



# **NAB COMMERCIAL CARDS TRANSPORT ACCIDENT INSURANCE**

Policy information booklet

Effective date: 01 September 2019



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## **About this booklet**

This policy information booklet contains important information to help you understand the insurance. Any advice in this booklet is general in nature only and has not considered your objectives, financial situation or needs. You should carefully consider the information provided having regard to your personal circumstances to decide if it is right for you.

### **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 (reverse charges). Calls from mobiles, public telephones or hotel rooms may attract additional charges.

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

To make a claim, please contact NAB on 13 10 12.

### **About Allianz**

Allianz Australia Insurance Limited ABN 15 000 122 850, AFSL 234708 (Allianz) is the underwriter of the Group Policy issued to National Australia Bank Limited ABN 12 004 044 937, AFSL and Australian credit licence No 230686 (NAB). AWP Australia Pty Ltd ABN 52 097 227 177, AFSL 24531 trading as Allianz Global Assistance (Allianz Global Assistance) is authorised by Allianz to issue and manage the Group Policy on behalf of Allianz.

Allianz Global Assistance is the product issuer on behalf of Allianz of the Group Policy detailed in this document and the benefits are provided at no additional cost to eligible beneficiaries.

National Australia Bank Limited ABN 12 004 044 937 AFSL and Australian Credit Licence 230686 (NAB) is not the product issuer (insurer) of this policy and neither it nor any of its related corporations guarantee any of the benefits under this cover and NAB does not receive any commission or remuneration in relation to these benefits. Neither NAB nor any of its related corporations are authorised representatives under the Corporations Act 2001 (Cth) of Allianz, Allianz Global Assistance or any of their related companies.

## **Important Information**

In this first part of this booklet we explain important information about this policy including how we'll protect your privacy and how to make a complaint or access our dispute resolution service.

The second part of the booklet is your policy wording which sets out the detailed terms, conditions and exclusions relating to Transport accident insurance cover.

## **Group policies: About your right to access cover**

This is a group policy which NAB has entered into with us for the period of insurance. You may be eligible to claim under it as a third party beneficiary, provided you met the eligibility criteria specified in the policy wording at the time loss or damage occurred.

You can't cancel or vary the policy – only NAB and we can do this. If the policy is terminated or varied by us, we don't need to obtain your consent.

We also don't provide you with any notices in relation to this policy. We only send notices to NAB as it's the only entity we have contractual obligations to.

You're not obliged to accept any of the benefits of this policy but if you make a claim, you'll be bound by its terms, conditions, limitations and exclusions.

Neither we nor NAB hold the cover or the benefits provided under the policy on trust or for your benefit or on your behalf.

NAB also doesn't:

- Act on behalf of us or you in relation to the policy
- Provide, and is not authorised to provide, any financial product advice, recommendations or opinions about the policy or any cover; and
- Receive any remuneration or other benefits from us.

If you're seeking to access the benefit of the policy, you should consider obtaining advice as to whether it is appropriate for your needs from a person who is licensed to give such advice.

Nothing prevents you from entering into other arrangements regarding insurance.

To confirm if you may have access to the policy, and its currency, please refer to the contact details under the section 'For more information or to make a claim' at the front of this booklet.

## **General Insurance Code of Practice**

Allianz is a signatory to the General Insurance Code of Practice.

The Code aims to:

- Commit us to high standards of service
- Promote better, more informed relations between us and you
- Maintain and promote trust and confidence in the general industry
- Provide fair and effective mechanisms for the resolution of complaints and disputes between us and you
- Promote continuous improvement of the general insurance industry through education and training.

More information is available on **[www.codeofpractice.com.au](http://www.codeofpractice.com.au)** or follow the links from the Insurance Council of Australia's website at **[www.ica.com.au](http://www.ica.com.au)**.

## **Privacy**

To offer or provide you with our products and services (or those we may offer or provide to you on behalf of our business partners) we, namely AWP Australia Pty Ltd ABN 52 097 227 177 trading as 'Allianz Global Assistance', and our agents and representatives, collect, store, use, and disclose your personal information including sensitive information. We usually collect it directly from you but sometimes from others depending upon the circumstances and the product involved.

For instance, we may collect your personal information from our business partners who may have provided you with a product or service including but not limited to travel insurance, roadside assistance with a vehicle purchase, Overseas Student or Visitor Health Cover, or other assistance services we arrange or provide. For example, your personal information may be collected from your family members and travel companions, doctors, and hospitals if you purchase our travel insurance and require medical assistance. Likewise, we collect personal information from universities and your agents if you inquire about or apply for our Overseas Student

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

We use your personal information to offer and provide our products and services and to manage your and our rights and obligations in connection with any products and services you have acquired. For instance, we use it to assess, process, and investigate any travel or health insurance claims, and to liaise with Government Departments when necessary. We may also use it for product development, marketing (where permitted by law or with your consent but not in connection with some products or services such as credit card insurances), customer data analytics, research, IT systems maintenance and development, recovery against third parties, fraud investigations, and for other purposes with your consent or where permitted by law.

