



# Upcoming changes to complimentary card insurances from 1 November 2023

NAB and Allianz Global Assistance are making important changes to the complimentary insurances available with your card and will be releasing an updated Policy Information Booklet. These changes are effective from **1 November 2023** and apply to events occurring on or after that date.

For details of the changes which are effective from 1 November 2023, visit [www.nab.com.au/personal/insurance/complimentary-card-insurances/policy-changes](https://www.nab.com.au/personal/insurance/complimentary-card-insurances/policy-changes).

## Complimentary card insurances before 1 November 2023

For events occurring before 1 November 2023, please refer to the below Notice of Change to NAB Card Insurance Policy Information Booklet effective 30 June 2022.

# Notice of Change

Allianz 

Global Assistance

This Notice of Change amends the NAB Card Insurance Policy Information Booklet with an effective date of 31 March 2021 and should be read in conjunction with that booklet. The amendments are effective 30 June 2022 and are as follows:

## Updated address for Allianz Australia

Where '2 Market Street, Sydney, NSW, 2000' appears on the inside front cover and page 5, it is to be updated with 'Level 16, 10 Carrington St, Sydney, NSW 2000'.

## Updated General Insurance Code of Practice

Update the General Insurance Code of Practice section on page 89 to:

The General Insurance Code of Practice was developed by the Insurance Council of Australia to further raise standards of practice and service across the insurance industry. The Code Governance Committee (CGC) is an independent body that monitors and enforces insurers' compliance with the Code.

You can obtain more information on the Code of Practice and how it assists you by contacting us. Contact details are provided on the inside front cover of this booklet. For more information on the Code Governance Committee (CGC) go to [www.insurancecode.org.au](http://www.insurancecode.org.au).

## Updated Complaints

Update the Complaints section on pages 89 to:

If you are dissatisfied with our service in any way, please contact us and we will attempt to resolve the matter in accordance with our internal dispute resolution procedures.

If we do not make a decision within the period that we tell you we will respond, we will tell you about your right to lodge a complaint with an external dispute resolution scheme.

If you are not happy with our response, you can refer your complaint to AFCA subject to its terms of reference. AFCA provides a free and independent dispute resolution service

for consumers who have general insurance disputes falling within its terms. AFCA's contact details are:

The Australian Financial Complaints Authority

Online: [www.afca.org.au](http://www.afca.org.au)

Phone: 1800 931 678

Email: [info@afca.org.au](mailto:info@afca.org.au)

Mail: GPO Box 3 Melbourne VIC 3001

For more information on how we handle complaints you can request a copy of our procedures, using our contact details on the inside front cover.

## **The following changes relate to epidemics and pandemics**

### **1. Update exclusion 6 on page 29 to:**

your claim arises because you did not follow an advice or warning that a reasonable person would have been aware of:

- by the Australian government (when a 'Reconsider your need to travel' or 'Do not travel' alert is in place), which can be found on [www.smarttraveller.gov.au](http://www.smarttraveller.gov.au); or
- which was published in a reliable mass media source.

### **2. Update exclusion 17 on page 30 to:**

any epidemic or pandemic, unless your claim relates to you or your travel companion being positively diagnosed as suffering a sickness recognised as an epidemic or pandemic, such as COVID-19, and cover is expressly included in the following sections:

1.1 Overseas Emergency Assistance

1.2 Overseas Emergency Medical

1.4 Medical Evacuation & Repatriation

2.1 Cancellation

3.1 Additional Expenses;

### **3. Add the following wording to 'Part E – The Cover Available' on page 32:**

#### **Epidemics and Pandemics (such as COVID-19)**

If, during the period of cover available, you (including your spouse and/or dependants who are eligible

for cover) are positively diagnosed as suffering a sickness recognised as an epidemic or pandemic, such as COVID-19, cover is available to you under the following sections:

1.1 Overseas Emergency Assistance

1.2 Overseas Emergency Medical

1.4 Medical Evacuation & Repatriation

2.1 Cancellation

3.1 Additional Expenses

If your travel companion is positively diagnosed as suffering a sickness recognised as an epidemic or pandemic, such as COVID-19, which impacts your journey, cover is available to you under the following sections:

2.1 Cancellation

3.1 Additional Expenses

Terms, conditions, limits and exclusions apply. Please refer to Part D - General Exclusions and the exclusions set out in each of the above sections.

For example, you will not be covered if you are positively diagnosed as suffering a sickness recognised as an epidemic or pandemic while travelling against an advice or warning issued by an Australian government and you did not take reasonable care to avoid contracting the sickness (for example by delaying travel to the country or part of the country referred to in the warning), refer to General Exclusions 6 and 16 in Part D for more information. Please note, this also applies even if the Australian government has given you permission to travel or you fall under a specific exemption where there is otherwise a travel ban in place that prohibits you from travelling.

For all other sections and any other claim arising from, or related to, epidemics or pandemics, there is no cover.

**4. The text highlighted in red below has been added to '1.1.1 Allianz Global Assistance will arrange' on page 36 to:**

**1.1.1 Allianz Global Assistance will arrange**

If:

- you are aged under seventy six (76) years on the date you depart on your journey; and
- while overseas during the period of cover available for your journey,

you are injured or become sick (including if you are positively diagnosed as suffering a sickness recognised as an epidemic or pandemic, such as COVID-19), provided the relevant injury or sickness is covered, Allianz Global Assistance will arrange for the following assistance services:

- a. access to a medical adviser for emergency medical treatment while overseas;
- b. any messages which need to be passed on to your family or employer in the case of an emergency;
- c. provision of any written guarantees for payment of reasonable expenses for emergency hospitalisation while overseas;
- d. advice and assistance with emergency travel planning.

**5. The text highlighted in red below has been added to '1.2.1 What we cover Overseas medical expenses due to covered injury or sickness' on page 37 to:**

**1.2.1 What we cover**

**Overseas medical expenses due to covered injury or sickness**

If:

- you are aged under seventy six (76) years on the date you depart on your journey; and
- during the period of cover available for your journey, you are injured overseas or become sick (including if you are positively diagnosed as suffering a sickness recognised as an epidemic or pandemic, such as COVID-19) while overseas, we will reimburse the reasonable medical expenses you incur until you get back to Australia provided that the relevant injury or sickness is covered by this insurance.

**6. The text highlighted in red below has been added to '1.4.1 What we cover' on page 39 to:**

**1.4.1 What we cover**

If:

- you are aged under seventy six (76) years on the date you depart on your journey; and
- while overseas during the period of cover available for your journey,

you injure yourself or become sick (including if you are positively diagnosed as suffering a sickness recognised as an epidemic or pandemic, such as COVID-19) and the relevant injury or sickness is covered by this insurance, we will pay the reasonable cost of your medical transfer or evacuation if you must be transported to the nearest hospital for emergency medical treatment overseas or be brought back to your home on the written advice of a medical adviser.

**7. The text highlighted in red below has been added to '2.1.1 What we cover' on page 42 to:**

**2.1.1 What we cover**

If during the period of cover available, your journey is cancelled, disrupted or rescheduled because of any of the following circumstances that are not expected or intended by you:

- your unforeseen death, accidental injury or sickness (including if you or your travel companion are positively diagnosed as suffering a sickness recognised as an epidemic or pandemic, such as COVID-19, which reasonably prevents you from travelling);
- the unforeseen death, accidental injury or sickness of your relative aged under 80 years;
- the unforeseen death, accidental injury or sickness of your business partner or a member of your travelling party; or
- any other unforeseen circumstances outside your control that are not excluded,

we will reimburse you:

**8. The text highlighted in red below has been added to '3.1.1 What we cover' on page 45 and 46 to:**

**Additional travel & accommodation expenses due to your incapacity**

a. If:

- you are aged under seventy six (76) years on the date you depart on your journey; and
- during the period of cover available for your journey, you cannot continue your journey because of an injury or sickness (including if you are positively diagnosed as suffering a sickness recognised as an epidemic or pandemic, such as COVID-19) covered by this insurance, that occurs during the period of cover available for your journey and needs immediate treatment from a medical adviser who certifies in writing that you are unfit to travel, we will reimburse your reasonable additional accommodation and travel expenses.

**Additional travel & accommodation expenses due to your travel companion's incapacity**

- b. If your travel companion cannot continue their journey because of an injury or sickness (including if your travel companion is positively diagnosed as suffering a sickness recognised as an epidemic or pandemic, such as COVID-19) that would be covered by this insurance, which occurs during the period of cover available for your journey and which needs immediate treatment from a medical adviser who certifies in writing that your travel companion is unfit to travel, we will reimburse your reasonable additional accommodation and travel expenses for you to remain with your travel companion.

In all other respects the booklet remains unaltered.

AWP Australia Pty Ltd ABN 52 097 227 177 AFSL 245631, trading as Allianz Global Assistance (AGA), under a binder from the insurer, Allianz Australia Insurance Limited ABN 15 000 122 850 AFSL 234708 (Allianz), has issued an insurance group policy to National Australia Bank Limited ABN 12 004 044 937 AFSL and Australian credit licence 230686 (NAB) which allows eligible persons to claim under it as third party beneficiaries. Access to the benefit

of cover under the NAB card insurances is available to eligible NAB cardholders and other eligible third party beneficiaries by operation of s48 of the Insurance Contracts Act 1984 (Cth). Any advice on insurance is general advice only and not based on any consideration of your objectives, financial situation or needs. You must check whether or not it is appropriate, in light of your own circumstances, to act on this advice.





# **NAB CARD INSURANCE**

**Policy Information Booklet  
effective 31 March 2021**

The information in this booklet is subject to change from time to time and is correct and current as at the date on the cover. When any changes to terms and conditions related to insurance coverage are made, NAB will let you know by alerting you on your card statement or by electronic notification including email, SMS or other electronic communications. Details of the change/s will be published on [www.nab.com.au](http://www.nab.com.au).

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.

## For more information or to make a claim

Please take the time to read through this booklet. If you have any questions or need more information, please contact **Allianz Global Assistance**:

## Claims & Enquiries

Within Australia: 1800 187 025 (Toll free) (Monday to Friday from 8:30am to 5:00pm AEST). Calls from mobiles, public telephones or hotel rooms may attract additional charges

Outside of Australia: +61 7 3305 8800. Calls from mobiles, public telephones or hotel rooms may attract additional charges

Email: [cardclaims@allianz-assistance.com.au](mailto:cardclaims@allianz-assistance.com.au)

Postal address: Locked Bag 3014, TOOWONG DC, QLD 4066

## Emergency Assistance 24 hours 7 days

Outside of Australia: +61 7 3305 8800. Calls from mobiles, public telephones or hotel rooms may attract additional charges

Email: [medical@allianz-assistance.com.au](mailto:medical@allianz-assistance.com.au)

**We** will reimburse the reasonable communication costs **you** incur to contact **Allianz Global Assistance**.

**For travel claims** you can lodge your claim online 24 hours a day, 7 days a week at: [claimmanager.com.au/nab](http://claimmanager.com.au/nab)

**For non-travel related claims** please contact **Allianz Global Assistance** by phone or email using the contact details listed above.

## Letter of Eligibility

**Allianz Global Assistance** will respond to requests from **NAB Cardholders** seeking a policy number by providing a letter of eligibility which sets out:

- NAB Card Insurances reference number; and
- the eligibility criteria.

**You** can obtain a letter of eligibility online 24 hours a day, 7 days a week at: [www.checkyourcover.com.au/nab](http://www.checkyourcover.com.au/nab)

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# IMPORTANT INFORMATION ABOUT THE COMPLIMENTARY COVERS AVAILABLE

## Introduction

This booklet describes the complimentary insurance benefits provided by **Allianz**, which are available to **NAB cardholders** and other eligible beneficiaries. Cover applies to events occurring on or after 31 March, 2021. **You** are not covered for events occurring after termination of or the expiry of the period of the group policy. **NAB** will provide **accountholders** with details of any replacement cover.

## Allianz - the insurer

The covers are available under a group policy issued to National Australia Bank Limited, ABN 12 004 044 937 (**NAB**) of 800 Bourke Street, Docklands, VIC 3008 by AWP Australia Pty Ltd, ABN 52 097 227 177, AFS Licence No 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, AFS Licence No. 234708, of 2 Market Street, Sydney, NSW 2000 (**Allianz**).

For general enquiries call **Allianz Global Assistance**. **Allianz Global Assistance** issues and manages the group policy on behalf of **Allianz**.

**NAB** is the group policy owner. When eligible, **you** have 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).

There is no obligation to accept any of these benefits. However, if **you** wish to claim any of these benefits, **you** will be bound by the definitions, terms, conditions, limits, exclusions and claims procedures contained in this booklet.

**Please read this booklet carefully and keep it in a safe place.** Also please keep detailed particulars and proof of any loss including the sales receipts and **NAB card account** statements showing any purchases.

## **NAB is not the issuer (insurer) of the covers**

**NAB** is not the issuer (insurer) of the covers and neither it nor any of its related corporations guarantee or are liable to pay any of the benefits under the cover available.

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

## **Termination or variation of cover**

**NAB** or **Allianz** may terminate or vary any one or all of the covers described in this booklet, and if so **NAB** will notify **accountholders** of the termination or change in writing. The existing cover will only apply to events occurring before the date of change or termination. No cover is available for events occurring after the date of termination. **NAB** will provide **accountholders** with details of any replacement cover.

## **Other Insurances**

If **you** are entitled to receive a benefit or make a claim under another insurance policy (Other Policy) (for example, a comprehensive travel insurance policy **you** purchased separately for **your overseas journey**), in respect of the same loss as **your** 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 made available 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 made available 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 cover 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.

## **Allianz Global Assistance Privacy Notice**

To offer or provide **you** with **our** insurance services, **we**, namely AWP Australia Pty Ltd ABN 52 097 227 177 trading as '**Allianz Global Assistance**' and as agent for the insurer **Allianz**, collects, stores, uses, and discloses **your** personal information including sensitive information. The insurance cover arises from a group policy taken out between **your** bank and **Allianz** and under which **you** are entitled to cover as a beneficiary when **you** meet the eligibility criteria set out in the group policy wording.

**We** usually collect **your** personal information directly from **you**, but sometimes from others depending upon the circumstances.

For example, when **you** make a claim for cover, **we** may collect **your** personal information from **you**, the group policy holder to check **you** have met eligibility requirements, **your** family members and travel companions, as well as from third parties that provide services including doctors, hospitals, airlines, travel and accommodation providers, **your** agents and representatives, **our** agents, and other service providers. **We** are responsible for ensuring **your** personal information is used and protected in accordance with applicable laws and regulations, including the Privacy Act 1988. **We** collect **your** personal information to enable **us** to properly assess and manage **your** insurance claim, and to provide the services **we** have agreed to provide under the group policy. For example, **we** collect **your** name, address, date of birth, email address, and sometimes **your** medical information, 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** services and to manage **your** and **our** rights and obligations in connection with **your** claim. For instance, we use it to check, process, and finalise **your** insurance

claim. **We** may also use it for product development, customer data analytics, research, IT systems maintenance and development, recovery against third parties, for the detection and investigation of fraud, and for other purposes with **your** consent or where permitted by law.

