



NAB PURCHASE PROTECTION INSURANCE

**Policy Information Booklet
effective 01.11.2018**

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ABOUT THIS BOOKLET

This document 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 and if you have any questions, need more information or to make a claim, please contact:

QBE Travel

Within Australia:	1800 187 025 (Toll free) (Monday to Friday from 8:30am to 5pm AEST)
Outside of Australia:	+61 2 8862 8805 (Not toll free)
Enquiries email:	travel.service@qbe.com
Claims email:	travel.claims@qbe.com
Claims postal address:	P.O. Box 12090 Melbourne VIC 8006

About QBE Australia

QBE Insurance (Australia) Limited ABN 78 003 191 035 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 top 25 insurers and reinsurers in the world.

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

IMPORTANT INFORMATION

In this first part of the 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 of the Policy.

GROUP POLICIES: ABOUT YOUR RIGHT TO ACCESS COVER

The policy number is NB14000005-00.

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 cancelled 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.

TERMINATION OF POLICY

NAB may terminate or amend the Policy at any time and if this happens NAB will provide written notification to the Primary Cardholder. Notice will be deemed to take effect either:

- a. on the third day after the date of the notice; or
- b. in the event that the Primary Cardholder is on a trip and cannot be contacted, immediately upon their return to their place of residence following their trip.

Purchases made in accordance with the eligibility criteria for a cover before a notification to terminate is given will be covered. Purchases made after this notification to terminate is given will not be eligible for cover.

It is the responsibility of the Primary Cardholder to inform any additional cardholders of the termination and or changes to the Policy when notified to the Primary Cardholder by NAB.

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.

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, 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, 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.
customercare@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

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 or damage 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.

How much we'll pay

The most we'll pay for a claim is the sum insured set out in the Schedule of Benefits.

WORDS WITH SPECIAL MEANINGS

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

Accident or Accidental	any sudden, unforeseen and identifiable event which happens by chance.
Business day	a day other than a Saturday or Sunday or a day gazetted as a public holiday throughout Australia.
Eligibility criteria	the criteria which you must meet to obtain the benefit of cover under this Policy.
NAB	National Australia Bank Limited ABN 12 004 044 937 AFSL 230686, of 800 Bourke Street, Docklands, Victoria 3008
NAB Card	a current and valid personal NAB Credit Card or NAB Visa Debit card.
NAB Cardholder	a permanent resident of Australia to whom NAB has issued a NAB Card and includes the Primary Cardholder and any additional cardholder to whom a NAB Card has been issued for use on the same account, unless otherwise stated.
NAB Credit Card	a current and valid personal NAB Rewards Classic Card, NAB Velocity Rewards Card, NAB Qantas Rewards Card, NAB flybuys Rewards Card, NAB Low Fee Card or NAB Visa Mini Card.
Personal Goods	all new personal property acquired for domestic or household use. Some exclusions apply. Please see the 'What is not covered' section.

Public place	includes but is not limited to shops, airports, train stations, bus stations, streets, hotel foyers and grounds, restaurants, beaches, public toilets, and any other place to which the public has access.
Resident(s) of Australia	someone who currently resides in Australia and is eligible for an Australian Medicare card.
Terrorist act (s)	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.
Primary Cardholder	the person(s) in whose name(s) the participating account is in.
Unattended	leaving your luggage or personal effects either in a place where it can be taken without your knowledge, or at a distance from which you cannot prevent it from being taken.
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 AFSL 239545
You, your	the NAB Cardholder.

PURCHASE PROTECTION INSURANCE COVER

You may access the benefit of this Purchase protection insurance cover if you meet the eligibility criteria.

Eligibility criteria

To meet the eligibility criteria, at the date of any claimable event you must:

- (a) be a current NAB Cardholder; and
- (b) have made the full purchase of a personal good on your NAB Card, transacted in the following ways:
 - If using your NAB Credit Card – purchases using your credit card facility directly charged by the merchant; or
 - If using your NAB Visa Debit Card – purchases using your debit card either by using the physical card or by providing the debit card number when paying for your purchases.

Purchases using the linked account without the use of the debit card (e.g. by direct credit from your NAB Internet Banking facility, PayPal, BPay or Secure Pay or any other payment facility) will not be covered.

Schedule of benefits

	Maximum sum insured
In a single claim	The actual purchase price of the item(s) (fully paid for using a NAB Card)
In a single claim for jewellery, watches and fine arts	\$2,500 in total

The most we will pay to a NAB Cardholder for all claims in any 12 month period is \$100,000.