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

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

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

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

You may also (1) seek access to your personal data and ask about its origin, the purposes of the processing, and details of the data controller or data processor, and the parties to whom it may be disclosed; (2) ask us to correct and update your personal information,

(3) ask for a copy of your personal data in an electronic format for yourself or for someone you nominate.

You may in some circumstances restrict the processing of your personal data, and request that it be deleted.

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

If you have a request or complaint concerning your personal information or about data privacy, please contact: Privacy Officer, Allianz Global Assistance, PO Box 162, Toowong, QLD 4066, or email [DataPrivacyAU@allianz-assistance.com.au](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.



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

## **Resolving complaints & disputes**

We are committed to providing you with quality products and delivering the highest level of service. We also do everything we can to safeguard your privacy and the confidentiality of your personal information.

### **Something not right?**

We know sometimes there might be something you're not totally happy about, whether it be about our staff, representatives, products, services or how we've handled your personal information.

#### **Step 1 – Talk to us**

If there's something you'd like to talk to us about, or if you'd like to make a complaint, speak to one of our staff. When you make your complaint please provide as much information as possible. They're ready to help resolve your issue.

You can also contact our Customer Care Unit directly to make your complaint. Our aim is to resolve all complaints within 15 business days.

#### **Step 2 – Escalate your complaint**

If we haven't responded to your complaint within 15 days, or if you're not happy with how we've tried to resolve it, you can ask for your complaint to be escalated for an Internal Dispute Resolution (IDR) review by a Dispute Resolution Specialist.

The Dispute Resolution Specialist will provide our final decision within 15 business days of your complaint being escalated, unless they've requested and you've agreed to give us more time.

#### **Step 3 – Still not resolved?**

If you're not happy with the final decision, or if we've taken more than 45 days to respond to you from the date you first made your complaint, you can contact the Australian Financial Complaints Authority (AFCA). AFCA is an ASIC approved external dispute resolution body.

AFCA resolves insurance disputes between consumers and insurers, at no cost to you. We are bound by AFCA decisions - but you're not. You can contact AFCA directly and they'll advise you if your dispute falls within their Rules.

### Disputes not covered by the AFCA Rules

If your dispute doesn't fall within the AFCA Rules, and you're not satisfied with our decision then you may wish to seek independent legal advice.

### Privacy complaints

If you're not satisfied with our final decision and it relates to your privacy or how we've handled your personal information, you can contact the Office of the Australian Information Commissioner (OAIC).

### Contacting our CCU, AFCA or the OAIC

| How to contact our Customer Care |   |
|----------------------------------|---|
| Phone                            | 1800 187 025 (Monday to Friday from 8:30am to 5:00pm Sydney time, except on public holidays).<br>Calls from mobiles, public telephones or hotel rooms may attract additional charges.   |
| Email                            | cardclaimcomplaints@allianz-assistance.com.au to make a complaint.<br>privacy@allianz-assistance.com.au to contact us about privacy or your personal information.<br>cardclaims@allianz-assistance.com.au to give feedback or pay a compliment. |
| Post                             | Customer Care<br>Locked Bag 3014<br>TOOWONG DC, QLD 4066  |

| How to contact AFCA |   |
|---------------------|---|
| Phone               | 1800 931 678 Calls from mobiles, public telephones or hotel rooms may attract additional charges. |
| Email               | info@afca.org.au  |
| Online              | www.afca.org.au   |
| Post                | Australian Financial Complaints Authority<br>GPO Box 3, Melbourne VIC 3001                        |

## How to contact the OAIC

|        |  |
|--------|--|
| Phone  | 1300 363 992<br>Calls from mobiles, public telephones or hotel rooms may attract additional charges. |
| Email  | enquiries@oaic.gov.au  |
| Online | www.oaic.gov.au  |

## Policy Wording

This cover is available under a Group Policy issued to National Australia Bank Limited, ABN 12 004 044 937, AFSL and Australian credit licence No 230686 (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 underwriter, 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.

## Our agreement with NAB

This policy is a legal contract between NAB and us and it's made up of the policy wording. NAB pays us a premium. You may be able to claim under the policy, provided you met the eligibility criteria at the time loss of life or injury occurs. There are also:

- Exclusions which apply to any claim you make
- Conditions which set out your responsibilities under this policy
- Claims conditions, which set out your responsibilities when you make a claim, and
- Other terms, which apply to how this policy operates.