**We** do not use **your** personal or 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, overseas data storage (including 'cloud' storage) and data handling providers, legal and other professional advisers, **your** agents, **your** travel group leader if **you** travel in a group, **your** bank (**NAB**) 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.

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

**You** may also seek access to **your** personal data and ask **us** to correct and update it. **We** will delete **your** personal data when **we** no longer need it for a legitimate purpose.

**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: The Privacy Officer, Allianz Global Assistance, PO Box 162, Toowong, QLD 4066, or email [DataPrivacyAU@allianz-assistance.com.au](mailto: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](http://www.allianz-assistance.com.au) and click on the 'Privacy & Security' link in the footer.

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** 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.

## Definitions

Headings have been included for ease of reference but do not form part of the terms and conditions of the cover available.

The following key words have particular 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 a sudden, unforeseen and unintended event.

**accountholder** means an **NAB** customer, being an individual, business entity or company, who has entered into a **card account** with **NAB** and in whose name the **card account** was opened. The accountholder is the individual, business entity or company that has contractual obligations with **NAB** under the **card account**.

**Allianz** means Allianz Australia Insurance Limited, ABN 15 000 122 850, AFSL234708.

**Allianz Global Assistance** means AWP Australia Pty Ltd, ABN 52 097 227 177, AFSL245631.

**card** means a current and valid:

- **NAB** Low Fee Platinum Credit Card; or
- **NAB** Premium Credit Card; or
- **NAB** Velocity Rewards Premium Credit Card; or
- **NAB** Qantas Rewards Signature Credit Card; or
- **NAB** Qantas Rewards Premium Credit Card; or
- **NAB** Rewards Signature Credit Card; or
- **NAB** Rewards Platinum Credit Card; or
- **NAB** flybuys Rewards Credit Card; or
- **NAB** Low Rate Platinum Credit Card; or
- **NAB** Qantas Plus Credit Card; or
- **NAB** Visa Gold Debit Card; or
- **NAB** Platinum Visa Debit Card.

**card account** means:

- a current and valid **NAB card** facility provided by **NAB** to which purchases made by **cardholders** on a **NAB card** are charged; or
- the primary account linked to a **NAB card** to which a transaction is routed by any electronic funds transfer facility.

**cardholder** means a person who resides in Australia (including holders of a visa issued under the Migration Act 1958 (Cth) which entitles the holder of the visa to residency) to whom **NAB** has issued a **NAB card** (this includes primary and additional cardholders).

**chronic** means a persistent and lasting condition. It may have a pattern of relapse and remission.

**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 **manufacturer's warranty**.

**covered item** means an item acquired for personal, domestic or household use but excludes:

- items acquired for the purpose of sale or trade;
- animals or plant life;
- boats, automobiles, motorboats, **motorcycles**, airplanes or any other motorised vehicles and their integral parts and installed accessories;
- computer software and other non-tangible items;
- cash, bullion, negotiable instruments, vouchers, gift cards, securities, 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);
- manuscripts and books of account;
- second-hand items including works of art and antiques;
- items of contraband;
- real estate and movable fixtures or fittings (including but not limited to dishwashers, stoves, ovens and fixed air conditioners) which are or are intended to form part of any residence or real estate.

**covered product** means a new domestic appliance product purchased in Australia that has a **manufacturer's warranty** of at least six (6) months and of no more than five (5) years.

**dependant** means **your** child, step child, foster child, grand child or ward not in full-time employment who is:

- aged twenty four (24) years or under at the time that the period of cover available for their **journey** commences; or
- is **your** child who is physically or mentally incapable of self support at the time they attain the age of eighteen(18) years, for as long as the child remains incapable of self support and unmarried.

**epidemic** means an infectious disease that rapidly spreads to a large number of people in a community, population or region.

**excess** means the deduction **we** will make from the amount otherwise payable for each claimable incident or event.

**financial default** means insolvency, bankruptcy, provisional liquidation, financial collapse, appointment of receivers, or any other form of insolvency administration or the happening of anything of a similar nature under the laws of any jurisdiction.

**funeral expenses** means the costs charged by a funeral director for arranging a funeral service and by a cemetery for a burial or a crematorium for a cremation. It does not include the cost of memorialisation or any other costs.

**hijack/hijacked** means the illegal capture by force of any building, aircraft, motor vehicle, train or waterborne vessel.

**home** means the place where **you** normally live in Australia.

**hospital** means an established hospital registered under any legislation that applies to it, that provides in-patient medical care. It does not include any institution used primarily as a nursing or convalescent home or a place for the treatment of alcoholism, drug addiction or substance addiction.

**injure** or **injured** or **injury** means bodily injury caused solely and directly by **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.

**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 which begins when **you** leave **home** or **your** place of business to commence **your** travel and ends when **you** arrive back **home** or at a **hospital** or nursing home in Australia (if **you** are evacuated or repatriated), whichever happens earlier.

**kidnap/kidnapped** means being illegally abducted and forcibly held hostage for the purpose of demanding **ransom** payment.

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

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

**medical adviser** means a doctor, a clinical psychologist or a dentist, who is not **you**, **your travel companion** or a **relative** or an employee of **you**, **your travel companion** or a **relative**, holding the necessary certification for the country in which they are currently practicing and qualified to give the diagnosis being provided.

**medical expenses** means **reasonable** expenses incurred for:

- medical, paramedical or surgical treatment and other treatment given or prescribed by a **medical adviser**; or
- ambulance or **hospital** charges; or
- dental treatment arising as a result of an **injury** or **sickness**; or
- emergency dental charges up to the limit specified in *Part C - Benefit Limits - Section 1.3 Overseas Emergency Dental Expenses due to sudden & acute pain (toothache)*. This does not include dental treatment for deterioration, decay or normal wear and tear to teeth; or
- expenses for **your** medical transfer or evacuation to the nearest **hospital** for emergency medical treatment or to be brought back to **your home** with appropriate medical supervision.

**mental illness** means any illness, condition or disorder listed in the current edition of the Diagnostic and Statistical Manual of Mental Disorders (*used by clinicians and psychiatrists to diagnose psychiatric illnesses - see <https://www.psychiatry.org/psychiatrists/practice/dsm> or consult **your medical adviser***).



**motorcycle** means any two-wheeled or three-wheeled motor vehicle but does not include a mobility scooter designed for use by elderly or incapacitated individuals.

**NAB** means National Australia Bank Limited  
ABN 12 004 044 9376.

**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, but not **epidemics** or **pandemics**.

**overseas** means outside of Australia and its territories other than when **you** are aboard a foreign registered cruise vessel in Australian territorial waters.

**pandemic** means an **epidemic** that rapidly spreads to multiple countries, continents, or worldwide.

**pre-existing medical condition** means any condition, including but not limited to pregnancy, **mental illness**, anxiety, alcoholism, drug addiction or substance addiction and/or any **chronic** or ongoing physical, medical, mental or dental condition, which **you** should have been aware of or become aware of, or for which investigation, treatment or advice has been sought or received, or medication prescribed or taken:

- at any time before **you** became eligible for the cover available under *International Travel Insurance*;
- at any time before **you** became eligible for the cover available under *Interstate Flight Inconvenience Insurance*; and
- any complication arising from any such condition outlined above, except that any unexpected or unforeseen complication arising from **your** pre-existing pregnancy is not considered to be a pre-existing medical condition.

**public place** means any place that the public has access to, including but not limited to planes, trains, cruise ships, taxis, buses, air or bus terminals, stations, wharves, streets, shops, museums, galleries, hotels, hotel foyers and grounds, beaches, restaurants, private car parks, public toilets and general access areas.

**quad bike** means a motorised vehicle designed to travel on four or more wheels, having a seat straddled by the operator and handlebars for steering control.

**ransom** means cash, negotiable instruments, and/or marketable goods surrendered by or on behalf of **you** for the purpose of ending a **kidnap** incident.

**reasonable** means:

- for **medical expenses**, the standard level given in the country **you** are in not exceeding the level **you** would normally receive in Australia;
- for other covered expenses, a level comparable to those **you** have booked for the rest of **your journey**.

**relative** means:

- **spouse**;
- parent, parent-in-law; step parent, guardian;
- grandparent;
- child, grandchild, step child, foster child, ward;
- brother, brother-in-law, sister, sister-in-law;
- daughter-in-law, son-in-law;
- fiancée, fiancée;
- uncle, aunt;
- half brother, step brother, half sister, step sister;
- first cousin; or
- niece, nephew.

**rental vehicle** means a campervan/motorhome that does not exceed 4.5 tonnes, a sedan, coupe, hatchback, station-wagon, SUV, four wheel drive or mini bus/people mover rented from a motor vehicle rental company or agency and includes a boat hired from a licensed operator under a written charter or hire agreement.

**sick** or **sickness** means a medical condition (including a **mental illness**), not being an **injury**, the signs or symptoms of which first occur or manifest during **your** period of cover.

**sporting equipment** means equipment needed and used to participate in a particular sport and which can be carried about with **you**.

**spouse** means the partner of the **cardholder** who is permanently living with the **cardholder** at the time the **journey** or **trip** starts.

**transaction card** means a debit card, credit card or travel money card.

**transportation** means a scheduled service aircraft, train, bus or short-haul ferry (but not a cruise ship) that is licensed or authorised to carry fare-paying passengers.

**travel companion** means a person with whom **you** made arrangements before the **journey** began, to travel with **you** for at least fifty per cent (50%) of the period of cover available for **your journey**.

**trip** means an **overseas** passage by the **cardholder** and their **spouse** and/or **dependants** as fare paying passengers on **transportation**.

**unlimited** means that there is no capped dollar amount.

**unsupervised** means leaving **your covered items** (including **valuables**):

- a) with a person who is not a **travel companion** or who is not a **relative**; or
- b) with a person who is a **travel companion** or who is a **relative** but who fails to keep **your covered items** under close supervision; or
- c) where they can be taken without **your** knowledge; or
- d) at such a distance from **you** that **you** are unable to prevent them being taken; and

includes forgetting or misplacing items of **your covered items**, leaving them behind or walking away from them.

**valuables** means jewellery, watches, precious metals or semi-precious stones/precious stones and items made of or containing precious metals or semi-precious stones/precious stones, furs, binoculars, telescopes, computer games, any kind of photographic, audio, video, computer, television, fax and phone equipment (including mobile phones), tablets, MP3/4 players and PDAs.

**we, our, us** means Allianz Australia Insurance Limited, ABN 15 000 122 850, AFSL 234708 and its agent AWP Australia Pty Ltd, ABN 52 097 227 177, AFSL 245631 trading as **Allianz Global Assistance**.

**you, your** and **yourself** means **cardholder, spouse** or **dependants** if they are eligible to obtain cover except in the definition of **pre-existing medical condition** where **you** or **your** means **cardholder, spouse, dependant, relative, travel companion** or any other person.

## INTERNATIONAL TRAVEL INSURANCE

Please ensure that the cover and benefits available meet **your** requirements.

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

### PART A - ELIGIBILITY FOR COVER

#### Who is eligible?

As a **cardholder you** are eligible for this *International Travel Insurance* when **you** meet all of the following criteria:

1. **you** reside in Australia and **your journey** commences and ends in Australia;
2. before leaving Australia **you** spend at least \$500 on **your** prepaid travel costs (i.e. **your** travel costs that **you** pay for before leaving Australia) and **you** charge these costs (e.g. cost of **your overseas** travel ticket; and/or airport/departure taxes; and/or **your** prepaid **overseas** accommodation/ travel; and/or **your** other prepaid **overseas** itinerary items) to the **accountholder's card account**; and
3. **you** are aged under ninety one (91) years at the date **you** depart on **your journey**.

**You should note that if you are aged seventy six (76) years to under ninety one (91) years the benefits and limits available are less than those available to beneficiaries aged under seventy six (76) years. No medical expenses cover is available to you if you are aged seventy six (76) years or over.**

#### Who else is eligible?

If the **cardholder** becomes eligible for this insurance, a **spouse** and/or **dependant(s)** also become eligible for this *International Travel Insurance*, when each of them individually meets all of the following eligibility criteria:

1. they reside in Australia and their **journey** commences and ends in Australia;
2. each of the **spouse** and/or **dependants** is travelling with the **cardholder** for at least fifty per cent (50%) of the period of cover made available to the **cardholder** for the **cardholder's overseas journey**; and

3. each of the **spouse** and/or **dependants** are aged under ninety one (91) years at the date that they depart on the **journey**.

**You should note that if you are aged seventy six (76) years to under ninety one (91) years the benefits and limits available are less than those available to beneficiaries aged under seventy six (76) years. No medical expenses cover is available to you if you are aged seventy six (76) years or over.**

## PART B - PERIOD OF COVER

The period of cover available under *SECTION 2.1 CANCELLATION* begins on the date **you** become eligible for cover by meeting the criteria set out in *Part A - Eligibility for Cover* under the heading *International Travel Insurance*.

Provided **you** meet the eligibility criteria set out in *Part A - Eligibility for Cover* under the heading *International Travel Insurance*, the period of cover available for all other insured events commences when **you** leave **your home** to start **your journey**. Travel to connect with **your overseas** travel will be regarded as **overseas** travel provided that the travel is within fourteen (14) days of the departure of **your overseas** travel, otherwise **your** period of cover will commence on the departure of **your overseas** travel instead of when **you** leave **your home**.

Cover under all sections ends when the first of the following occurs:

- when **you** return to **your home**; or
- when **you** arrive at a **hospital** or nursing home in Australia (if **you** are evacuated or repatriated); or
- if **you** hold a **NAB** Rewards Signature Credit Card or **NAB** Qantas Rewards Signature Credit Card - one hundred and eighty (180) consecutive days after the date of departure shown on **your overseas** travel ticket; or
- if **you** hold any other **NAB card** - ninety (90) consecutive days after the date of departure shown on **your overseas** travel ticket; or

if **your** return to Australia is delayed because of an event for which **you** can claim under any section of this *International Travel Insurance*, then the period of cover made available will extend until **you** can reasonably complete **your journey** however cover under *Section*

*1.7 - Accidental Death* will not extend beyond twelve (12) consecutive months from the date that **you** commenced **your journey**.

The period of cover available for **your journey** cannot be extended by **you**.

## PART C - BENEFIT LIMITS

The table below lists the most **you** can be paid under each benefit. Where the word '**Unlimited**' is used, this only means that there is no capped dollar amount. Terms, conditions, limits, sub-limits and exclusions apply as set out in this group policy information booklet.

All costs and expenses claimed must be necessary and **reasonable**. **We** will only pay for treatment received and/or **hospital** accommodation during the twenty four (24) consecutive month period after the **sickness** first showed itself or the **injury** happened.

All limits and sub-limits in the table are shown in Australian dollars.