What is covered?

This benefit provides cover for new personal goods purchased by a NAB Cardholder in full with a NAB Card, prior to the loss or damage.

Covered items are insured against loss, theft, or accidental damage anywhere in the world, for three (3) months from the date of purchase.

Cover is extended to any person who by way of a gift receives any personal goods purchased by the NAB Cardholder.

If the insured item is part of a pair or set, we will pay you no more than the value of the particular part or parts stolen, lost or damaged, no more than the proportional part of an aggregate purchase price of such pair or set, regardless of any special value that the item may have as a pair or set.

If you are entitled to claim under any other policy for the loss, theft of or damage to the personal goods, we will only pay any outstanding amount in excess of that insurance cover. We will pay no more than your total loss.

We may, at our sole discretion, pay the reasonable costs to repair, rebuild, replace or reinstate damaged, stolen or lost personal goods, or pay cash for those goods.

What is not covered?

There is no cover for loss or damage arising out of or in connection with:

- (a) flood, storm or earthquakes.
- (b) atmospheric or climatic conditions, mould or fungus, insects, rodents or vermin.
- (c) wear and tear, or damage arising from inherent defect in the item including electrical or mechanical breakdown.
- (d) lawful confiscation by police, government agencies, courts or other empowered authorities.
- (e) fraud, illegal acts or abuse to or in respect of the personal goods.
- (f) washing, ironing or dry cleaning of the personal goods.

- (g) consequential loss or damage or punitive damages.
- (h) loss or damage which is insured under another cover or which would be insured under another cover but for the application of an excess or a limit under the other policy.
- (i) non-receipt, damage to, loss or theft of items while being transported under a freight, postal or courier service.
- (j) items left unattended in a public place, or in an unlocked motor vehicle, or in an unattended motor vehicle overnight.
- (k) theft of, or loss or damage instigated or intentionally caused by you or any person acting with your consent.
- (l) theft of, loss or damage to:
 - (i) jewellery and watches from baggage unless hand carried by you and under your or your travelling companion's supervision;
 - (ii) animals or plant life;
 - (iii) contraband;
 - (iv) cash, bullion, negotiable instruments, gift vouchers, traveller's cheques, or tickets of any description;
 - (v) consumable or perishable items (including but not limited to food, drugs, cosmetics, fuel or oil);
 - (vi) motor vehicles, motor cycles or motor scooters, watercraft, aircraft and/or their accessories;
 - (vii) items purchased for re-supply or re-sale;
 - (viii) items purchased for use in a commercial or professional setting;
 - (ix) items intended for or have become landlord's fixtures and fittings;
 - (x) items purchased in a business name;
 - (xi) real estate;
 - (xii) fixed or movable fixtures or fittings, intended to form or have become part of any real estate;

- (xiii) sporting equipment while being used;
 - (xiv) second-hand items including antiques;
 - (xv) mobile or cell phones if the phone is part of a telecommunication provider's post paid plan or any other contractual arrangements;
 - (xvi) computer software or non-tangible items;
 - (xvii) services.
- (m) loss (including financial loss) resulting from the bankruptcy, administration or liquidation of the freight, postal or courier services.
 - (n) failure of the merchant to supply the goods purchased.
 - (o) war, invasion, acts of foreign enemies, hostilities or war-like operations (whether war be declared or not), civil war, rebellion, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power.
 - (p) any act(s) of terrorism
 - (q) radioactivity or the use, existence or escape of any nuclear fuel, nuclear material, or nuclear waste or action of nuclear fission or fusion.

Conditions

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 must have met and then continue to comply with the conditions of this Policy.

1. You must take all reasonable care to protect and maintain the goods insured under this Purchase Protection Insurance cover against loss, theft or damage.
2. Original damaged goods (whether in part or whole) become our property.
3. The interests of the NAB Cardholder may not be assigned or transferred without our prior written consent.
4. If you make a fraudulent claim we may refuse to pay that claim or reduce the amount we pay you for it.

Assistance and co-operation

At all times when you deal with us you 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.

Care and maintenance

You must take reasonable care to prevent damage or loss. We won't pay for damage or loss to which your failure to take reasonable care is a contributing factor.

At all times, you must:

- Prevent damage to property insured
- Minimise the cost of any claim under this Policy, and
- Comply with all laws.

Sanctions limitation and exclusion clause

You're 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.

