa Debit Card**; and
- provide notification to **Allianz Global Assistance** along with the following:
 - a copy of the police report (or incident report number), and
 - a copy of the letter **you** sent the **cardholder** (if applicable).
- submit full details of any claim in writing to:

*Allianz Global Assistance,
Locked Bag 3014,
Toowong DC, QLD 4066.*

Subject to the claim being established and admitted by **us**, **we** will make payment to **you** of any **unauthorised transaction** amounts.

Documentation

Where necessary, **Allianz Global Assistance** will provide **you** with claim forms which should be returned to them within 30 days or as soon as possible after **you** receive them. If **you** fail to contact **Allianz Global Assistance** within this time and **we** are prejudiced by **your** delay, then **our** liability in respect of **your** claim may be reduced in line with the prejudice **we** have suffered.

We may also require further documentation or material in support of the claim. This will include (but is not limited to) **BOQ Business Visa Debit Card** statements.

Assisting us with claims

In certain circumstances, **we** may have the right to sue others in **your** name to recover money payable under this insurance. 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** any amount **we** paid that, when combined with the payment of the other insurer, exceeds **your** loss. **You** cannot claim from **us** and from the other insurer to obtain an aggregate amount that exceeds **your** loss.

Fraudulent Claims

If **you** or anyone acting on **your** behalf makes a fraudulent claim under this insurance, then to the extent permitted by law no payment will be made for that claim and **we** may take legal action against **you**. **We** will also inform **BOQ** of the situation and **you** may no longer be eligible for this insurance.

Complaints and disputes

If **you** have a complaint or dispute in relation to this insurance, or **our** services or **our** representatives, please call **us** using the contact details below, or put the complaint in writing and send it to:

Email: cardclaims@allianz-assistance.com.au

Post: *Customer Care
Locked Bag 3014
Toowong DC, QLD 4066*

You can also make **your** complaint directly to **our** Customer Care Unit:

Phone: *1800 644 652 (Office Hours Monday - Friday
9:00 - 17:00 except public holidays.
Calls from mobiles, public telephones or hotel
rooms may attract additional charges)*

We will attempt to resolve the matter in accordance with **our** internal resolution procedures. To obtain a copy of **our** procedures, please contact **us**.

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

The contact details for the **AFCA** are:

*Australian Financial Complaints Authority
GPO Box 3, Melbourne Victoria 3001
Phone: 1800 931 678
Email: info@afca.org.au*

General Insurance Code of Practice

Allianz and **Allianz Global Assistance** proudly support the General Insurance Code of Practice.

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

Enquiries

If **you** wish to make a claim or a general enquiry call **Allianz Global Assistance** on 1800 644 652, 8am - 5pm (Brisbane time), Monday to Friday. Please make sure **you** have this booklet on hand when **you** phone.

The group policy insurer is:

Allianz Australia Insurance Limited
ABN 15 000 122 850, AFSL 234708 of
2 Market Street, Sydney NSW 2000.

The group policy is issued and managed by:

AWP Australia Pty Ltd ABN 52 097 227 177, AFSL 245631
trading as Allianz Global Assistance of
Level 16, 310 Ann Street, Brisbane, QLD 4000.