Section	Benefit limit applicable to eligible beneficiary aged under 76 years at date travel commenced	Benefit limit applicable to eligible beneficiary aged 76 years to under 91 years at date travel commenced
<b>1.1 Overseas Emergency Assistance</b>	<b>Unlimited~</b>	No cover is available.
<b>1.2 Overseas Emergency Medical</b>	<b>Unlimited~</b>	No cover is available.
<b>1.3 Overseas Emergency Dental Expenses due to sudden &amp; acute pain (toothache)</b>	Up to a maximum total limit of \$2,000 per person for emergency dental treatment for sudden and acute pain (toothache) to natural teeth.	No cover is available.
<b>1.4 Medical Evacuation &amp; Repatriation</b>	<b>Unlimited~</b>	No cover is available.
<b>1.5 Hospital Cash Allowance</b>	\$100 per person per 24 consecutive hours with a maximum total limit of \$15,000 if <b>you</b> are hospitalised for more than 48 consecutive hours.	No cover is available.
<b>1.6 Assault requiring hospitalisation</b>	\$500 per person.	No cover is available.
<b>1.7 Accidental Death</b>	\$150,000 per <b>cardholder</b> \$75,000 per <b>spouse</b> ; \$50,000 per <b>dependant</b> up to a maximum total limit of \$150,000 for all <b>dependants</b> .	\$150,000 per <b>cardholder</b> \$75,000 per <b>spouse</b> ; \$50,000 per <b>dependant</b> up to a maximum total limit of \$150,000 for all <b>dependants</b> .
<b>1.8 Funeral Expenses</b>	<b>Unlimited~</b>	No cover is available.
<b>1.9 Loss of Income</b>	<b>Your</b> verified <b>income</b> up to a maximum of \$1,000 per week for a maximum total limit of 13 weeks.	No cover is available.

Section	Benefit limit applicable to eligible beneficiary aged under 76 years at date travel commenced	Benefit limit applicable to eligible beneficiary aged 76 years to under 91 years at date travel commenced
<b>2.1 Cancellation</b>		
2.1.1 a) - <i>Unused arrangements and travel agents fees</i>	<b>Unlimited</b> ~ except for a travel agent's cancellation fee which is limited to an amount equal to the lesser of \$500 per person or level of commission or service fee on booking;	Up to \$5,000 per person except for a travel agent's cancellation fee which is limited to an amount equal to the lesser of \$500 per person or level of commission or service fee on booking;
2.1.1 b) - <i>Frequent flyer, air miles, loyalty card points &amp; redeemable vouchers</i>	<b>Unlimited</b> ~	No cover is available.
2.1.1 c) - <i>Rescheduling your journey</i>	Limited to the amount that would be payable under 2.1.1 a) & 2.1.1 b) plus <b>your reasonable</b> additional accommodation and meal costs and the <b>reasonable</b> costs of internet use and telephone calls necessary to rearrange <b>your journey</b> .	Limited to \$5,000 or the amount that would be payable under 2.1.1 a) plus <b>your reasonable</b> additional accommodation and meal costs and the <b>reasonable</b> costs of internet use and telephone calls necessary to rearrange <b>your journey</b> , whichever is the lesser.
<b>3.1 Additional Expenses</b>		
3.1.1 a) - <i>Additional travel &amp; accommodation expenses due to your incapacity</i>	<b>Unlimited</b> ~	No cover is available.
3.1.1 b) - <i>Emergency travel &amp; accommodation expenses for a necessary companion</i>	<b>Unlimited</b> ~	No cover is available.
3.1.1 c) - <i>Additional travel &amp; accommodation expenses due to your travel companion's incapacity</i>	<b>Unlimited</b> ~	No cover is available.
3.1.1 d) - <i>Repatriation of dependants left without supervision</i>	<b>Unlimited</b> ~	No cover is available.
3.1.1 e) - <i>Additional travel &amp; accommodation expenses due to specified events</i>	<b>Unlimited</b> ~	No cover is available.
<b>3.2 Travel Delay</b>	After six (6) consecutive hours delay:	After six (6) consecutive hours delay:
	<ul style="list-style-type: none"> <li>• up to \$250 per person up to a maximum total limit of \$500,</li> </ul> <p>plus,</p> <p>after an additional eighteen (18) hours delay:</p> <ul style="list-style-type: none"> <li>• up to \$500 per person up to a maximum total limit of \$1,000.</li> </ul>	<ul style="list-style-type: none"> <li>• up to \$250 per person up to a maximum total limit of \$500,</li> </ul> <p>plus,</p> <p>after an additional eighteen (18) hours delay:</p> <ul style="list-style-type: none"> <li>• up to \$500 per person up to a maximum total limit of \$1,000,</li> </ul> <p>except when arising from an <b>injury</b> or <b>sickness</b> when no cover is available,</p>

Section	Benefit limit applicable to eligible beneficiary aged under 76 years at date travel commenced	Benefit limit applicable to eligible beneficiary aged 76 years to under 91 years at date travel commenced
<b>3.3 Alternative Transport</b>	Up to a maximum total limit of \$3,250 for all claims combined.	Up to a maximum total limit of \$3,250 for all claims combined.
<b>3.4 Return home &amp; resumption of journey (including following death of a relative)</b>	Up to a maximum of \$5,000 per person up to a maximum total limit of \$10,000.	Up to a maximum of \$5,000 per person up to a maximum total limit of \$10,000, except when arising from <b>your injury</b> or <b>sickness</b> when no cover is available.
<b>3.5 Hijack</b>	\$100 per person per day up to a limit of \$10,000 per person and a maximum total limit of \$20,000 for all claims combined.	\$100 per person per day up to a limit of \$10,000 per person and a maximum total limit of \$20,000 for all claims combined.
<b>3.6 Kidnap and ransom</b>	Up to a maximum total limit of \$250,000 per person.	Up to a maximum total limit of \$250,000 per person.
<b>4.1 Luggage</b>	Up to \$15,000 per person up to a maximum total limit of \$20,000, subject to the following item sub-limits:	Up to \$15,000 per person up to a maximum total limit of \$20,000, subject to the following item sub-limits:
<i>4.1.1 a), 4.1.1 b) &amp; 4.1.1 c) - Covered items stolen, accidentally damaged or permanently lost</i>	<ul style="list-style-type: none"> <li>• Up to \$6,000 per item for computers, cameras and video cameras;</li> <li>• Up to \$2,000 per item for any other item.</li> </ul>	<ul style="list-style-type: none"> <li>• Up to \$6,000 per item for computers, cameras and video cameras;</li> <li>• Up to \$2,000 per item for any other item.</li> </ul>
<i>4.1.1 d) - Covered items or valuables left in a tent or caravan and sporting equipment while in use</i>	No cover is available.	No cover is available.
<i>4.1.1 e) - Valuables left in a vehicle or placed in checked-in luggage</i>	No cover is available except where <b>you</b> are directed by the airline with whom <b>you</b> have a flight booking to place <b>your</b> laptop, tablet or mobile/ smartphone into <b>your</b> checked in baggage or overhead cabin locker for the duration of <b>your</b> flight limited to \$6,000 per item for laptops & tablets and \$2,000 per item for mobile/ smartphones.	No cover is available except where <b>you</b> are directed by the airline with whom <b>you</b> have a flight booking to place <b>your</b> laptop, tablet or mobile/ smartphone into <b>your</b> checked in baggage or overhead cabin locker for the duration of <b>your</b> flight limited to \$6,000 per item for laptops & tablets and \$2,000 per item for mobile/ smartphones.
<b>4.2 Travel Documents, Transaction Cards &amp; Travellers Cheques</b>		
<i>4.2.1 a) - Reissue or replacement cost</i>	<b>Unlimited~</b>	<b>Unlimited~</b>
<i>4.2.1 b) - Fraudulent use</i>	<b>Unlimited~</b>	<b>Unlimited~</b>

Section	Benefit limit applicable to eligible beneficiary aged under 76 years at date travel commenced	Benefit limit applicable to eligible beneficiary aged 76 years to under 91 years at date travel commenced
<b>4.3 Luggage Delay</b>	After twelve (12) consecutive hours delay: <ul style="list-style-type: none"> <li>• up to \$300 per person up to a maximum total limit of \$600,</li> </ul> plus, after an additional sixty (60) hours delay, up to: <ul style="list-style-type: none"> <li>• up to \$300 per person up to a maximum total limit of \$600</li> </ul>	After twelve (12) consecutive hours delay: <ul style="list-style-type: none"> <li>• up to \$300 per person up to a maximum total limit of \$600,</li> </ul> plus, after an additional sixty (60) hours delay, up to: <ul style="list-style-type: none"> <li>• up to \$300 per person up to a maximum total limit of \$600</li> </ul>
<b>5.1 Rental Vehicle Excess</b>		
<i>5.1.1 a) - Rental vehicle damage or theft</i>	<ul style="list-style-type: none"> <li>• Up to a maximum total limit of \$5,000 per person for all claims combined.</li> </ul>	<ul style="list-style-type: none"> <li>• Up to a maximum total limit of \$5,000 per person for all claims combined.</li> </ul>
<i>5.1.1 b) - Return of rental vehicle</i>	<ul style="list-style-type: none"> <li>• Up to a maximum total limit of \$250 per person for all claims combined.</li> </ul>	<ul style="list-style-type: none"> <li>• Up to a maximum total limit of \$250 per person for all claims combined.</li> </ul>
<b>6.1 Personal Liability</b>	Up to a maximum total limit of \$2,500,000.	Up to a maximum total limit of \$2,500,000.

~Where used, the term **‘Unlimited’** means there is no capped dollar amount. Terms, conditions, limits, sub-limits and exclusions apply as set out in this group policy information booklet. All costs and expenses claimed must be necessary and **reasonable**.

**We** will only pay for treatment received and/or **hospital** accommodation during the twenty four (24) consecutive month period after the **sickness** first showed itself or the **injury** happened.

## PART D - EXCESSES & GENERAL EXCLUSIONS

### Excesses

**You** must pay the following **excess** amounts for each claim made under the following covers 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
<b>International Travel Insurance</b>		
1.1	Overseas Emergency Assistance	Nil
1.2	Overseas Emergency Medical	\$300
1.3	Overseas Emergency Dental	\$300
1.4	Medical Evacuation & Repatriation	\$300
1.5	Hospital Cash Allowance	Nil
1.6	Assault requiring hospitalisation	Nil
1.7	Accidental Death	Nil
1.8	Funeral Expenses	\$300
1.9	Loss of Income	Nil
2.1	Cancellation	\$300
3.1	Additional Expenses	\$300
3.2	Travel Delay	Nil
3.3	Alternative Transport Expenses	\$300
3.4	Return Home & Resumption of journey	Nil
3.5	Hijack	\$300
3.6	Kidnap & Ransom	Nil
4.1	Luggage	\$300
4.2.1 a)	Re-issue or replacement of Travel Documents, Transaction Cards or Travellers Cheques	Nil
4.2.1 b)	Fraudulent use of Transaction Cards & Travellers Cheques	\$300
4.3	Luggage Delay	Nil
5.1.1 a)	Rental Vehicle Damage	\$300
5.1.1 b)	Return of Rental Vehicle	Nil
6.1	Personal Liability	Nil

### General Exclusions

The exclusions below set out what is not covered.

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

To the extent permitted by law **we** do not cover **you** for any loss, damage or expense caused by, arising directly or indirectly from or in any way related to:

- consequential loss of any kind including loss of enjoyment;
- you** booking or taking travel against **medical** advice, **travel** for the purpose of getting medical treatment or advice, or travel **you** take after a **medical adviser** informs **you** that **you** are terminally ill;
- your** intentional self harm or **your** suicide or **your** attempted suicide;
- your** intoxication or the effect of or **your chronic** use of alcohol or drugs or any transmissible disease as a result of giving or taking a drug, unless the use of the drug is supervised by a **medical adviser**;
- regular ante natal care or any expense arising:
  - from childbirth at any gestation (except when arising from an **injury** or **sickness**);
  - from care of a newborn child;
  - after the end of the twenty sixth (26th) week of **your** pregnancy (the twenty sixth (26th) week of **your** pregnancy is calculated based on **your** estimated date of delivery as confirmed in writing by **your** obstetrician);
  - from pregnancy related **sickness** if **you** have had complications in **your** pregnancy before **you** became eligible for cover;
- you** failing to follow advice or act upon a warning:
  - from any government; or
  - from any official body; or
  - broadcast or published in mass media;
- your** travel in any air supported device other than as a passenger in:
  - a scheduled aircraft operated by an airline or charter company; or
  - a regulated or licensed hot air balloon;



8. **your** participation in any dangerous activities or **your** exposure of **yourself** to danger unless in an attempt to preserve **your** life or the life of another person;
9. **your** participation in scuba diving unless **you** hold an open water diving license or are diving with a qualified and registered diving instructor;
10. **your** participation in mountaineering or rock climbing, racing (other than amateur racing on foot), white water rafting, white water 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, snow skiing or snow boarding other than on groomed slopes, snow mobiling or any other similar activity;
11. **your** participation in any kind of training for, coaching or competing in any sporting event where **you** are entitled to receive, or are eligible to receive, an appearance fee, wage, salary or prize money in excess of \$1,000;
12. **your** participation in any activities involving a **quad-bike** or **motorcycle** during **your journey** unless it involves **you** only:
  - driving a **motorcycle** with an engine capacity of 200cc or less for which **you** hold a current **motorcycle** licence; or
  - riding as a pillion passenger on a **motorcycle** with an engine capacity of 200cc or less and the driver holds a current **motorcycle** licence;
13. deliberate acts or illegal or criminal acts by **you** or any other person acting with **your** consent or under **your** direction;
14. **your** or **your travel companion's** failure to obtain a visa, a passport or a passport with a required minimum remaining validity;
15. any interference with **your** travel plans by any government, government regulation or prohibition or intervention or official authority except if **you** are compulsorily quarantined;
16. **your** failure to take reasonable care;
17. any **epidemic** or **pandemic**;
18. any act of war, whether war is declared or not, or from any rebellion, revolution, insurrection or taking of power by the military;
19. a nuclear reaction or contamination from nuclear weapons or radioactivity;
20. 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;
21. any payment which would violate any applicable trade or economic sanctions, law or regulation.

## PART E - THE COVER AVAILABLE

### Pre-existing medical conditions

Please ensure that **you** read the definition of **pre-existing medical condition** in the section headed *Definitions*.

No cover is available for any claims arising from, related to or associated with any **pre-existing medical condition** suffered by any person.

### Pregnancy

This *International Travel Insurance* may not be adequate for **your** needs if **you** are planning to travel beyond the twenty sixth (26th) week of **your** pregnancy.

No cover is available for a child born during the period of cover available for **your journey** unless as a consequence of an **injury** or **sickness** (occurring during the period of cover available).

If **you** are pregnant when **you** become eligible for the cover available under *International Travel Insurance* **your** pregnancy will be defined as a **pre-existing medical condition**. However, any complications of **your** pregnancy arising from **injury** or **sickness** occurring after **you** became eligible will be covered by the group policy issued to **NAB** except for any restrictions that apply.

If **you** fall pregnant after **you** become eligible for the cover available under *International Travel Insurance* **you** will be entitled to the cover available arising from any complications of **your** pregnancy caused by **injury** or **sickness** occurring after **you** become eligible.

No cover is available for:

- ante natal care;
- childbirth at any gestation (except when arising from an **injury** or **sickness**);
- care of a newborn child;
- any expenses related to **your** pregnancy arising after the end of the twenty sixth (26th) week of **your** pregnancy (the twenty sixth (26th) week of **your** pregnancy is calculated based on **your** estimated date of delivery as confirmed in writing by your obstetrician);
- pregnancy related **sickness** if **you** have had complications in **your** pregnancy before **you** became eligible for cover.

