



NAB CARD INSURANCE

**Policy Information Booklet
effective 13.11.17**

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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 of a general 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 or need more information, or to make a claim, please contact:

QBE Travel

General Enquiries

Within Australia: 1800 187 025 (Toll free)
(Office Hours Mon-Fri: 8:30-17:00)

Outside of Australia: +61 2 8862 8805 (Not toll free)
Email: travel.service@qbe.com

Emergency Assistance

24 hours 7 days

Outside of Australia: +61 3 8523 2800
Email: qbeassist@qbe.com

Claims

Email: travel.claims@qbe.com

Postal Address: P.O Box 12090
Melbourne VIC 8006

Other insurance

NAB is the policy owner. As an eligible cardholder, you have the benefit of insurance cover as a third party beneficiary. The insurance cover is for your benefit pursuant to the policy entered between QBE and NAB; the details of which are outlined in this booklet.

If you are entitled to receive a benefit or make a claim under another insurance policy (for example a comprehensive travel insurance policy), for the same loss as your claim under this policy, then QBE is not liable to provide indemnity under this policy until the amount of any indemnity under that other insurance policy is exhausted. In other words, any insurance cover under

this policy in respect of the same loss shall only be excess insurance cover over and above the applicable other policy.

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 worldwide. The company has been operating in Australia since 1886 and continues to provide insurance solutions that are focused on the needs of policyholders.

QBE is a respected name in Australian insurance, backed by sizeable assets, and well known as a strong and financially secure organisation.

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

The information provided in this section includes high level information about this Policy including your duty of disclosure, privacy, how to make a claim, our dispute resolution process and other relevant information.

The Policy Wording section sets out the detailed terms, conditions and exclusions relating to the following insurance covers:

- Overseas travel and medical insurance cover
- Interstate flight insurance cover
- Domestic hotel burglary insurance cover
- Transport accident insurance cover
- Extended warranty insurance cover
- Purchase protection insurance cover
- Price protection insurance cover

GROUP POLICIES: ABOUT YOUR RIGHT TO ACCESS COVER

This Policy is a group policy which NAB has entered into with QBE for the period of insurance.

Access to each cover is provided to you if you meet the eligibility criteria specified. The access to the benefit of cover under the Policy is provided to you solely by operation of section 48 of the *Insurance Contracts Act 1984* (Cth).

You have no right to cancel or vary the Policy – only NAB who has obtained this Policy from QBE and QBE can do this. If the policy is cancelled or varied by us, we do not need to obtain your consent to do so.

We also do not provide you with any notices in relation to this Policy. We only send notices to NAB who we have a contractual obligation to notify. You are not obliged to accept any of the benefits of this Policy but if you wish to make a claim under any section, you will be bound by the terms, conditions, limitations and exclusions set out in the Policy.

Neither we nor NAB hold the cover(s) or the benefits provided under the Policy on trust or for your benefit or on your behalf.

NAB does not:

- 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 are 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 have access to the Policy, and its currency, please refer to the section titled 'For more information or to make claim' at the front of this booklet.

POLICY NUMBERS

Insurance cover	Policy number
Overseas travel and medical insurance cover	NB14000001-00
Interstate flight insurance cover	NB14000002-00
Domestic hotel burglary insurance cover	NB14000003-00
Transport accident insurance cover	NB14000004-00
Extended warranty insurance cover	NB14000007-00
Purchase protection insurance cover	NB14000005-00
Price protection insurance cover	NB14000006-00

LETTER OF ELIGIBILITY

QBE will respond to requests from NAB Cardholders seeking a policy number by providing a letter of eligibility which sets out:

- (a) the NAB Cards Insurances policy number; and
- (b) the eligibility criteria.

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.

EMERGENCY AND MEDICAL ASSISTANCE SERVICES – QBE ASSIST

QBE Assist contact details

If you're overseas and need assistance, QBE Assist are on call 24 hours a day, 7 days a week.

Contact our Emergency Assistance team using the contact details below.

Within Australia: (03) 8523 2800

Outside of Australia: + 61 3 8523 2800

Fax: + 61 3 8523 2815

Email: qbeassist@qbe.com

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.

THE 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.

