



NAB COMMERCIAL CARDS TRANSPORT ACCIDENT INSURANCE

Policy information booklet

Effective date: 01 November 2018

QM8014 1118

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About this booklet

This policy information booklet contains important information to help you understand the insurance. It is up to you to choose the cover you need. 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 our toll free number 1800 187 025.

If outside Australia call +61 2 8862 8805. Please note this is not a toll free number.

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 QBE Australia

QBE Insurance (Australia) Limited ABN 78 003 191 035 AFSL 239545 is a member of the QBE Insurance Group Limited ABN 28 008 485 014 (ASX: QBE). QBE Insurance Group is Australia's largest international general insurance and reinsurance group, and one of the largest insurers and reinsurers in the world.

National Australia Bank Limited ABN 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 QBE or any of its related companies.

QBE is the product issuer of the policy detailed in this document and the benefits are provided at no additional cost to the NAB account holder.

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

The policy number is NB14000004-00.

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

QBE Australia 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** or follow the links from the Insurance Council of Australia's website at **www.ica.com.au**.

Privacy

We'll collect personal information when you deal with us, our agents, other companies in the QBE group or suppliers acting on our behalf. We use your personal information so that we can do business with you, which includes issuing and administering our products and services and processing claims. Sometimes we might send your personal information overseas. The locations we send it to can vary but include the Philippines, India, Ireland, the UK, the US, China and countries within the European Union.

Our Privacy Policy describes in detail where and from whom we collect personal information, as well as where we store it and the full list of ways we could use it. To get a free copy of it please visit qbe.com.au/privacy or contact our Customer Care Unit.

It's up to you to decide whether to give us your personal information, but without it we might not be able to do business with you, including not paying your claim.

Resolving complaints & disputes

At QBE we're 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 QBE's 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. QBE is 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 QBE's CCU, AFCA or the OAIC

How to contact QBE Customer Care	
Phone	1300 650 503 (Monday to Friday from 9am to 5pm Sydney time, except on public holidays). Calls from mobiles, public telephones or hotel rooms may attract additional charges.
Email	complaints@qbe.com, to make a complaint. privacy@qbe.com, to contact us about privacy or your personal information. customer care@qbe.com, to give feedback or pay a compliment.
Post	Customer Care GPO Box 219 PARRAMATTA NSW 2124

How to contact AFCA	
Phone	1800 931 678 (free call)
Email	info@afca.org.au
Online	www.afca.org.au
Post	Australian Financial Complaints Authority GPO Box 3, Melbourne VIC 3001

How to contact the OAIC

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

Financial claims scheme

This policy is a protected policy under the Financial Claims Scheme (FCS), which protects certain insureds and claimants in the event of an insurer becoming insolvent. In the unlikely event of QBE becoming insolvent you may be entitled to access the FCS, provided you meet the eligibility criteria.

More information may be obtained from APRA – www.apra.gov.au or 1300 55 88 49.

Policy Wording

This policy is underwritten by QBE Insurance (Australia) Limited ABN 78 003 191 035

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.
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.
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.

When we say	We mean
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	QBE Insurance (Australia) Limited ABN 78 003 191 035
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



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