## Excess

There is no excess under this policy.

## Words with special meanings

The words and terms used throughout this policy have special meanings set out below.

| When we say               | We mean   |
|---------------------------|---|
| Accident or Accidental    | any sudden, unforeseen and identifiable event which happens by chance   |
| Account holder            | a business entity or corporation, which has a NAB commercial card facility.   |
| Allianz                   | Allianz Australia Insurance Limited ABN 15 000 122 850, AFSL 234708.  |
| Allianz Global Assistance | AWP Australia Pty Ltd ABN 52 097 227 177, AFSL 245631 trading as Allianz Global Assistance.   |
| Authorised business trip  | overseas business travel undertaken by you on behalf of the Account holder.   |
| Business day              | a day other than a Saturday or Sunday or a day gazetted as a public holiday throughout Australia.   |
| Cardholder                | a permanent resident of Australia to whom NAB has issued a NAB commercial card at the request of the account holder and may include the account holder.                 |
| Eligibility criteria      | the criteria which you must meet to obtain the benefit of cover under this policy. The eligibility criteria are set out within the introductory section for each cover. |
| Injury                    | bodily injury that is caused solely and directly by external and visible means as a result of an accident and which does not result from an illness or disease.         |
| NAB                       | National Australia Bank Limited ABN 12 004 044 937 AFSL 230686, of 800 Bourke Street, Docklands, Victoria 3008  |
| NAB commercial card       | a current and valid NAB Rewards Business Signature Card or NAB Rewards Business Platinum Card or a NAB Qantas Business Signature Card                                   |
| Overseas                  | outside of Australia and its territories, including any cruise that has a scheduled stop at an international port.  |

| When we say    | We mean   |
|----------------|---|
| Terrorist act  | an act or threat of force or violence by any person acting alone or in association with an organisation or foreign government, where the purpose, by its nature or context, is to put the public or a section of the public in fear, to resist or influence a government, or to further an ideological, religious, ethnic or similar act. |
| Transportation | an aircraft, vehicle, train, vessel or other public transportation that is licensed to carry fare paying passengers.  |
| War            | armed conflict between nations including forces acting for any international authority whether war be declared or not; invasion; civil war; any attempt to usurp power or any activity arising out of an attempt to participate in military force between nations.  |
| We, our, us    | Allianz Australia Insurance Limited and its agent AWP Australia Pty Ltd trading as Allianz Global Assistance.   |
| You, your      | the cardholder.   |

## Transport accident insurance

Transport accident insurance covers you for:

- loss of life, or
- specific injuries you suffer

as a result of an accident, while riding as a passenger on transportation during an authorised business trip. The cardholder may access the benefit of this Transport accident insurance if they meet the eligibility criteria.

### Eligibility criteria

To be eligible for cover a cardholder must have purchased on your NAB commercial card 100%\* of their transportation costs during an authorised business trip (inclusive of taxes, fees and other charges). The purchase must be debited to the cardholder's NAB commercial card prior to the commencement of travel on the transportation.

\* award or loyalty points are not considered currency in determining achievement of qualifying spend.

## **What is covered**

We will pay the cardholder if while on an authorised business trip, you suffer an injury under the circumstances in points 1, 2, 3 or 4 as follow:

- 1.** The injury is sustained while riding as a fare paying passenger or boarding or alighting from a licensed aeroplane, tourist bus, train or ferry.
- 2.** The injury is sustained within Australia or overseas while riding as a passenger in (not as a pilot, driver or crew member), or boarding, or alighting from a licensed taxi or bus or hire vehicle authorised pursuant to any statute, regulation, by-law or the equivalent thereof for the transportation of passengers for hire, provided the cardholder is travelling directly to or from an international or overseas departure port.
- 3.** When, by reason of an accident in transportation specified in points 1 or 2, the cardholder is unavoidably exposed to the elements and, as a result of such exposure, they suffer an injury for which we are liable to pay the cardholder, the loss will be covered under this transport accident cover.
- 4.** If the cardholder's body has not been found within one year of the date of their disappearance arising out of an accident which would give rise to a loss as specified in points 1, 2 or 3, it will be presumed that the cardholder has died as a result of bodily injury caused by the accident at the time of the disappearance.

## **How much we'll pay**

Subject to the aggregate limit below, the most we'll pay is the sum insured set out in the Schedule of benefits below.

When an accident results in any of the following injuries within one (1) year after the date of the accident, we will pay the sum insured shown in the Schedule of benefits. Subject to the conditions.