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 this hasn't happened, 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 our 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 Financial Ombudsman Service Australia (FOS Australia). FOS Australia is an ASIC approved external dispute resolution body.

FOS Australia resolves insurance disputes between consumers and insurers, at no cost to you. QBE is bound by FOS Australia's decisions – but you're not. You can contact FOS Australia directly and they'll advise you if your dispute falls within their Terms of Reference.

Disputes not covered by the FOS Australia Terms of Reference

If your dispute doesn't fall within the FOS Terms of Reference, 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).

How to contact QBE's CCU, FOS Australia or the OAIC

How to contact QBE's Customer Care Unit

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, if you'd like to make a complaint.
privacy@qbe.com, if you want to contact us about privacy or your personal information.
customercare@qbe.com, if you'd like to give us feedback or pay us or our staff a compliment.

Post Customer Care Unit
GPO Box 219
PARRAMATTA NSW 2124

How to contact FOS Australia

Phone 1800 367 287 (Office Hours: 9am to 5pm Melbourne time Monday to Friday)

Online www.fos.org.au

How to contact the OAIC

Phone 1300 363 992 (National toll free)

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. NAB pays us a premium and you may access the benefit of cover under the Policy, provided that you meet the eligibility criteria at the time the loss or damage occurs.

There are:

- conditions and exclusions which apply to specific covers or sections
- general exclusions, which apply to any claim you make under any section or cover
- general 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.

Excesses

If you make a claim, you must pay the excess set out in the schedule of benefits for every claim you make which applies to that cover or section.

How much we will pay

The most we will pay for a claim is the sum insured set out in the schedule of benefits for the cover or section you are claiming under, less any excess.

WORDS WITH SPECIAL MEANINGS

There are some words in this Policy that have a special meaning. These words and their meanings are set out in the table below.

Word or term	Meaning
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.
Burglary	an unlawful and forcible entry to premises by a person or persons with intent to steal.
Carrier(s)	the scheduled airline, vessel, train, or motor coach transport in which you are to travel to or from your intended destination.
Conveyance	an aircraft, vehicle, train, vessel or other public transportation that is licensed to carry fare paying passengers.
Covered breakdown	the failure of a covered product to operate for the purpose for which it was designed, due to a breakdown or defect, which would be covered by the terms of the original warranty if that warranty had not yet expired.
Covered product	a new domestic appliance product purchased in Australia during the cover term that has an original warranty of at least six (6) months and no more than five (5) years and which is paid for in full by a NAB Cardholder with a NAB Card account.

Dependent children or Dependent child	<p>means your unmarried child or children who are:</p> <p>(a) eighteen (18) years of age or younger; or</p> <p>(b) twenty-four (24) years of age or younger if they are full time students at an institution of higher learning;</p> <p>and at the time of a covered event giving rise to a claim are primarily dependent upon you for maintenance and support and who are travelling with you on the journey.</p> <p>A child who is physically or mentally incapable of self support upon attaining the age of eighteen (18) years shall continue to be covered under this policy as a dependent child, for as long as the child remains incapacitated and unmarried.</p> <p>The dependent child must have been born before the start of the trip.</p>
Electronic equipment	portable game consoles, portable media players, and satellite navigation units.
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.

Existing medical condition	<p>a condition which is relevant to you, your travelling companion, relative or any other person and means:</p> <p>(a) any existing medical condition (including but not limited to mental disorder, anxiety, alcoholism, drug addiction or pregnancy); and/or any chronic or ongoing medical or dental condition, of which you were aware, or for which investigation, (whether or not a diagnosis has been made) treatment or advice was received, or medication prescribed or taken at any time before you met the eligibility criteria;</p> <p>(b) any complication arising from any of the conditions expressed in paragraph (a) above.</p> <p>Unexpected or unforeseen events relating to pregnancy are not regarded as an existing condition.</p>
Extended warranty period	<p>1. Where the original warranty is at least six (6) months but less than twelve (12) months;</p> <p>The original warranty period is doubled.</p> <p>2. Where the original warranty is between twelve (12) months and five (5) years;</p> <p>The period commencing from the date the original warranty expires and ending no later than twelve (12) months after commencement of the extended warranty period.</p>
Family, families or family members	your spouse and your dependent children who are travelling with you.
Financial default	the insolvency, bankruptcy, provisional liquidation, financial collapse, appointment of receivers, or any other form of insolvency administration of any person, company, or organisation.
Home in Australia	your usual residential address in Australia. If you do not travel directly to your home in Australia at the completion of your trip, it means your point of arrival or an Australian hospital if we repatriate you.