These provisions apply whether **you** fall pregnant naturally or as a result of medical assistance (such as, through IVF treatment).

As a guide to the cover available for pregnancy under the group policy issued to **NAB**, including limitations and restrictions, please read through the table below:

Your pregnancy	Outcome
a) <b>You</b> are not yet pregnant however, <b>you</b> are attempting to become pregnant or are undergoing fertility treatment.	If <b>you</b> become pregnant cover is available for any complication arising from an <b>injury</b> or <b>sickness</b> . No cover is available for the course of any treatment <b>you</b> are undergoing at the time <b>your journey</b> commences.
b) <b>You</b> will require ante natal care during the period of cover made available for <b>your journey</b> .	No cover is available for ante natal care.
c) <b>You</b> are pregnant and are undergoing a course of treatment at the time <b>your journey</b> begins.	No cover is available for the course of treatment <b>you</b> are undergoing at the time <b>your journey</b> commences. Cover is available, for <b>medical expenses</b> arising out of an <b>injury</b> . Cover is available for complications arising from <b>sickness</b> but not if <b>you</b> have had complications in <b>your</b> pregnancy before <b>you</b> became eligible for cover.
d) <b>You</b> are <b>injured</b> or become <b>sick</b> during <b>your journey</b> and give birth as a consequence.	Cover is available for <b>medical expenses</b> incurred for the treatment of <b>your injury</b> or <b>sickness</b> and the childbirth occurring as a consequence of the <b>injury</b> or <b>sickness</b> . However, no cover is available for: <ul style="list-style-type: none"><li>• complications arising from <b>sickness</b>; or</li><li>• a childbirth resulting from <b>sickness</b>, if <b>you</b> have had complications in <b>your</b> pregnancy before <b>you</b> became eligible for cover.</li></ul>

Your pregnancy	Outcome
e) <b>You</b> give birth other than as a result of a complication arising from an <b>injury</b> or <b>sickness</b> , during the period of cover made available for <b>your journey</b> .	No cover is available either for the childbirth or care of the newborn child.
f) <b>You</b> travel beyond twenty six (26) weeks gestation and give birth while <b>you</b> are still <b>overseas</b> .	No cover is available for the childbirth, care of the newborn child or any <b>expenses</b> related to <b>your</b> pregnancy.

### Emergency & medical services while overseas

In the event of an emergency **overseas**, simply call **Allianz Global Assistance** in Australia at any time on +61 7 3305 8800.

**Allianz Global Assistance's** team of medical professionals is only a phone call away and is available to **you** 24 hours a day, 7 days a week for advice and assistance in the event of a medical emergency and any associated problems which occur outside Australia.

### Travelling overseas

**You** do not have to tell **us** or **NAB** that **you** will be travelling.

Provided **you** meet the eligibility criteria (see *Part A - Eligibility for Cover*) and comply with the terms and conditions of this insurance cover, **you** will be entitled to the cover available.

In the event of an emergency **overseas** contact **Allianz Global Assistance** using the contact details shown on the inside front cover of this booklet. **Allianz Global Assistance** are available 24 hours a day, seven days a week.

**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 **unsupervised**, leaving them behind or walking away from them in a **public place** encourages theft and are not reasonable precautions.

**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, including broadcasts in the mass media.

**You** should take this booklet with **you** when travelling **overseas** as it contains important phone numbers and details of the cover available, together with copies of **your card account** statement and **card** receipt to establish that **you** gained **your** eligibility for cover in accordance with the criteria set out in the section headed *Part A - Eligibility for Cover*.

In the event **you** wish to make a claim under this cover (especially if claiming whilst **overseas**), it will be necessary for **you** or **your** agents to confirm to **Allianz Global Assistance** or its agents that the eligibility criteria was met as previously outlined. Without this information, a claim may be delayed and it may not be possible for **Allianz Global Assistance** or its agents to give approval for **overseas** medical attention or assistance.

### While you are travelling

For updated travel information visit:  
[www.allianzworldwidepartners.com.au/gta/](http://www.allianzworldwidepartners.com.au/gta/)

## Section 1.1 Overseas emergency assistance

No cover is available under this section if **you** are aged seventy six (76) years or over on the date **you** depart on **your journey**.

**Allianz Global Assistance** will help **you** with any **overseas** emergency (also see **EMERGENCY AND MEDICAL SERVICES WHILE OVERSEAS** above).

**You** may contact **Allianz Global Assistance** at any time 7 days a week.

### 1.1.1 Allianz Global Assistance will arrange

If:

- **you** are aged under seventy six (76) years on the date **you** depart on **your journey**; and
- while **overseas** during the period of cover available for **your journey**,

**you** are **injured** or become **sick** (provided the relevant **injury** or **sickness** is covered), **Allianz Global Assistance** will arrange for the following assistance services:

- a) access to a **medical adviser** for emergency medical treatment while **overseas**;
- b) any messages which need to be passed on to **your** family or employer in the case of an emergency;
- c) provision of any written guarantees for payment of **reasonable** expenses for emergency hospitalisation while **overseas**;
- d) advice and assistance with emergency travel planning.

### 1.1.2 What we exclude

To the extent permitted by law, **we** will not pay if **you** decline to follow the medical advice **we** have obtained, and **we** will not be responsible for subsequent **medical expenses** or evacuation expenses.

## Section 1.2 Overseas emergency medical

No cover is available under this section if **you** are aged seventy six (76) years or over on the date **you** depart on **your journey**.

### 1.2.1 What we cover

**Overseas medical expenses due to covered injury or sickness**

If:

- **you** are aged under seventy six (76) years on the date **you** depart on **your journey**; and
- during the period of cover available for **your journey**, **you** are **injured overseas** or become **sick** while **overseas**, **we** will reimburse the **reasonable medical expenses you** incur until **you** get back to Australia provided that the relevant **injury** or **sickness** is covered by this insurance.

The **medical expenses** must have been incurred on the written advice of a **medical adviser**.

**You** must make every effort to keep **your medical expenses** to a minimum.

If **you** are prevented from returning **home** because of a **sickness** or **injury** **we** will only pay for **medical expenses** incurred during the twenty four (24) consecutive month period after the **sickness** was first diagnosed or the **injury** happened.

### 1.2.2 What we exclude

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

- a) if **you** have received medical care under a Reciprocal Health Care Agreement between the Government of Australia and the government of another country where Australian residents are provided with subsidised essential medical treatment. (See [www.dfat.gov.au](http://www.dfat.gov.au) for details of *Reciprocal Health Care Agreements with Australia*);
- b) relating to dental treatment involving the use of precious metals or for cosmetic dentistry;
- c) for dental treatment caused by or related to the deterioration and/or decay of teeth;
- d) for preventative dental treatment;
- e) any payment which would result in **us** contravening the Health Insurance Act 1973 (Cth), the Private Health Insurance Act 2007 (Cth) or the National Health Act 1953 (Cth) or any other applicable legislation (whether in Australia or not).

### Section 1.3 Overseas emergency dental expenses due to sudden & acute pain (toothache)

No cover is available under this section if **you** are aged seventy six (76) years or over on the date **you** depart on **your journey**.

#### 1.3.1 What we cover

If:

- **you** are aged under seventy six (76) years on the date **you** depart on **your journey**; and
- during the period of cover available for **your journey**,

**you** require emergency dental treatment **overseas**, which the treating dentist certifies in writing is for the relief of sudden and acute pain to natural teeth (toothache) **we** will pay the cost of emergency dental treatment up to the limit shown in *Part C - Benefit Limits - 1.3 Overseas Emergency Dental Expenses* for the relief of sudden & acute pain (toothache), for the emergency dental treatment expenses incurred. This cover and limit does not apply to dental costs arising from any **injury** or **sickness** that is covered under sub-section 1.2.1.

#### 1.3.2 What we exclude

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

- a) if **you** have received medical care under a Reciprocal Health Care Agreement between the Government of Australia and the government of another country where Australian residents are provided with subsidised essential medical treatment.  
(See [www.dfat.gov.au](http://www.dfat.gov.au) for details of *Reciprocal Health Care Agreements with Australia*);
- b) relating to dental treatment involving the use of precious metals or for cosmetic dentistry;
- c) for dental treatment caused by or related to the deterioration and/or decay of teeth;
- d) for preventative dental treatment;
- e) for dental treatment received in Australia.

### Section 1.4 Medical evacuation & repatriation

No cover is available under this section if **you** are aged seventy six (76) years or over on the date **you** depart on **your journey**.

#### 1.4.1 What we cover

If:

- **you** are aged under seventy six (76) years on the date **you** depart on **your journey**; and
- while **overseas** during the period of cover available for **your journey**,

**you injure yourself** or become **sick** and the relevant **injury** or **sickness** is covered by this insurance, **we** will pay the **reasonable** cost of **your** medical transfer or evacuation if **you** must be transported to the nearest **hospital** for emergency medical treatment **overseas** or be brought back to **your home** on the written advice of a **medical adviser**.

#### 1.4.2 What we exclude

To the extent permitted by law, **we** will not pay for any expenses for medical evacuation or repatriation unless it has been first approved by **Allianz Global Assistance**.

### Section 1.5 Hospital cash allowance

No cover is available under this section if **you** are aged seventy six (76) years or over on the date **you** depart on **your journey**.

#### 1.5.1 What we cover

If:

- **you** are aged under seventy six (76) years on the date **you** depart on **your journey**; and
- during the period of cover available for **your journey**, **you** are hospitalised **overseas** for a continuous period of more than forty eight (48) consecutive hours as a result of an **injury** or **sickness** covered by this insurance, then **we** will pay **you** the benefit specified in *Section C - Benefit Limits - 1.5 Hospital Cash Allowance* for each day in excess of forty eight (48) consecutive hours that **you** continue to be hospitalised.

#### 1.5.2 What we exclude

**We** will not pay if **you** cannot claim for **medical expenses** connected with the hospitalisation under *SECTION 1.2 OVERSEAS EMERGENCY MEDICAL*.

## Section 1.6 Assault requiring hospitalisation

No cover is available under this section if **you** are aged seventy six (76) years or over on the date **you** depart on **your journey**.

### 1.6.1 What we cover

If:

- **you** are aged under seventy six (76) years on the date **you** depart on **your journey**; and
- while **overseas** during the period of cover available for **your journey**,

**you** are assaulted and as a result require hospitalisation for the treatment of **your injuries**, then **we** will pay **you** the benefit specified in *Part C - Benefit Limits - 1.6 Assault requiring hospitalisation* provided that **you** supply **us** with a written police report confirming the circumstances of **your** assault and hospitalisation.

### 1.6.2 What we exclude

**We** will not pay if **you** cannot claim for **medical expenses** connected with the hospitalisation under *SECTION 1.2 OVERSEAS EMERGENCY MEDICAL*.

## Section 1.7 Accidental death

### 1.7.1 What we cover

If, during the period of cover available for **your journey**;

- a) **you** are **injured** and **you** die because of that **injury** within twelve (12) consecutive months of the **injury**; or
- b) something **you** are travelling on or in disappears, sinks or crashes and **your** body is not found within twelve (12) consecutive months and **you** are presumed dead,

**we** will pay the benefit specified in *Part C - Benefit Limits - 1.7 Accidental Death*, to **your** estate.

## Section 1.8 Funeral expenses

No cover is available under this section if **you** are aged seventy six (76) years or over on the date **you** depart on **your journey**.

### 1.8.1 What we cover

If:

- **you** are aged under seventy six (76) years on the date **you** depart on **your journey**; and
- while **overseas** during the period of cover available for **your journey**,

**you** die from a cause that is not excluded, **we** will pay for **your reasonable funeral expenses** incurred **overseas** or the **reasonable** cost of bringing **your** remains back to **your home** or to a nominated funeral home in the location in which **you** lived.

The maximum amount **we** will pay is specified in *Part C - Benefit Limits - 1.8 Funeral Expenses*.

### 1.8.2 What we exclude

To the extent permitted by law, **we** will not pay for any costs incurred in Australia except the **reasonable** cost of transporting **your** remains from the inbound port or airport to **your home** or nominated funeral home.

## Section 1.9 Loss of income

No cover is available under this section if **you** are aged seventy six (76) years or over on the date **you** depart on **your journey**.

### 1.9.1 What we cover

If:

- **you** are aged under seventy six (76) years on the date **you** depart on **your journey**; and
- while **overseas** during the period of cover available for **your journey**, **you** suffer an **injury** requiring medical treatment **overseas**; and
- because of the **injury you** become disabled; and
- the disablement continues for more than ninety (90) consecutive days from the date of the **injury**; and
- **you** are under the regular care of and acting in accordance with the instructions or advice of a **medical adviser** who certifies in writing that the disablement

prevents **your** usual employment beyond the date that **you** are due to resume **your** usual employment,

then **we** will pay **you** up to the specified benefit per week for up to the specified number of consecutive weeks as shown in *Part C - Benefit Limits - 1.9 Loss of Income*, starting from:

- the ninetieth (90th) consecutive day after **your** disablement began; or
- the date **you** were due to resume **your** usual employment,

whichever date is later, for the amount of money **you** would earn from **your** employment in any trade, business, profession or occupation that **you** have lost.

## Section 2.1 Cancellation

If **you** are aged seventy six (76) years or over on the date **you** depart on **your journey** any benefit available under 2.1.1 a) and 2.1.1 c) is limited in amount. Refer to *Part C - Benefit Limits - 2.1 Cancellation* for the limit applicable to any benefits available.

If **you** are aged seventy six (76) years or over on the date **you** depart on **your journey** no benefit is available under 2.1.1 b).

### 2.1.1 What we cover

If during the period of cover available, **your journey** is cancelled, disrupted or rescheduled because of any of the following circumstances that are not expected or intended by **you**:

- **your** unforeseen death, **accidental injury** or **sickness**;
- the unforeseen death, **accidental injury** or **sickness** of **your relative** aged under 80 years;
- the unforeseen death, **accidental injury** or **sickness** of **your** business partner or a member of **your** travelling party; or
- any other unforeseen circumstances outside **your** control that are not excluded,

**we** will reimburse **you**:

### Unused arrangements and travel agents fees

- a) the non-refundable portion of unused travel and accommodation arrangements:
- scheduled to be used during the period of cover available for **your journey**;

- that **you** have paid in advance of cancellation or disruption; and

- cannot recover in any other way,

limited to the maximum total limit specified in *Part C - Benefit Limits - 2.1.1 a)* inclusive of:

- travel agent's cancellation fees and any commission or service fees retained by **your** travel agent up to the amount of commission or service fees that **your** travel agent would have earned had **your journey** not been cancelled; or
- the amount specified in *Part C - Benefit Limits - 2.1.1 a)* for travel agents cancellation fees, whichever is the lesser.

### Frequent flyer, air miles, loyalty card points & redeemable vouchers

- b) for the value of frequent flyer points, air miles, loyalty card points, redeemable vouchers or other similar schemes lost by **you** as a result of cancelling the services paid for or obtained with those points, air miles, vouchers or schemes, but only if:

- **you** cannot recover **your** loss in any other way; and
- **you** are aged seventy six (76) years or under on the date that **you** depart on **your journey**.