## Schedule of benefits

| Transport accident injury resulting in:                  | Sum Insured |
|--|-------------|
| Loss of life   | \$750,000   |
| Loss of both hands or both feet                          | \$250,000   |
| Loss of one hand and one foot                            | \$250,000   |
| Loss of the entire sight of both eyes                    | \$250,000   |
| Loss of the entire sight of one eye and one hand or foot | \$250,000   |
| Loss of one hand or one foot                             | \$125,000   |
| Loss of the entire sight of one eye                      | \$125,000   |

### Conditions

The benefit payable under this cover will be paid to the cardholder or, in the event of their death, to their estate.

### What is the most we will pay?

If more than one injury results from one accident, only the benefit amount for the greater injury will be paid.

### Aggregate limit

This transport accident cover is subject to an aggregate limit. This means that the most we will pay in claims resulting from one event is AU\$1,500,000 regardless of the number of cardholders who were injured in the event.

This means that if as a result of one event a number of cardholders, were injured (whether the cardholder knows of them or not), we will pay each on a proportional basis (using the amounts set out in the schedule of benefits) up to a total of AU\$1,500,000.

Therefore, if for example eight (8) cardholders lost their lives in the same accident we would pay AU\$187,500 to each of their legal representatives.

### Exclusions

**There is no cover under this policy for any claim arising directly or indirectly because of any of the following:**

1. any expenses or costs which are prohibited by law from paying within Australia or the country in which a claim occurs.
2. any consequential loss or loss of enjoyment.
3. a loss caused by, or in any way connected with a criminal or illegal act by you or the cardholder.

4. a loss caused by, or in any way connected with riot, civil commotion, war, invasion, act of a foreign enemy, hostilities (whether war is declared or not), civil war, rebellion, revolution, military or usurped power or civil insurrection.
5. a loss caused by, or in any way connected with the use, existence or escape of nuclear weapons material, or ionising radiation from, or contamination by, radioactivity from any nuclear fuel, or nuclear waste from the combustion of nuclear fuel.
6. a loss caused by, or in any way connected with any government intervention, prohibition, or regulation. This exclusion does not apply where the cardholder is confined in compulsory quarantine.
7. a government authority seizing, withholding or destroying anything of yours or the cardholder's, or any prohibition by or regulation or intervention of any government or any government not allowing to enter or to stay in that country
8. any terrorist act.
9. suicide, attempted suicide or intentional self-inflicted injury.
10. the cardholder 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 practitioner.
11. the cardholder being a pilot, driver or crew member in charge of the transportation.

### **Sanctions limitation and exclusion clause**

You and the cardholders are not insured under any section of this policy where a claim payment breaches any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of Australia, the European Union, United Kingdom or United States of America, or any local autonomous sanctions.



## General conditions

There are conditions set out in the General conditions, Claims and Transport Accident insurance sections. If any of these conditions are not met, we may refuse to pay a claim or reduce the amount we pay for a claim. When making a claim, you and the cardholder must have met and then continue to comply with the conditions of this policy.

If you or the cardholder make a fraudulent claim we may refuse to pay that claim or reduce the amount we pay.

### Assistance and co-operation

At all times when you or the cardholder deals with us you or the cardholder must:

- Provide us with all reasonable assistance we may need
- Be truthful and frank
- Not behave in a way that is abusive, dangerous, hostile, improper or threatening
- Co-operate fully with us, even after we've paid a claim.

## Claims

This section describes what you or the cardholder must do, as well as conditions which apply, when making a claim and at the time loss occurs which is likely to give rise to a claim.

You can help us to speed up the processing of your claim by following the instructions we give. We will tell you what documentation is needed to support the claim.

### What to do in the event of a claim

You must be able to prove to us that you've suffered a loss that is covered by this policy before we'll pay you for it. We may ask you for this proof if you make a claim under this policy. So that your claim can be assessed quickly you should keep relevant copies of NAB commercial card statement(s).

1. All claims should be advised to us within ninety (90) days from the date the scheduled travel on the transportation ends.
2. To support the claim the cardholder:
  - (a) Must submit to us all information we require in support of the cardholder's claim, such as medical or police reports, declarations, receipts, certified translations or other evidence at their own expense and co-operate with us at all times.

- (b) Will be requested to provide proof that they have satisfied the eligibility criteria and that they have met all the terms and conditions under this policy.

### **Claims conditions**

These conditions apply at the time a claim is made under the policy.

### **Other terms**

These other terms apply to how this policy operates.

### **Jurisdiction**

This policy is governed by the laws of Australia.

### **Currency**

The limits shown in this policy are in Australian dollars (AUD). All claims which are settled with you will be in Australian dollars. If expenses are incurred in another currency, then the rate of currency exchange used to calculate the amount of compensation to Australian dollars will be the rate at the date the expense is incurred.



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**.