CLAIMS

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

To make or enquire about a claim contact our Claims Department:

In Australia 1800 187 025 (Toll free) (Monday to Friday from 8:30am to 6pm AEST)

Overseas +61 (2) 8862 8805 (Not toll free)

By email travel.claims@qbe.com

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

Claims will be paid to you or your personal representative in Australian dollars on the basis of the exchange rate that applied at the time of the event that gave rise to the claim.

What to do in the event of a claim

1. If your item is lost, damaged or stolen while you were travelling on public transport including flights, immediately report any lost luggage or damage to the conveyance carrier and submit a claim to them. The conveyance carrier may be legally liable for the loss or damage.
2. You must report the loss, theft or damage to the local authority within 24 hours and get a written police report.
3. Contact us within thirty (30) days of your item being lost, stolen or damaged.
4. Loss Reports must be completed and returned to us within thirty (30) days of receipt. Failure to report your loss or to fully complete and submit the Loss Report within the times stated above may result in the denial of your claim.

5. Send us copies of all relevant receipts and other documents as well as detailed particulars and proof of your loss reasonably required by us, when we request them.
6. Disclose to us the details of any other insurance cover under which you or any other person are entitled to claim and must first make a claim under that insurance.
7. Keep damaged items for inspection by us or our representative.
8. Give to us all necessary information and assistance to institute proceedings against other parties for the purpose of enforcing any rights or remedies to which we shall or would become entitled or subrogated upon us making payment or making good any loss or damage under the Purchase Protection Insurance Plan.

The conditions which apply at the time a claim is made are listed below – these are contractual terms which grant rights to QBE to deal with the claimant and their claim.

Contribution

If at the time of any loss, damage or liability there is any other insurance (whether effected by you or by any other person) which covers the same loss, damage or liability you must provide us with any reasonable assistance we require to make a claim for contribution from any other insurer(s).

Other insurance

You must notify us of any other insurance which will or may, whether in whole or in part, cover any loss insured under this Policy.

Preventing our right of recovery

If you've agreed not to seek compensation from any person who's liable to compensate you for any loss or damage covered by this Policy, we won't cover you for that loss or damage.

Providing proof

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 the following:

- (a) proof that you owned the item; and
- (b) proof of its value and age.

You must keep all relevant receipts, accounts, valuations and police reports. We will not pay any claim when the only proof of ownership is:

- (a) a photograph; or
- (b) a photocopy of any documentation; or
- (c) a copy of the user's manual downloaded from the internet unless you also submit a statutory declaration in support of any of the above.

Recovery action & uninsured loss

If we pay your claim, we may seek to recover the amount paid to you from the third party who caused the loss. We'll do this in your name and you must assist us with any reasonable requests.

If you've suffered loss which wasn't covered by this Policy as a result of the incident, we may offer to attempt to recover this for you. You may specifically ask us to recover this for you. You'll need to give us documents supporting your loss. Before we include any uninsured loss in the recovery action we'll also ask you to agree to the basis on which we'll handle your recovery action. You may need to contribute to legal costs in some circumstances.

Salvage

We're entitled to obtain and retain any items or materials that are salvaged or recovered after you make, and we agree, to pay a claim by replacing or paying to replace any items or materials. We may sell the items or materials and keep the proceeds. We may choose to sell the items or materials to you, provided you agree to pay the market price for the items or materials.

Subrogation

We may at any time, at our expense and in your name, use all legal means available to you of securing reimbursement for loss or damage arising under this Policy. In the event we do so, you agree to give all reasonable assistance for that purpose.

When we pay a claim, your GST status will determine the amount we pay you, your claim settlement amount may be adjusted to allow for your ITC entitlement.

Unless we say otherwise, all amounts in this Policy are inclusive of GST. There may be other taxation implications affecting you, depending upon your own circumstances. We recommend that you seek professional advice.

OTHER TERMS

These other terms apply to how this Policy operates.

Jurisdiction

This Policy is governed by the laws of Australia.

Currency

The values and 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.

CONTACT DETAILS

For 24 hour Emergency Assistance Service whilst travelling overseas, please call +61 2 8862 8805.

For policy enquiries or how to lodge a claim.

If you are within Australia, please call our toll free number 1800 187 025.

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

Our Operating Hours:

For emergency assistance services. 24 hours, 7 days a week.

For all other enquiries: Monday to Friday:
8:30am to 5:00pm AEST

For more information call

13 13 12

or visit us at nab.com.au



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