**We** calculate the amount **we** pay **you** as follows:

- i. for frequent flyer points, air miles or loyalty card points:
- the cost of an equivalent booking based on the same advance booking period as **your** original booking less any payment **you** made toward the booking, multiplied by
  - the total number of points or air miles lost, divided by the total number of points or air miles used to make the booking.
- ii. for vouchers, the face value of the voucher or current market value of an equivalent booking whichever is the lesser;

limited to the maximum total limit specified in *Part C - Benefit Limits - 2.1.1 b)*.

## Rescheduling your journey

- c) **your reasonable** costs of rescheduling **your journey**.  
The most **we** will pay for rescheduling **your journey** is the unrecoverable amount that would have been payable under sub-sections 2.1.1 a] and 2.1.1 b] had **your journey** been cancelled.

**We** will not pay a claim under sub-section 2.1.1 c] in addition to a claim under sub-sections 2.1.1 a] and 2.1.1 b] for the same services/facilities however, if **you** do reschedule **your journey** **we** will also pay **you** for **your reasonable** additional meal costs and the **reasonable** costs of internet use and telephone calls necessary to rearrange **your journey**.

## Conditions

If **you** want to claim under the cover available, **you** must do the following as soon as possible after the happening of the unexpected event causing **your** claim:

- cancel any pre-arranged travel and accommodation scheduled to be used during the period of cover made available for **your journey** that **you** are now unable to use; and
- recover any refund that **you** are entitled to.

If **you** think that **you** may have to cancel **your journey** or shorten **your journey** **you** must tell **us** as soon as possible.

If **your** claim arises from or is related to **your** fitness to travel, written proof from a **medical adviser** must be provided.

## 2.1.2 What we exclude

To the extent permitted by law **we** will not pay **your** claim if:

- a) **you** were aware, or a reasonable person in **your** circumstances would have been aware before **you** became eligible for the cover available, of any reason that may cause **your journey** to be cancelled, rescheduled or shortened;
- b) caused by **you** or **your travel companion** changing plans;
- c) arising from a **pre-existing medical condition** of any person including **you**, **your travel companion** or a **relative**;

- d) the **injury**, illness or death of a **relative** (who is not a **travel companion**) who is aged eighty (80) years or over at the time **you** become eligible for cover under *International Travel Insurance*;
- e) caused by **financial default** of any person, company or organization involved in **your** travel arrangements;
- f) caused by an act or threat of terrorism.

## Section 3.1 Additional expenses

No cover is available under this section if **you** are aged seventy six (76) years or over on the date **you** depart on **your journey**.

### 3.1.1 What we cover

#### Additional travel & accommodation expenses due to your incapacity

- a) If:
  - **you** are aged under seventy six (76) years on the date **you** depart on **your journey**; and
  - during the period of cover available for **your journey**, **you** cannot continue **your journey** because of an **injury** or **sickness** covered by this insurance, that occurs during the period of cover available for **your journey** and needs immediate treatment from a **medical adviser** who certifies in writing that **you** are unfit to travel, **we** will reimburse **your reasonable** additional accommodation and travel expenses.

#### Emergency travel & accommodation expenses for a necessary companion

- b) If:
  - **you** are aged under seventy six (76) years on the date **you** depart on **your journey**; and
  - during the period of cover available for **your journey**, **you** are hospitalised suffering from a life threatening or other serious condition covered by this insurance, **we** will reimburse the **reasonable** travel and accommodation expenses for a **relative** or friend to travel to **you**, stay near **you** or escort **you**.
  - He or she must travel to **you**, stay near **you** or escort **you** on the written advice of **your** treating **medical adviser** and with the prior written approval of **Allianz Global Assistance**.



### Additional travel & accommodation expenses due to your travel companion's incapacity

- c) If **you** travel companion cannot continue their **journey** because of an **injury** or **sickness** that would be covered by this insurance, which occurs during the period of cover available for **your journey** and which needs immediate treatment from a **medical adviser** who certifies in writing that **your travel companion** is unfit to travel, **we** will reimburse **your reasonable** additional accommodation and travel expenses for **you** to remain with **your travel companion**.

### Repatriation of dependants left without supervision

- d) If:
- **you** are aged under seventy six (76) years on the date **you** depart on **your journey**; and
  - during the period of cover available for **your journey**, **your dependants** are left without supervision following **your** hospitalisation or evacuation that is covered by this insurance, **we** will pay the **reasonable** additional travel and accommodation expenses incurred to return them to **your home**, including the travel and accommodation expenses of an escort if agreed to by **Allianz Global Assistance**.

### Additional travel & accommodation expenses due to specified events

- e) In addition, if:
- **you** are aged under seventy six (76) years on the date **you** depart on **your journey**; and
  - during the period of cover available for **your journey**, a disruption to **your journey** arises from:
  - **your** scheduled or connecting transport being cancelled, delayed, rescheduled or diverted because of a strike, riot, **hijack**, civil protest, weather, **natural disaster** or **accident** affecting **your** mode of transport;
  - **you** unknowingly break any quarantine rule;
  - **you** lose **your** passport, travel documents or **transaction cards** or they are stolen;
  - **your home** being rendered uninhabitable by fire, explosion, earthquake or flood;

**we** will reimburse **your reasonable** additional travel and accommodation expenses (including the cost of **your** return **home**).

Whenever claims are made by **you** under this section and *Section 2.1 CANCELLATION* for cancelled services/facilities or alternative arrangements for the same or similar services/facilities, **we** will pay for the higher of the two amounts, not both.

### 3.1.2 What we exclude

To the extent permitted by law, **we** will not pay **your** claim:

- a) if **you** were aware, or a reasonable person in **your** circumstances would have been aware, of any reason, before **you** became eligible for the period of cover available, that may cause **your journey** to be cancelled, disrupted or delayed;
- b) if **you** can claim **your** additional travel and accommodation expenses from anyone else;
- c) arising from the **financial default** of any company, organisation or person involved in **your** travel arrangements.
- d) for cancellations, delays, rescheduling or diversions to **your** scheduled or connecting transport unless it is due to a strike, riot, **hijack**, civil protest, weather, **natural disaster** or **accident** affecting **your** mode of transport;
- e) if **your** claim arises directly or indirectly out of **you** operating a **rental vehicle** in violation of the rental agreement.

### Section 3.2 Travel delay expenses

No cover is available under this section if **you** are aged seventy six (76) years or over on the date **you** depart on **your journey** and **your** claim arises from **your injury** or **sickness**.

### 3.2.1 What we cover

If a delay to **your journey** arises from circumstances outside **your** control during the period of cover available (except if **you** are aged seventy six (76) years or over on the date **you** depart on **your journey** and **your** claim arises as a result of **injury** or **sickness**), **we** will reimburse the cost of **your reasonable** additional meals and accommodation expenses.

**We** will pay up to the amount specified in *Part C - Table of Benefits - 3.2 Travel Delay Expenses* at the end of the initial six (6) consecutive hour period.

In addition, **we** will pay up to the amount specified in *Part C - Benefit Limits - 3.2 Travel Delay Expenses* if the delay continues for an additional eighteen (18) consecutive hours in excess of the initial six (6) consecutive hour period.

### 3.2.2 What we exclude

To the extent permitted by law **we** will not pay if a delay to **your journey** arises:

- a) as a result of **injury** or **sickness** if **you** are aged seventy six (76) years or over on the date **you** depart on **your journey**;
- b) from an act or threat of terrorism; or
- c) because of the **financial default** of any company, organisation or person involved in **your** travel arrangements.

## Section 3.3 Alternative transport expenses

### 3.3.1 What we cover

If during the period of cover available for **your journey**, **your** scheduled transport is cancelled, delayed, shortened or diverted and that means **you** would not arrive at a wedding, funeral, conference, 25th or 50th wedding anniversary, pre-paid ticketed concert or pre-paid ticketed sporting event on time (which before **you** left Australia **you** had planned to attend), **we** will pay **your reasonable** additional travel expenses up to the amount specified in *Part C - Benefit Limits - 3.3 Alternative Transport Expenses* to enable **you** to arrive on time.

### 3.3.2 What we exclude

To the extent permitted by law **we** will not pay if **your** scheduled transport is cancelled, delayed, shortened or diverted:

- a) due to an act or threat of terrorism; or
- b) because of the **financial default** of any company, organisation or person involved in **your** travel arrangements.

## Section 3.4 Return home & resumption of journey

No cover is available under sub-sections *3.4.1 a)* and *3.4.1 b)* for a claim arising because of **your injury** or **sickness** if **you** are aged seventy six (76) years or over on the date **you** depart on **your journey**.

### 3.4.1 What we cover

- a) If, during the period of cover available for **your journey**, **you** return home:
  - with **our** consent and on the written advice of **your** treating **medical adviser** following **your injury** or **sickness** (except if **you** are aged seventy six (76) years of age or over on the date **you** depart on **your journey**); or
  - because **your relative** who is resident in Australia and who is aged under eighty (80) years at the time **you** become eligible for cover, dies unexpectedly or is hospitalised due to a serious **sickness** first diagnosed during **your journey** or serious **injury** occurring during **your journey**,

**we** will reimburse the **reasonable** additional cost of **your** early return to **your home**.

**We** will only pay the cost of the fare class **you** had planned to travel at.

- b) If **your** claim is payable under sub section 3.4.1 a) and:
  - it is possible for **your journey** to be resumed; and
  - there is more than fourteen (14) consecutive days or twenty five per cent (25%), whichever is the greater, remaining of the period of cover available for **your journey**, as noted on **your overseas** travel ticket; and
  - **you** resume **your journey** within thirty (30) consecutive days of **your** return to **your home**,

**we** will reimburse **you** for airfares for **you** to return to the place **you** were when **your journey** was interrupted.

The most **we** will pay under this sub-section is up to the limit shown in *Part C - Benefit Limits - 3.4 Return Home & Resumption of journey*.

### 3.4.2 What we exclude

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

- a) arising because of **your injury** or **sickness** if **you** are aged seventy six (76) years or over on the date **you** depart on **your journey**;
- b) under this section in addition to a claim under section *2.1 CANCELLATION* or *3.1 ADDITIONAL EXPENSES* for the same or similar services. **We** will only pay the highest amount incurred by **you**, not both amounts.

## Section 3.5 Hijack

### 3.5.1 What we cover

If during the period of cover available for **your journey**, the scheduled public transport **you** are travelling on is **hijacked we** will pay **you** the amount specified in *Part C - Benefit Limits - 3.5 Hijack* for each consecutive twenty four (24) hour period that **you** are held captive, up to the limit specified in *Part C - Benefit Limits - 3.5 Hijack*.

## Section 3.6 Kidnap & ransom

### 3.6.1 What we cover

If during the period of cover available for **your journey**, **you** are **kidnapped we** will reimburse **you** the **ransom** costs, up to the limit specified in *Part C - Benefit Limits - 3.6 Kidnap & Ransom*, that **you** pay to secure **your** release.

In addition **we** will pay the necessary and **reasonable** expenses **you** incur following receipt of a **ransom** demand. These expenses include:

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

**We** will not act as an intermediary or negotiator for **you** nor will **we** offer direct advice to **you** on dealing with a kidnapper.

## Conditions

**You** must take all reasonable precautions to keep this **kidnap** and **ransom** cover confidential.

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

### 3.6.2 What we exclude

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

- a) **you** have, in the past:
  - been declined, cancelled or issued with special conditions for **kidnap** insurance; or
  - suffered a **kidnap** or attempted **kidnap**; or
  - had an extortion demand made against **you**.
- b) **you** are **kidnapped** in Mexico or in any country located in Central America or South America (south of the border between the United States of America and the United Mexican States).

## Section 4.1 Luggage

### 4.1.1 What we cover

- a) If, during the period of cover available for **your journey**, **covered items** or **valuables** are **accidentally** lost, stolen or **accidentally** damaged except when:
  - left in a vehicle (*see sub-section 4.1.1 b] below*); or
  - left in a storage facility (*see sub-section 4.1.1 c] below*); or
  - left in an unlocked and unattended building (*see sub-section 4.1.1 c] below*); or
  - left in a tent or caravan (*see sub-section 4.1.1 d] below*); or
  - the item is **sporting equipment** in use (*see sub-section 4.1.1 d] below*); or
  - the item is a personal computer, communication equipment (such as a mobile/smart phone) or photographic equipment, electronic equipment, jewellery or watches checked in as luggage (*see sub-section 4.1.1 e] below*),

**we** will pay the lesser of:

- the depreciated value after allowing for age, wear and tear;

- the original purchase price;
- the repair cost; or
- the replacement cost.

**We** have the option to repair or replace the **covered items** or **valuables** instead of paying **you**.

**We** will not apply depreciation to any item **we** pay for where less than twelve (12) consecutive months have elapsed since the item was purchased new.

The maximum amount **we** will pay for any item is:

- up to the item limit specified in *Part C - Benefit Limits - 4.1 Luggage* for personal computers, video cameras or cameras; or
- up to the item limit specified in *Part C - Benefit Limits - 4.1 Luggage* for all other items.

A pair or related set of items, for example (but not limited to):

- a camera, lenses (attached or not), tripod and accessories;
- a matched or unmatched set of golf clubs, golf bag and buggy; or
- a matching pair of earrings,

are considered as only one item for the purpose of this cover, and the appropriate single item limit will be applied.

For the avoidance of any doubt, cover is available for:

- **accidental** loss, theft of or **accidental** damage to, dentures or dental prostheses whilst **you** are not wearing them;
  - the cost of medical consultation fees **you** incur to replace prescription medication which is **accidentally** lost, stolen or **accidentally** damaged, together with the replacement cost of the medication.
- b) **Covered items** that are left in a vehicle during the period of cover available for **your journey** are only covered during daylight hours and must have been left out of sight in a locked vehicle, and in the event of theft forced entry must have been made. No cover is available for **valuables** left in a vehicle at any time.
- c) **Covered items** that are left in a storage facility or in an unattended building during the period of cover

available for **your journey** are only covered if the storage facility or building is locked and in the event of theft, forced entry is made.

- d) No cover is available for **covered items** or **valuables** left in a tent or caravan at any time or for **sporting equipment** while it is in use.
- e) No cover is available for a personal computer, communication equipment (such as a mobile/smart phone) or photographic equipment, electronic equipment, jewellery or watches checked in as luggage to be transported in the cargo hold of any aircraft, ship, train, tram or bus including any loss from the point of check in until collection by **you** from the baggage carousel or collection area at the end of **your** flight, voyage or trip.

However, cover will be available for loss, theft or **accidental** damage to laptops, tablets and mobile/smartphones when (without prior notice) **you** are directed by the airline with whom **you** have a flight booking to place a laptop, tablet or mobile/smartphone into **your** checked in luggage or overhead cabin locker for the duration of **your** flight.

### Conditions

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

**You** must report the loss, theft or misplacement of a **covered item** within twenty four (24) hours to the police or an office of the bus line, airline, shipping line or rail authority **you** were travelling on when the **accidental** loss, theft or **accidental** damage occurred.

**You** must provide **us** with evidence of making the report and who **you** reported the loss, theft or misplacement to.

