



# **NAB PURCHASE PROTECTION 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.

## CONTENTS

### NAB Purchase Protection Insurance Policy Information Booklet

Important Information about the complimentary cover available	1
Introduction	1
Allianz – the insurer	1
NAB is not the issuer (insurer) of the cover	2
Termination or variation of cover	2
Other insurances	2
Limitation of cover	2
Allianz Global Assistance Privacy Notice	3
Definitions	5
Part A – Eligibility for Cover	8
Part B – Period of cover	8
Part C – Benefit Limits	9
Part D – Excess & Exclusions	10
Part E – The cover available	12
Claims	13
Complaints & disputes	15
General Insurance Code of Practice	15

# IMPORTANT INFORMATION ABOUT THE COMPLIMENTARY COVERS AVAILABLE

## Introduction

This booklet describes the complimentary insurance benefits provided by **Allianz**, which are available to **NAB cardholders**. 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

This cover is available under a group policy issued to National Australia Bank Limited, ABN 12 004 044 937 (**NAB**) of 395 Bourke Street, Melbourne, VIC 3000 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**.

The cover described in this booklet is available for **your** benefit under a group policy entered into between **Allianz** and **NAB**. **NAB** is the 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 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](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 a **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, AFSL 234708.

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

**card** means a current and valid:

- **NAB** Rewards Classic Credit Card; or
- **NAB** Velocity Rewards Credit Card; or
- **NAB** Qantas Rewards Credit Card; or
- **NAB** Low Fee Credit Card; or
- **NAB** Visa Mini Credit Card; or
- **NAB** 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 permanently 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).

**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;
- mobile or cell phones if the phone is part of a telecommunication provider's post paid plan or any other contractual arrangements;
- second-hand items including works of art and antiques;
- items of contraband;
- real estate and movable fixtures or fittings (including but not limited to dish washers, stoves, ovens and fixed air conditioners) which are or are intended to form part of any residence or real estate.

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

**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.

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

**unsupervised** means leaving **your covered items** or **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** or **valuables** 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** or **valuables**, 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**, when eligible for cover.

## 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?

**Cardholders** are eligible for *Purchase Protection Insurance* for **covered items**:

- a) purchased anywhere in the world; or
- b) purchased as a gift 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> except for jewellery, watches and new works of art which are limited to \$2,500 per claim.
Maximum total limit for all claims in any twelve (12) consecutive month period is \$100,000 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** 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 items** were left in a motor vehicle;
- c) the **covered items** were **valuables** that were checked in 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;
- d) the **covered items** were being sent unaccompanied by **you** or under a freight contract;
- e) the loss or damage arises from any process of cleaning, repair or alteration;
- f) the loss or damage arises from ordinary wear and tear, deterioration, atmospheric or weather conditions, insects, rodents or vermin;
- g) the **covered items** disappear in circumstances that cannot be explained to **our** reasonable satisfaction;
- h) **your** claim arises from a government authority confiscating, detaining or destroying anything;
- i) the **covered items** were left **unsupervised** in a **public place**;
- j) the **covered items** have an electrical or mechanical breakdown;
- k) the **covered items** were **sporting equipment** that were damaged during use.

- l) **your** claim is for consequential loss of any kind including loss of enjoyment;
- m) arising from deliberate acts or illegal acts or criminal acts by **you**, or any other person acting with **your** consent or under **your** direction;
- n) arising from any act of terrorism;
- o) arising from any act of war, whether war is declared or not, or from any rebellion, revolution, insurrection or taking of power by the military;
- p) arising from a nuclear reaction or contamination from nuclear weapons or radioactivity;
- q) arising from 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;
- r) payment would violate any applicable trade or economic sanctions, law or regulation.

## PART E – THE COVER AVAILABLE

### What we cover

If, during the period of cover available, the **covered item** is stolen, **accidentally** damaged or permanently lost **we** will pay the lesser of:

- a) the purchase price charged to the **accountholder's card account**; or
- b) the limit per claim specified in *Part C – Benefit Limits* in respect of jewellery, watches and new works of art.

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**. 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 **you** are eligible for.



# 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**

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, 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) For loss or theft of **your covered items** or **valuables**, report it immediately to the police and obtain confirmation of **your** report. **You** must do this within 24 hours of learning of the loss or theft and the report must list and describe the missing **covered items**.
- b) For damage to **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 obtain a written report, including any offer of settlement that they may make.

## 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.

## 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 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**.

This page has intentionally been left blank

For more information call:

**13 22 65**

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



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