



# **NAB COMMERCIAL CARDS TRANSIT ACCIDENT INSURANCE**

**Policy information booklet  
Effective date: 31 March 2021**

## 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 call **Allianz Global Assistance** on 1800 187 025. Calls from mobiles, public telephones or hotel rooms may attract additional charges.

If outside Australia call +61 7 3305 8800. Calls from mobiles, public telephones or hotel rooms may attract additional charges. **We** will reimburse the reasonable communication costs **you** incur to contact **Allianz Global Assistance**.

For enquiries, the operating hours are Monday to Friday 8:30am to 5:00pm AEST.

To make a claim, please contact **Allianz Global Assistance** on **1800 187 025** or email:

**cardclaims@allianz-assistance.com.au**

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**.

The 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.

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## **Important information about the complimentary cover available**

This booklet describes the complimentary insurance benefits available to **NAB commercial card cardholders** under *Transit Accident Insurance*. Cover applies to events occurring on or after 31 March 2021. **You** are not covered for events occurring after termination of, or expiry of the group policy period of cover. **NAB** will advise **accountholders** of any replacement cover.

### **Allianz – the insurer**

This cover is 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 an eligible beneficiary wishes to claim any of these benefits, they 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 commercial card** account statements showing any purchases.

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

**NAB** is not the issuer (insurer) of the cover 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 the cover described in this booklet, and if so **NAB** will notify the **accountholder** of the termination or change in writing. The existing cover will apply to events occurring before the date of the change or termination. No cover is available for events occurring after the date of termination. **NAB** will provide **accountholders** with details of any replacement cover.

## **Other insurance**

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

## 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**.

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

For more information about **our** corporate privacy policy and handling of personal information, including further details about access, correction and complaints, please visit **our** website at **www.allianz-assistance.com.au** and click on the 'Privacy & Security' link 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 are for information only and do not affect interpretation. The following key words have special meaning in this booklet and the group policy and are highlighted in bold font. The use of defined words in the singular includes the plural and vice versa.

**accident/accidental/accidentally** means a sudden, unforeseen and unintended event.

**accountholder** means any **NAB** customer, being a business entity or corporation who has entered into an **NAB commercial card** facility.

**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.

**cardholder** means an Australian resident who is the **accountholder** or an Australian resident who has been nominated by the **accountholder** and issued with an **NAB commercial card** by **NAB**, at the request of the **accountholder**.

**injury, injured** or **injuries** 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.

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

**NAB** means National Australia Bank Limited ABN 12 004 044 937.

**NAB commercial card** means a current and valid **NAB** Rewards Business Signature Card or a **NAB** Qantas Business Signature Card.

**overseas** means outside of Australia and its territories.

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



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

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

**you** and **your** means the **cardholder** when eligible for cover.

## Part A – Eligibility for Cover

### Who is eligible?

**Cardholders** are eligible for *Transit Accident Insurance* if:

- the **trip** was authorised by the **accountholder**; and
- the entire payment for the **trip** was charged to the **accountholder's commercial card** facility prior to the commencement of the **trip**.

### 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 Benefit Amounts are shown in Australian dollars.

Injury	Benefit Amount
Loss of life	\$750,000
<b>Loss of</b> both hands or <b>loss of</b> both feet	\$250,000
<b>Loss of</b> one hand and <b>loss of</b> one foot	\$250,000
Loss of entire sight of both eyes	\$250,000
Loss of entire sight of one eye and <b>loss of</b> one hand or <b>loss of</b> one foot	\$250,000
<b>Loss of</b> one hand or <b>loss of</b> one foot	\$125,000
Loss of entire sight of one eye	\$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 \$1,500,000 regardless of the number of participating **cardholders** who were **injured** or lost their lives.

This means that if as a result of one event a number of participating **cardholders** 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 \$1,500,000.

Therefore, if (for example) four (4) **cardholders** lost their lives in the same **accident we** would pay \$375,000 to each of their legal representatives.

## Part D – Excess & Exclusions

### Excess

No excess applies to any claim payable under the cover available.

### Exclusions

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

- a. any indirect losses or consequential liability of any kind, including punitive damages;
- b. any act of war, whether war is declared or not, or from any rebellion, revolution, insurrection or taking of power by the military;
- c. nuclear reaction or contamination from nuclear weapons or radioactivity;
- d. biological and/or chemical materials, substances, compounds or the like used directly or indirectly for the purpose of harming or to destroy human life and/or create public fear;
- e. any payment which would violate any applicable trade or economic sanctions, law or regulation;
- f. any act of terrorism;
- g. **your** intentional self harm or **your** suicide or **your** attempted suicide;
- h. **you** being under the influence of any alcohol or drug other than a drug administered by, or in accordance with the advice of a legally qualified medical adviser; or
- i. **your** participation as a crew member or pilot of any **transportation**.

## 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.

## Claims

### How to make a claim

**Allianz Global Assistance** administers the benefits available under the group policy. Please contact **Allianz Global Assistance** if **you** need to make a claim.

First check that **you** are covered by reading all sections in this booklet, especially *Part D – Excess & Exclusions* to see exactly what is, and is not covered, noting particularly any conditions, limitations and exclusions.

**You** must give **us** notice of **your** claim as soon as reasonably possible.

**You** can obtain claim forms and information on how to make a claim by calling **Allianz Global Assistance** using the number shown on the inside front cover of this booklet, or email:

**cardclaims@allianz-assistance.com.au**

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

### Documentation

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

**We** may also require further documentation or material in support of the claim. This will include (but is not limited to) **NAB commercial card** facility statements.

### Assisting us with claims

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

### Fraudulent Claims

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

## Complaints and disputes

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

Email: **cardclaimcomplaints@allianz-assistance.com.au**

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

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

Phone: 1800 187 025 (Office Hours Monday–Friday  
8:30–17:00 except public holidays.  
Calls from mobiles, public telephones or hotel  
rooms may attract additional charges)

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

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

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

Australian Financial Complaints Authority  
GPO Box 3, Melbourne Victoria 3001

Phone: 1800 931 678

Email: **info@afca.org.au**

## General Insurance Code of Practice

**Allianz** 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 above, or by visiting **www.codeofpractice.com.au**.

For more information, call Business Cards:

**13 10 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**.