If **you** are entitled to be reimbursed by the bus line, airline, shipping line or rail authority **you** were travelling on when the loss, theft, misplacement or damage occurred **we** will deduct the amount **you** are entitled to from any claim payable by **us**. However, if **you** are not reimbursed the full amount of **your** loss, **we** will pay the difference between the amount of **your** loss and what **you** were reimbursed, up to the limit of the cover made available.

#### 4.1.2 What we exclude

To the extent permitted by law, **we** will not pay a claim in relation to **your covered items** (including **valuables**) if:

- a) the loss, theft or damage is to, or of, **covered items** left behind in any hotel or motel room after **you** have checked out, or items left behind in any aircraft, ship, train, tram, taxi or bus;
- b) the **covered item** was being sent unaccompanied by **you** or under a freight contract;
- c) the loss or damage arises from ordinary wear and tear, deterioration, atmospheric or weather conditions, insects, rodents or vermin;
- d) the **covered item** disappears in circumstances that cannot be explained to **our** reasonable satisfaction;
- e) **your** claim arises from a government authority confiscating, detaining or destroying anything;
- f) the **covered item** was left **unsupervised** in a **public place**;
- g) the **covered item** has an electrical or mechanical breakdown; or
- h) the **covered item** is fragile or brittle (this exclusion does not apply to photographic or video equipment, binoculars, spectacles or contact lenses) or is an electrical component and is broken, unless the breakage was caused by theft, fire or an **accident** involving a vehicle in which **you** were travelling.

### Section 4.2 Travel documents, transaction cards & travellers cheques

#### 4.2.1 What we cover

If during the period of cover available for **your journey**:

##### Re-issue or replacement cost

- a) any essential travel documents (including passports), **transaction cards** or travellers cheques are lost by **you**, stolen from **you** or damaged, then **we** will pay the issuer's fees or the replacement costs of the items lost, stolen or damaged (including communication costs and the **reasonable** cost of accommodation and travel to the nearest location where the documents can be replaced).

#### Fraudulent use

- b) **your transaction cards** or travellers cheques are lost or stolen, then **we** will pay for any loss resulting from the fraudulent use of the **transaction cards** or travellers cheques.

The most **we** will pay is up to the limit specified in *Part C - Benefit Limits - 4.2 Travel Documents, Transaction Cards & Travellers Cheques*.

#### Conditions

**You** must report the loss or theft within twenty four (24) hours to the police and, in the case of **transaction cards** or travellers cheques, to the issuing bank or company in accordance with the conditions under which the **transaction cards** or travellers cheques were issued.

**You** must prove that **you** made such report by providing **us** with a written acknowledgement from the entity **you** reported the loss or theft to.

**We** will not pay for any amounts covered by any guarantee given by the bank or issuing company to **you** as the holder of the **transaction cards** or travellers cheques.

#### 4.2.2 What we exclude

To the extent permitted by law, **we** will not pay if **your** loss arises from **your** failure to comply with the recommended security guidelines for the use of travellers cheques or **transaction cards**.

### Section 4.3 Luggage delay

#### 4.3.1 What we cover

If:

- during the period of cover available for **your journey** any of **your covered items** are delayed, misdirected or misplaced by the carrier for more than twelve (12) consecutive hours (except on the leg of **your journey** to **your home**); and
- in **our** opinion it was necessary for **you** to purchase essential items of clothing or other essential personal items, **we** will reimburse **you** for the **reasonable** costs **you** incur, up to the amount specified in *Part C - Benefit Limits - 4.3 Luggage Delay*.

#### Conditions

**You** must provide written proof from the carrier who was responsible for **your covered items** that they were delayed, misdirected or misplaced.

**We** will deduct any amount **we** pay **you** under this section from any subsequent claim **you** make for lost **covered items** payable under *SECTION 4.1 LUGGAGE*.

If **you** are entitled to be reimbursed by the bus line, airline, shipping line or rail authority **you** were travelling on when the loss, theft, misplacement or damage occurred, **we** will deduct the amount **you** are entitled to from any claim payable by **us**.

However, if **you** are not reimbursed the full amount of your loss, **we** will pay the difference between the amount of **your** loss and what **you** were reimbursed, up to the limit of cover made available.

## Section 5.1 Rental vehicle excess

Cover is only available under this section if **your rental vehicle** agreement specifies an amount that is payable in the event the **rental vehicle** is damaged or stolen while in **your** custody. This section does not cover items such as, but not limited to, tyres and/or windscreens, roof and underbody if they are not covered by the indemnity provided by the rental company or agency under the **rental vehicle** agreement to which the amount payable applies.

The maximum amount **we** will pay under this section is the amount specified in **your rental vehicle** agreement up to the limit shown in *Part C - Benefit Limits - 5.1 Rental Vehicle Excess*.

### 5.1.1 What we cover

#### Rental Vehicle/property damage

- a) If, during the period of cover available for **your journey**, a **rental vehicle** **you** have rented from a **rental** company or agency is:
- involved in a motor vehicle **accident** while **you** are driving it; or
  - damaged or stolen while in **your** care, custody or control,
- then **we** will pay **you** the lesser of:
- the amount specified that **you** are liable to pay under **your rental vehicle** agreement; or
  - property damage for which **you** are liable.

### Return of rental vehicle

- b) If during the period of cover available for **your journey**, an event covered by any section of this *International Travel Insurance* prevents **you** from returning **your rental vehicle** to the rental company, **we** will pay **you** up to the amount specified in *Part C - Benefit Limits - 5.1 Rental Vehicle Excess* for the cost **you** incur to return **your rental vehicle** to the nearest depot of the **rental** company.

### Conditions

**You** must provide a copy of:

- **your rental vehicle** agreement;
- the incident report that was completed;
- repair account;
- an itemised list of the value of the damage; and
- written notice from the rental company or agency advising that **you** are liable to pay the amount specified in **your rental vehicle** agreement.

### 5.1.2 What we exclude

To the extent permitted by law, **we** will not pay if **your** claim arises directly or indirectly from, or is in any way connected with, or is for:

- a) **you** using the **rental vehicle** in breach of the rental agreement;
- b) **you** using the **rental vehicle** without a licence for the purpose that **you** were using it (such as but not limited to the carrying of passengers or freight); or
- c) administrative charges or fees of the rental company that are not a component of the amount payable specified in **your rental vehicle** agreement.

## Section 6.1 Personal liability

### 6.1.1 What we cover

If **you** become legally liable to pay compensation for:

- death, **sickness** or bodily **injury** to persons other than death, **sickness** or bodily **injury** to **you** or any member of **your** family permanently residing with **you**; or
- physical loss of, or damage to property,

as a result of an **accident**, or a series of **accidents** arising out of the one event, that happens during the period of cover available for **your journey**, then **we** will cover **you** up to the limit shown in *Part C - Benefit Limits - 6.1 Personal Liability*, for:

- the compensation (including **legal costs**) awarded against **you**; and
- any **reasonable legal costs** incurred by **you** for settling or defending a claim made against **you**, provided **you** have approval in writing from **Allianz Global Assistance** before incurring these costs.

### Conditions

**We** must be told as soon as **you** or **your** personal representatives are, or a reasonable person in **your** circumstances would have been, aware of a possible prosecution, inquest, fatality, **accident** or incident which might lead to a claim against **you**.

**You** must not pay or promise to pay, settle with, admit or deny liability to anyone who makes a claim against **you** without **our** written consent.

### 6.1.2 What we exclude

To the extent permitted by law, **we** will not pay any amount **you** become legally liable to pay if the liability arises directly or indirectly from, or is in any way connected with, or is for:

- a) bodily **injury** to an employee of **you**;
- b) loss of or damage to property belonging to, or in the care, custody or control of **you** or an employee of **you** (unless the property is a residence and **you** occupy it during the period of cover available for **your journey** as a tenant or lessee, or temporary guest);
- c) **your** ownership, custody, control or use of any firearm or weapon, aerial device, watercraft or motorised vehicle;

- d) **your** conduct of, or employment in any business, profession, trade or occupation;
- e) any loss, damage or expenses which are covered or should have been covered under a statutory or compulsory insurance policy, statutory or compulsory insurance or compensation scheme or fund, or under Workers Compensation legislation, an industrial award or agreement, or Accident Compensation legislation;
- f) any fine or penalty, or aggravated, punitive, exemplary or liquidated damages;
- g) any relief or recovery from **you** other than monetary amounts;
- h) assault and/or battery committed by **you** or at **your** direction;
- i) any act intended to cause bodily **injury**, property damage or liability done by **you** or any person acting with **your** knowledge, connivance or consent.

# INTERSTATE FLIGHT INCONVENIENCE INSURANCE

Please ensure that the cover and benefits available meet **your** requirements.

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

## PART A - ELIGIBILITY FOR COVER

### Who is eligible?

If **you** are a **cardholder**, **you** are eligible for *Interstate Flight Inconvenience Insurance*:

1. if the entire cost of the return **interstate flight** (excluding taxes and airport and travel agent charges) is charged to the **accountholder's card account** prior to commencing the **journey**; and
2. **you** are aged under ninety one (91) years at the date **you** depart on **your journey**.

### Who else is eligible?

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

1. the entire cost of their return **interstate flight** (excluding taxes and airport and travel agent charges) is charged to the **accountholder's card account** prior to commencing the **journey**; and
2. the **spouse** and/or **dependants** are travelling with the **cardholder** for at least fifty per cent (50%) of the period of cover made available to the **cardholder** for the **cardholder's journey**; and
3. each of the **spouse** and/or **dependants** are aged under ninety one (91) years at the date that they depart on the **journey**.

### Dependants under the age of two (2) years at the date the journey commences

If a **cardholder** satisfies the eligibility criteria set out above, their **dependant** under the age of two (2) years as at the date the **journey** commences is eligible for this *Interstate Flight Inconvenience Insurance* provided the **dependant** is travelling with the **cardholder** for at least

fifty per cent (50%) of the period of cover made available to the **cardholder** for the **cardholder's journey**.

## PART B - PERIOD OF COVER

The period of cover available under *SECTION 1.1 CANCELLATION* begins on the date **you** become eligible for cover by meeting the eligibility criteria set out in *Part A - Eligibility for Cover*.

Provided **you** meet the eligibility criteria set out in *Part A - Eligibility for Cover*, the period of cover made available for all other insured events commences when **you** leave **your home** to start **your journey** or on the departure date shown on **your interstate flight** ticket, whichever is the later.

Cover under all sections ends when the first of the following occurs:

- a) when **you** return to **your home** from the airport shown on **your return interstate flight** ticket; or
- b) fourteen (14) consecutive days after **your journey** starts.

## PART C - BENEFIT LIMITS

The table below sets out the amounts and maximum limits of what **we** will pay under each section of *Interstate Flight Inconvenience Insurance*. Terms, conditions, limits and exclusions apply as set out in this policy information booklet.

All limits and sub-limits in the table are shown in Australian dollars.

Section	Limit
<b>1.1 Cancellation</b>	\$3,000 maximum total limit for all claims combined.
<b>2.1 Flight Delay</b>	For a delay of four (4) consecutive hours or more, \$40 per person limited to a maximum total limit of \$120 with the benefit limit payable for each additional 24 hours delay.
<b>3.1 Luggage</b>	Up to \$750 for each <b>covered item</b> , set or pair of <b>covered items</b> with a maximum total limit of \$2,000 per event.
<b>3.2 Luggage Delay</b>	For a delay of twelve (12) consecutive hours or more, \$200 per person, up to a maximum total limit of \$600 per event.
<b>4.1 Funeral Expenses</b>	Up to \$3,000 per person with a maximum total limit of \$9,000 for all claims combined.



# PART D - EXCESSES & GENERAL EXCLUSIONS

## Excesses

**You** must pay the following **excess** amounts for each claim made under the following covers 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
<b>Interstate Flight Inconvenience Insurance</b>		
1.1	Cancellation	\$75
2.1	Flight Delay	Nil
3.1	Luggage	\$75
3.2	Luggage Delay	\$75
4.1	Funeral Expenses	Nil

## General Exclusions

The exclusions below set out what is not covered.

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

To the extent permitted by law **we** do not cover **you** for any loss, damage or expense caused by, arising directly or indirectly from or in any way related to:

1. consequential loss of any kind including loss of enjoyment;
2. **you** booking or taking travel against medical advice, travel for the purpose of getting medical treatment or advice, or travel **you** take after a **medical adviser** informs **you** that **you** are terminally ill;
3. **your** intentional self harm or **your** suicide or **your** attempted suicide;
4. **your** intoxication or the effect of or **your chronic** use of alcohol or drugs or any transmissible disease as a result of giving or taking a drug, unless the use of the drug is supervised by a **medical adviser**;
5. regular ante natal care or any expense arising:
  - from childbirth at any gestation (except when arising from an **injury** or **sickness**);
  - from care of a newborn child;

- after the end of the twenty sixth (26th) week of **your** pregnancy (the twenty sixth (26th) week of **your** pregnancy is calculated based on **your** estimated date of delivery as confirmed in writing by **your** obstetrician);

- from pregnancy related **sickness** if **you** have had complications in **your** pregnancy before **you** became eligible for cover;

6. **you** failing to follow advice or act upon a warning:
  - from any government; or
  - from any official body; or
  - broadcast or published in mass media;
7. **your** travel in any air supported device other than as a passenger in:
  - a scheduled aircraft operated by an airline or charter company; or
  - a regulated or licensed hot air balloon;
8. **your** participation in any dangerous activities or **your** exposure of **yourself** to danger unless in an attempt to preserve **your** life or the life of another person;
9. **your** participation in scuba diving unless **you** hold an open water diving license or are diving with a qualified and registered diving instructor;
10. **your** participation in mountaineering or rock climbing, racing (other than amateur racing on foot), white water rafting, white water boating, abseiling, parasailing, skydiving, hang gliding, base jumping, bungee jumping, pot holing, canyoning, caving, fire walking, running with the bulls, rodeo riding, polo playing, hunting, shooting, archery, tobogganing, water skiing, jet skiing, snow skiing or snow boarding other than on groomed slopes, snow mobiling or any other similar activity;
11. **your** participation in any kind of training for, coaching or competing in any sporting event where **you** are entitled to receive, or are eligible to receive, an appearance fee, wage, salary or prize money in excess of \$1,000;
12. **your** participation in any activities involving a **quad-bike** or **motorcycle** during **your journey** unless it involves **you** only:
  - driving a **motorcycle** with an engine capacity

- of 200cc or less for which **you** hold a current **motorcycle** licence; or
  - riding as a pillion passenger on a **motorcycle** with an engine capacity of 200cc or less and the driver holds a current **motorcycle** licence;
13. deliberate acts or illegal or criminal acts by **you** or any other person acting with **your** consent or under **your** direction;
  14. the **injury**, illness or death of any person (who is not a **travel companion**) who is aged eighty (80) years or over at the time **you** become eligible for cover;
  15. any interference with **your** travel plans by any government, government regulation or prohibition or intervention or official authority except if **you** are compulsorily quarantined;
  16. **your** failure to take reasonable care;
  17. any **epidemic** or **pandemic**;
  18. any act of war, whether war is declared or not, or from any rebellion, revolution, insurrection or taking of power by the military;
  19. a nuclear reaction or contamination from nuclear weapons or radioactivity;
  20. 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;
  21. any payment which would violate any applicable trade or economic sanctions, law or regulation.

## PART E - THE COVER AVAILABLE

### Section 1.1 Cancellation

#### 1.1.1 What we cover:

If, during the period of cover available (where the claim is not covered elsewhere in this *Interstate Flight Inconvenience Insurance*) the return **interstate flight** for **your journey** is cancelled, delayed or shortened due to any of the following events which are unexpected and unforeseen by **you** and outside **your** control:

- **you** or a **travel companion** or a **relative** who permanently resides in Australia dies, is seriously **injured** or becomes seriously ill (subject to verification by written medical advice obtained by **you** from a **medical adviser**);
- **your home** is totally destroyed;
- **your** arranged travel is cancelled or delayed by the carrier because of unexpected **natural disasters**;
- **you** are quarantined;
- **you** are subpoenaed to attend court in Australia (after having purchased **your interstate flight** ticket) on a date falling during the period of cover available for **your journey**;
- **you** are retrenched or made redundant (not including voluntary retrenchment or voluntary redundancy),
  - a) then **we** will reimburse **you** the non-refundable portion of unused return interstate airfares scheduled to be used during the period of cover available for **your journey** that **you** have paid in advance of cancellation and cannot recover in any other way, up to the maximum total limit specified in *Part C - Benefit Limits- 1.1 Cancellation*; or
  - b) **your reasonable** costs of rescheduling **your return interstate flight**. The most **we** will pay for rescheduling **your return interstate flight** is the unrecoverable amount that would have been payable under *1.1.1 a)* had **your journey** been cancelled. **We** will not pay a claim under *1.1.1 b)* in addition to a claim under *1.1.1 a)* for the same services/facilities.

## Conditions

If **you** want to claim under the cover available, **you** must do the following as soon as possible after the happening of the unexpected event causing **your** claim:

- cancel any pre-arranged return **interstate flight** scheduled to be used during the period of cover available for **your journey** that **you** are now unable to use; and
- recover any refund that **you** are entitled to.

If **you** think that **you** may have to cancel **your journey** or shorten **your journey** **you** must tell **us** as soon as possible - for more information see under the headings CLAIMS or call the contact number shown on the inside front cover of this booklet.

If **your** claim arises from or is related to **your** fitness to travel, written proof from a **medical adviser** must be provided.

### 1.1.2 What we exclude

To the extent permitted by law **we** will not pay **your** claim if:

- a) **you** were aware, or a reasonable person in **your** circumstances would have been aware before **you** became eligible for cover, of any reason that may cause **your journey** to be cancelled, rescheduled or shortened;
- b) arising from a **pre-existing medical condition** of any person including **you**, **your travel companion** or a **relative**;
- c) caused by **you** or **your travel companion** changing **your** plans;
- d) caused by **financial default** of any person, company or organisation involved in **your** travel arrangements.

## Section 2.1 Flight delay

### 2.1.1 What we cover

If, during the period of cover available for **your journey** the departure of **your interstate flight** is delayed for the period specified in *Part C - Benefit Limits - 2.1 Flight Delay* due to circumstances outside **your** control and no alternative transport is provided by the carrier, **we** will reimburse the cost of **your reasonable** additional meal and accommodation expenses, up to the amount specified in *Part C - Benefit Limits - 2.1 Flight Delay*.

### 2.1.2 What we exclude

**We** will not pay if a delay to **your journey** arises from an act or threat of terrorism.

## Section 3.1 Luggage

### 3.1.1 What we cover

- a) If, during the period of cover available for **your journey**, **your covered items** or **valuables** are **accidentally** lost, stolen or **accidentally** damaged except when:
  - left in a vehicle (*see sub-section 3.1.1 b*] below); or
  - left in an unlocked and unattended building (*see sub-section 3.1.1 c*] below);
  - the item is **sporting equipment** that is in use (*see sub-section 3.1.1 d*] below).

**we** will pay the lesser of:

- the repair cost;
- the replacement cost;
- the original purchase price; or
- the depreciated value after allowing for age, wear and tear.

**We** have the option to repair or replace the **covered items** or **valuables** instead of paying **you**.

**We** will not apply depreciation to any item **we** pay **you** for where less than twelve (12) consecutive months have elapsed since the item was purchased new.

The maximum amount **we** will pay for any item is up to the item limit specified in *Part C - Benefit Limits - 3.1 Luggage* and the maximum total limit specified in *Part C - Benefit Limits - 3.1 Luggage* for all items combined.

A pair or related set of items, for example (but not limited to) a camera, lenses (attached or not), tripod and accessories are considered as only one item for the purpose of this cover, and the appropriate single item limit will be applied.

- b) **Covered items** that are left in a vehicle are only covered during daylight hours and must have been left out of sight in a locked vehicle, and in the event of theft forced entry must have been made. No cover is available for **valuables** left in a vehicle at any time.

The maximum amount **we** will pay for any item is up to the item limit specified in *Part C - Benefit Limits - 3.1*

*Luggage* and the maximum total limit specified in *Part C - Benefit Limits - 3.1 Luggage* for all items combined.

- c) No cover is available for **covered items** or **valuables** left in an unlocked and unattended building and in the event of theft from a locked building forced entry must have been made.
- d) No cover is available for **sporting equipment** while it is in use.

### Conditions

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

**You** must report the loss, theft or misplacement of a **covered item** within 24 hours to the police or an office of the bus line, airline, shipping line or rail authority **you** were travelling on when the **accidental** loss, theft or **accidental** damage occurred.

**You** must provide **us** with evidence of making the report and who **you** reported the loss, theft or misplacement to.

If **you** are entitled to be reimbursed by the bus line, airline, shipping line or rail authority **you** were travelling on when the **accidental** loss, theft or **accidental** damage occurred **we** will deduct the amount **you** are entitled to from any claim payable by **us**. However, if **you** are not reimbursed the full amount of **your** loss, **we** will pay the difference between the amount of **your** loss and what **you** were reimbursed, up to the limit of the cover available.

### 3.1.2 What we exclude

To the extent permitted by law, **we** will not pay a claim in relation to **your covered items** (including **valuables**) if:

- a) the loss, theft or damage is to, or of, items left behind in any hotel or motel room after **you** have checked out, or items left behind in any aircraft, ship, train, tram, taxi or bus;
- b) the **covered item** was being sent unaccompanied by **you** or under a freight contract;
- c) the loss or damage arises from any process of cleaning, repair or alteration;
- d) the loss or damage arises from ordinary wear and tear, deterioration, atmospheric or weather conditions, insects, rodents or vermin;

- e) the **covered item** disappears in circumstances that cannot be explained to **our** reasonable satisfaction;
- f) **your** claim arises from a government authority confiscating, detaining or destroying anything;
- g) the **covered item** was left **unsupervised** in a **public place**;
- h) the **covered item** has an inherent defect or an electrical or mechanical breakdown; or
- i) the **covered item** is fragile or brittle (this exclusion does not apply to photographic or video equipment, binoculars, spectacles or contact lenses) or is an electrical component and is broken, unless the breakage was caused by theft, fire or an **accident** involving a vehicle in which **you** were travelling.

## Section 3.2 Luggage delay

### 3.2.1 What we cover

If:

- any items of **your** baggage, clothing and essential personal items are delayed, misdirected or misplaced by the carrier for more than twelve (12) consecutive hours during the period of cover available for **your journey**; and
- in **our** opinion it was necessary for **you** to purchase essential items of clothing or essential personal items,

**we** will reimburse **you** for the **reasonable** costs **you** incur up to the limit shown in *Part C - Benefit Limits - 3.2 Luggage Delay*.

### Conditions

**You** must provide written proof from the **carrier** who was responsible for **your** baggage, clothing and essential personal items that they were delayed, misdirected or misplaced.

**We** will deduct any amount **we** pay **you** under this section from any subsequent claim **you** make for lost **covered items** payable under *Section 3.1 LUGGAGE*.

If **you** are entitled to be reimbursed by the bus line, airline, shipping line or rail authority **you** were travelling on when the delay, misdirection or misplacement occurred **we** will deduct the amount **you** are entitled to from any claim payable by **us**.

However, if **you** are not reimbursed the full amount of **your** loss, **we** will pay the difference between the amount of **your** loss and what **you** were reimbursed, up to the limit of the cover available.

## Section 4.1 Funeral expenses

### 4.1.1 What we cover

If **you** die as a result of an **injury** occurring during the period of cover available for **your journey** **we** will pay **your reasonable funeral expenses** or the cost of repatriation of **your** remains to **your home** or nominated funeral home (if necessary) up to the amount specified in *Part C - Benefit Limits - 4.1 Funeral Expenses*.

# TRANSIT ACCIDENT INSURANCE

Please ensure that the cover and benefits available meet **your** requirements.

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

## PART A - ELIGIBILITY FOR COVER

### Who is eligible?

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

### Who else is eligible?

If the **cardholder** is eligible for this insurance, the **cardholder's spouse** and/or **dependants** are also eligible for this insurance provided that:

- a) they are accompanying the **cardholder**; and
- b) the entire fare for their **trip** was charged to the **accountholder's card account** prior to the commencement of the **trip**.

### Dependants under the age of two (2) years at the date the journey commences

If a **cardholder** satisfies the eligibility criteria set out above, their **dependant** under the age of two (2) years as at the date the **trip** commences is eligible for this *Transit Accident Insurance* provided the **dependant** is accompanying the **cardholder**.

## PART B - PERIOD OF COVER

Provided **you** meet the eligibility criteria set out in *Part A - Eligibility for Cover*, cover is available when:

- a) **you** board **transportation** for **your trip** and ends when **you** disembark from **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, or boarding, or alighting from any licensed or regulated taxi, bus or hire vehicle, provided **you** are travelling directly to or from an international or **overseas** departure point.

## PART C - BENEFIT LIMITS

The following table sets out the type of **injury** and the Benefit Amounts (unless reduced by the aggregate limit of liability) **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.

All limits in the table are shown in Australian dollars.

Injury	Benefit amount	
	Cardholder/ spouse	Dependant
Loss of life	\$500,000	\$20,000
<b>Loss of</b> both hands or <b>loss of</b> both feet	\$250,000	\$250,000
<b>Loss of</b> one hand and <b>loss of</b> one foot	\$250,000	\$250,000
Loss of the entire sight in both eyes	\$250,000	\$250,000
Loss of the entire sight in one eye and <b>loss of</b> one hand and/or <b>loss of</b> one foot	\$250,000	\$250,000
<b>Loss of</b> one hand or <b>loss of</b> one foot	\$125,000	\$125,000
Loss of the entire sight in one eye	\$125,000	\$125,000

### Aggregate Limit of Liability

This *Transit Accident Insurance* contains an aggregate (maximum) limit of liability for claims from all eligible beneficiaries arising from the one event.

The most **we** will pay for all claims resulting from one event is \$4,000,000 regardless of the number of participating **cardholders**, **spouses** and/or **dependants** who were **injured** or lost their lives.

This means that if as a result of one event a number of participating **cardholders**, **spouses** and/or **dependants** were **injured** or lost their lives (whether **you** know of them or not), **we** will pay each on a proportional basis (using the amounts set out in the benefit table) up to a total of \$4,000,000.

Therefore, if (for example) ten (10) **cardholders** lost their lives in the same **accident we** would pay \$400,000 to each of their legal representatives.

## PART D - EXCESS & EXCLUSIONS

### Excess

No **excess** applies to any claim payable under *Transit Accident Insurance*.

### Exclusions

The exclusions below set out what is not covered.

To the extent permitted by law **we** do not cover **you** for any loss, damage or expense caused by, arising directly or indirectly from or in any way related to:

1. **you** booking or taking travel against medical advice, travel for the purpose of getting medical treatment or advice, or travel **you** take after a **medical adviser** informs **you** that **you** are terminally ill;
2. any act of terrorism;
3. **your** intentional self harm or **your** suicide or **your** attempted suicide;
4. any illegal act committed by **you** or any person acting on **your** behalf;
5. any act of war, whether war is declared or not, or from any rebellion, revolution, insurrection or taking of power by the military;
6. a nuclear reaction or contamination from nuclear weapons or radioactivity;
7. 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; or
8. any payment which would violate any applicable trade or economic sanctions, law or regulation.

## PART E - THE COVER AVAILABLE

If, during the period of cover available **you** suffer an **accident** that causes an **injury** listed in *Part C - Benefit Limits* within twelve (12) months of the **accident**, **we** will pay **you** the Benefit Amount (unless reduced by the group policy aggregate limit of liability) specified for the **injury** listed in *Part C - Benefit Limits*, that **you** suffered.

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

- a) **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
- b) **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 (unless reduced by the group policy aggregate limit of liability) listed in *Part C - Benefit Limits* to **you**, 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 Benefit Amount for the most serious **injury** listed in *Part C - Benefit Limits* that **you** suffered.

## RENTAL VEHICLE EXCESS IN AUSTRALIA INSURANCE

Please ensure that the cover and benefits available meet **your** requirements.

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

## PART A - ELIGIBILITY FOR COVER

### Who is eligible?

**Cardholders** are eligible for *Rental Vehicle Excess in Australia Insurance* if the entire payment for the vehicle rental was charged to the **accountholder's card account**.

## PART B - PERIOD OF COVER

Cover begins when **you** collect the **rental vehicle** from the **rental vehicle** company or agency **you** have entered into a **rental vehicle** agreement with and ends when **you** return the **rental vehicle** to the **rental vehicle** company or agency or at the expiry of the **rental vehicle** agreement, whichever occurs earlier.

## PART C - BENEFIT LIMITS

Limits are in Australian dollars.

The maximum limit of what **we** will pay is up to the amount specified in **your rental vehicle** agreement or \$5,000, whichever is the lesser, for all claims combined during each rental period.

## PART D - EXCESS & EXCLUSIONS

### Excess

No **excess** applies to any claim payable under *Rental Vehicle Excess in Australia Insurance*.

### Exclusions

The exclusions below set out what is not covered.

To the extent permitted by law **we** do not cover **you** for any loss, damage or expense caused by, arising directly or indirectly from or in any way related to:

1. **you** using the **rental vehicle** in breach of the rental agreement;
2. **you** using the **rental vehicle** without a licence for the purpose **you** were using it (such as but not limited to the carrying of passengers or freight);
3. administrative charges or fees of the rental company that are not a component of the amount that is specified in **your rental vehicle** agreement;
4. any act of war, whether war is declared or not, or from any rebellion, revolution, insurrection or taking of power by the military;
5. a nuclear reaction or contamination from nuclear weapons or radioactivity;
6. 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; or
7. any payment which would violate any applicable trade or economic sanctions, law or regulation.

## PART E - THE COVER AVAILABLE

Cover is only available if **your rental vehicle** agreement specifies an amount that is payable in the event the **rental vehicle** is damaged or stolen while in **your** custody. This section does not cover items such as, but not limited to, tyres and/or windscreens, roof and underbody if they are not covered by the indemnity provided by the rental company or agency under the **rental vehicle** agreement to which the amount payable applies.

Subject to the exclusions contained in *Part D* the maximum amount **we** will pay under this section is the amount that is specified in **your rental vehicle** agreement up to the limit shown in *Part C - Benefit Limits*.

If, during the period of cover available, a **rental vehicle you** have rented from a rental company or agency is:

- involved in a motor vehicle **accident** while **you** are driving it; or
- damaged or stolen while in **your** custody,

then **we** will pay **you** the lesser of:

- the amount specified that **you** are liable to pay under **your rental vehicle** agreement;
- property damage for which **you** are liable; or
- the limit shown in *Part C - Benefit Limits*.

### Conditions

If **you** make a claim **you** will need to provide a copy of:

- **your rental vehicle** agreement;
- the incident report that was completed;
- repair account;
- an itemised list of the value of the damage; and
- written notice from the rental company or agency advising that **you** are liable to pay the amount specified in **your rental vehicle** agreement.



# PURCHASE PROTECTION INSURANCE

Please ensure that the cover and benefits available meet **your** requirements.

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

## PART A - ELIGIBILITY FOR COVER

### Who is eligible?

Only **cardholders** are eligible for *Purchase Protection Insurance* for **covered items**:

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

provided the entire purchase price of the **covered item** is charged to the **accountholder's card account**.

## PART B - PERIOD OF COVER

Provided that **you** are eligible for the cover available *Purchase Protection Insurance* applies to **covered items** for three (3) consecutive months after the date that **you** take possession of the **covered item**.

## PART C - BENEFIT LIMITS

The table below sets out the maximum limits of what **we** will pay under *Purchase Protection Insurance*.

All limits are shown in Australian dollars.

Limit
Purchase price charged to <b>card account</b> limited to \$5,000 per event. Maximum total limit for all claims in any twelve (12) consecutive month period is \$200,000 per <b>card account</b> .

## PART D - EXCESS & EXCLUSIONS

### Excess

No **excess** applies to any claim payable under *Purchase Protection Insurance*.

### Exclusions

The exclusions below set out what is not covered.

To the extent permitted by law **we** do not cover **you** for any loss, damage or expense caused by, arising directly or indirectly from or in any way related to:

1. the loss, theft or damage is to, or of, items left behind in any hotel or motel room after **you** have checked out, or items left behind in any aircraft, ship, train, tram, taxi or bus;
2. the **covered items** were left in an unlocked motor vehicle or in an unattended motor vehicle overnight;
3. the **covered items** were jewellery or watches that were checked in to transported in the cargo hold of any aircraft, ship, train, tram or bus including any loss from the point of check until collection by **you** from the baggage carousel or collection area at the end of **your** flight, voyage or trip;
4. the **covered items** were being sent unaccompanied by **you** or under a freight contract;
5. the loss or damage arises from any process of cleaning, repair or alteration;
6. the loss or damage arises from ordinary wear and tear, deterioration, atmospheric or weather conditions, insects, rodents or vermin;
7. the **covered items** disappear in circumstances that cannot be explained to **our** reasonable satisfaction;
8. **your** claim arises from a government authority confiscating, detaining or destroying anything;
9. the **covered items** were left **unsupervised** in a **public place**;
10. the **covered items** have an electrical or mechanical breakdown;
11. the **covered item** was **sporting equipment** that was damaged during use;

12. any act of terrorism;
13. any illegal act committed by **you** or any person acting on **your** behalf;
14. any act of war, whether war is declared or not, or from any rebellion, revolution, insurrection or taking of power by the military;
15. a nuclear reaction or contamination from nuclear weapons or radioactivity;
16. 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; or
17. any payment which would violate any applicable trade or economic sanctions, law or regulation.

However, if **you** are not reimbursed the full amount of **your** loss, **we** will pay the difference between the amount of **your** loss and what **you** were reimbursed, up to the limit of cover available.

## PART E - THE COVER AVAILABLE

### What we cover

If, during the period of cover available, **your covered item** is stolen, **accidentally** damaged or permanently lost **we** will pay the purchase price charged to the **accountholder's card account** up to the limit per claim specified in *Part C - Benefit Limits*.

**We** have the option to repair or replace the **covered items** instead of paying **you**.

The most **we** will pay in any twelve (12) month period in respect of any one **card account** is the maximum total limit specified in *Part C - Benefit Limits*.

### Conditions

**You** must report the loss, theft or **accidental** damage of a **covered item** within 24 hours to the police or an office of the bus line, airline, shipping line or rail authority **you** were travelling on when the loss, theft or **accidental** damage occurred. **You** must provide **us** with evidence of making the report and who **you** reported the loss, theft or **accidental** damage to.

If **you** are entitled to be reimbursed by the bus line, airline, shipping line or rail authority **you** were travelling on when the loss, theft or **accidental damage** occurred **we** will deduct the amount **you** are entitled to from any claim payable by **us**.

## EXTENDED WARRANTY INSURANCE

Please ensure that the cover and benefits available meet **your** requirements.

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

### PART A - ELIGIBILITY FOR COVER

#### Who is eligible?

Only **cardholders** are eligible for *Extended Warranty Insurance* when the entire purchase price of a **covered product** is charged to the **accountholder's card account**. This *Extended Warranty Insurance* is not transferable.

### PART B - PERIOD OF COVER

Provided **you** meet the eligibility criteria set out in *Part A - Eligibility for Cover*, cover is available from the date the **manufacturer's warranty** expires and applies for the same period as the **manufacturer's warranty** for up to a maximum of one (1) full year however, there is no cover available if the **manufacturer's warranty** exceeds five (5) years.

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

Manufacturer's Warranty Period	Extended Warranty Period
7 days	7 days
14 days	14 days
1 month	1 month
6 months	6 months
1 year	1 year
1 to 5 years	1 year
Over 5 years	No cover

### PART C - BENEFIT LIMITS

The table below sets out the maximum limits of what **we** will pay under *Extended Warranty Insurance*.

All limits in the table are shown in Australian dollars.

Limit
Purchase price charged to <b>card account</b> limited to \$10,000 per <b>covered product</b> up to a maximum total limit of \$40,000 per <b>card account</b> in any twelve (12) consecutive month period.

### PART D - EXCESS & EXCLUSIONS

#### Excess

No **excess** applies to any claim payable under *Extended Warranty Insurance*.

#### Exclusions

The exclusions below set out what is not covered.

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

To the extent permitted by law **we** do not cover **you** for any loss, damage or expense caused by, arising directly or indirectly from or in any way related to:

1. any illegal act committed by **you** or any person acting on **your** behalf;
2. any act of war, whether war is declared or not, or from any rebellion, revolution, insurrection or taking of power by the military;
3. a nuclear reaction or contamination from nuclear weapons or radioactivity;
4. 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; or
5. any payment which would violate any applicable trade or economic sanctions, law or regulation.

## PART E - THE COVER AVAILABLE

**Your covered product** may come with guarantees that cannot be excluded under the Australian Consumer Law (**ACL**) or other relevant law. This cover operates alongside, and in addition to, the rights and remedies to which **you** may be entitled under the **ACL** and any other law that applies to **your covered product** and does not change those rights or remedies.

### What we cover

Only items with a manufacturer's unique identification serial number on them are covered under this insurance.

If a **covered product** suffers a **covered breakdown** during the period of cover available, **we** will reimburse **you** the lesser of:

- the repair cost;
- the replacement cost;
- the original purchase price,

subject to the limit per **covered product** and maximum total limit for any one **card account** in any twelve (12) consecutive month period specified in *Part C - Benefit Limits*.

### Conditions

**You** must take all reasonable care to protect and/or maintain **your covered product**.

**You** must obtain **our** approval before starting any repairs or replacement of any **covered product** that has suffered a **covered breakdown**.

**You** must keep the **covered product** for which **you** are claiming or relevant parts of the **covered product** so that **we** may inspect them.

## CLAIMS

### How to make a claim

First check that **you** are entitled to claim by reading the appropriate section in this booklet, especially *Part D* of that section, to see exactly what is, and is not covered, noting particularly any conditions, limitations and exclusions.

**Allianz Global Assistance** administers the benefits available under the group policy. **You** should give **Allianz Global Assistance** notice of **your** claim as soon as possible.

For non-travel related claims please contact **Allianz Global Assistance** by using the contact details listed on the inside front cover of this booklet.

**You** can lodge **your** travel claim online at: [claimmanager.com.au/nab](http://claimmanager.com.au/nab)

If there is a delay in claim notification, or **you** do not provide sufficient detail for **Allianz Global Assistance** to consider **your** claim, **we** can reduce any claim payable by the amount of prejudice **we** have suffered because of the delay.

**You** must give any information **Allianz Global Assistance** reasonably asks for to support **your** claim at **your** expense, such as but not limited to police reports, valuations, medical reports, original receipts or proof of purchase and ownership. If required **Allianz Global Assistance** may ask **you** to provide them with translations into English of any such documents to enable their consideration of **your** claim.

**You** must co-operate at all times in relation to providing supporting evidence and such other information that may reasonably be required. In particular:

- a) If **you** think that **you** may have to cancel **your journey** or shorten **your journey** **you** should tell **us** as soon as possible. Contact **Allianz Global Assistance** using the contact number, or if **overseas** the **24 HOUR EMERGENCY ASSISTANCE** number, shown inside the front cover of this booklet.
- b) In the event of an emergency or hospitalisation **overseas** or for medical, **hospital** or dental claims, contact **Allianz Global Assistance** as soon as practicable.

- c) For loss or theft of **your covered items** or **valuables**, report it as soon as reasonably practicable to the police and obtain confirmation of **your** report.
- d) For damage or misplacement of **your covered items** or **valuables**, caused by the airline or any other operator or accommodation provider, report the damage or misplacement to an appropriate official and make reasonable efforts to obtain a written report, including any offer of settlement that they may make.

## Depreciation

When taking into consideration the age of a **covered item** **we** will deduct the following amounts from **our** settlement if **we** decide to pay **you** instead of replacing **your covered item**:

- For toiletries (including skin care, make-up, perfume and medications) **we** will deduct 50% for each year **you** have owned the item to a maximum amount of 80%;
- For mobile phones, electrical devices, communication devices, all computers (including laptops and tablets), photographic equipment and electronics equipment **we** will deduct 20% for each year **you** have owned the item up to a maximum amount of 80%;
- For clothing, footwear, luggage and books **we** will deduct 15% for each year **you** have owned the item to a maximum amount of 80%;
- For camping, sporting and leisure equipment (but not leisure clothing) and musical instruments **we** will deduct 10% for each year **you** have owned the item up to a maximum 80%;
- For jewellery **we** will not make any deduction;
- For all other items **we** will deduct 15% for each year **you** have owned the item to a maximum amount of 60%.

### For example:

**You** have a \$500 digital camera which was purchased two (2) years before the date it was lost. The applicable rate of depreciation would be 20% per year.

In the event of a claim **we** will pay **you** \$320 (i.e. **we** will depreciate the value of the digital camera by 20% for each year of the two (2) years **you** have owned it), calculated as follows –

Year 1 - Purchase price of \$500 less 20% = \$400

Year 2 - Depreciated value of \$400 less 20% = \$320

## Claims are payable in Australian dollars

**We** will pay all claims in Australian dollars. **We** will pay **you** unless **you** tell **us** to pay someone else. The rate of currency exchange that will apply is the rate at the time **you** incurred the expense. Payment will be made by direct credit to a bank account nominated by **you**.

## You must not admit fault or liability

**You** must not admit that **you** are at fault, for any **accident**, incident or event causing a claim, and **you** must not offer or promise to pay any money, or become involved in legal action, without the approval of **Allianz Global Assistance**.

## You must help us recover any money we have paid

If **we** have a claim against someone in relation to the money **we** have to pay or **we** have paid, **you** must do everything **you** can to help **us** do that in legal proceedings. If **you** are aware of any third party that **you** or **we** may recover money from, **you** must inform **us** of such third party.

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 the other insurer also pay **you**. **You** cannot claim from **us** and from the other insurer to obtain an aggregate amount that exceeds **your** loss.

## Recovery

If during the period of cover made available, **you** suffer a loss which is not covered by the group policy, **we** may offer to attempt to recover **your** uninsured loss for **you**.

**You** may specifically ask **us** to recover this for **you** however, **we** have no obligation to do so. **You** will need to give **us** documents supporting **your** loss. Before **we** include any uninsured loss in a recovery action **we** will also ask **you** to agree to the basis on which **we** will handle **your** uninsured recovery action. **You** may need to contribute to legal costs in some circumstances.

**We** will apply any money **we** recover from someone else under a right of subrogation in the following order:

1. To **us**, **our** costs (administration and legal) arising from the recovery.
2. To **us**, an amount equal to the amount that **we** paid to **you** under the group policy.

3. To you, **your** uninsured loss (less **your excess**).

4. To you, **your excess**.

Once **we** pay **your** total loss (including **your** uninsured loss and any **excess**) **we** will keep all money left over.

If **we** have paid **your** total loss and **you** receive a payment from someone else for that loss or damage, **you** must pay **us** the amount of that payment up to the amount of the claim **we** paid **you**.

If **we** pay **you** for lost or damaged property and **you** later recover the property or it is replaced by a third party, **you** must pay **us** the amount of the claim **we** paid **you**.

### How GST may affect your claim

If **you** are entitled to claim an input tax credit in respect of a cost for which a claim is made, or would be entitled to an input tax credit if **you** were to incur the relevant cost (i.e. in replacing a lost or stolen item), the amount **we** would otherwise pay will be reduced by the amount of that input tax credit.

### Fraud

When making a claim **you** have a responsibility to assist **us** and to act in an honest and truthful manner.

If any claim is fraudulent in any way or if **you** or anyone acting on **your** behalf uses fraudulent means to make a claim on the cover described in this booklet, then no payment will be made in regard to the claim. Also **NAB** will be informed of the situation and **you** may no longer be eligible for the cover described in this booklet.

## COMPLAINTS & 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 on the inside front cover of this booklet, or put the complaint in writing and send it to:

**Post:** Dispute Resolution Department,  
Locked Bag 3014,  
Toowong DC, QLD 4066.

**Phone:** 1800 187 025 (Office Hours Monday to Friday, 9am to 5pm except public holidays. Calls from mobiles, public telephones or hotel rooms may attract additional charges.)

**Email:** [cardclaimcomplaints@allianz-assistance.com.au](mailto:cardclaimcomplaints@allianz-assistance.com.au)

**We** will attempt to resolve the matter in accordance with **our** Internal Dispute Resolution process. To obtain a copy of **our** procedures, please contact **us**.

**We** are a member of an external dispute resolution scheme which is independent and free to **you**. **We** are bound by determinations made by it in accordance with its relevant terms and rules applicable to **us**.

Any complaint or dispute can be lodged with the Australian Financial Complaints Authority:

Online: [www.afca.org.au](http://www.afca.org.au)

Email: [info@afca.org.au](mailto:info@afca.org.au) Phone: 1800 931 678

Mail: Australian Financial Complaints Authority  
GPO Box 3, Melbourne Victoria 3001.

### General Insurance Code of Practice

**Allianz** subscribes to and is bound by the 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 on the inside front cover of this booklet, or by visiting [www.codeofpractice.com.au](http://www.codeofpractice.com.au).

For more information call

**13 13 12**

or visit us at [nab.com.au](https://nab.com.au)



Hearing impaired customers  
with telephone typewriters  
can contact us on **13 36 77**