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.
Interstate flight	travel on a registered and scheduled commercial airline (but not charter trips) between two or more Australian States and/or territories, including the state and/or the territory in which you reside.
Interstate journey	<p>the interstate travel you undertake and the shorter period commencing from the time you leave your usual place of residence in Australia to travel directly to the airport from where you are catching your interstate flight, until:</p> <ol style="list-style-type: none"> 1. the time you return to your usual place of residence in Australia, or 2. the expiry of fourteen (14) consecutive days following the time that you leave any place in Australia to travel directly interstate. The maximum duration of coverage is fourteen (14) consecutive days.
Kidnapping/ kidnapped/	the wrongful abduction and detention of you against your will or by deception by a person or group for the purpose of obtaining a ransom, kidnap or extortion payment as a condition of your release.
Medically necessary	treatment that is appropriate for your illness or injury, consistent with your symptoms, and that can be safely provided to you. It meets the standards of good medical practice and isn't for your convenience or the provider's convenience.
Motorcycle	<p>a single, two or three wheeled vehicle that is powered or partly powered to move by its own motor. Motorcycle includes these vehicles or any of their accessories or spare parts:</p> <ol style="list-style-type: none"> 1. motorcycles and mini-motorcycles; and 2. motorised scooters, motorised bicycles, mopeds, motorised skateboards and quad bikes, but does not include mobility scooters designed to accommodate physical disabilities or the elderly.

NAB	National Australia Bank Limited ABN 12 004 044 937 AFSL 230686, of 800 Bourke Street, Docklands, Victoria 3008
NAB Card	a current 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 Premium Card, NAB Velocity Rewards Premium Card, NAB Qantas Rewards Signature Card, NAB Qantas Rewards Premium Card, NAB Rewards Signature Card, NAB Rewards Platinum Card, NAB Low Rate Platinum Card, NAB Qantas Plus Card or NAB flybuys Rewards Card.
NAB Visa Debit card	a current and valid personal NAB Visa Gold Debit Card or NAB Platinum Visa Debit Card.
Overseas	outside of Australia and its territories, including any cruise that has a scheduled stop at an international port.
Overseas Journey	the shorter period commencing from the time you leave your home in Australia to travel overseas, until: 1. the time you return to your home in Australia; or 2. Where a Signature Card was used to meet the eligibility criteria for the cover, 180 days and for all other NAB Cards used to meet the eligibility criteria for the cover, 90 days; after the date of departure from your home in Australia to go on your trip. The maximum duration of coverage is 180 days for Signature Cards and 90 days for all other NAB Cards. For the Overseas travel insurance cover to apply, your overseas journey must commence and conclude in Australia.

Original warranty	the implied obligations, rights and duties embodied in the written warranty provided by the manufacturer, which is applicable in Australia, of the covered product when it is purchased new. The warranty must have coverage of no less than six (6) months and no more than five (5) years.
Personal computer	laptops, notebooks, tablet PCs, personal digital assistants (PDA's), smart phones, and any other hand-held wireless devices that have the capacity to convey data or information.
Personal Goods	all new personal property acquired for domestic or household use, but <u>not</u> : <ul style="list-style-type: none"> • items acquired for re-sale, business or commercial use, or purchased in a business name; • consumables or perishables; • contraband; second-hand items or antiques; • items intended for or have become landlord's fixtures and fittings real estate. Fixed or movable fixtures or fittings, intended to form or have become part of any real estate; • real estate; • computer software or non tangible items; • animal or plant life; • any motorised or mechanically propelled vehicle, vessel or watercraft and/or their accessories; • cash, bullion, negotiable instruments, gift vouchers, traveller's cheques or tickets of any description; • sporting equipment while being used; • mobile or cell phones if the phone is part of a telecommunication provider's post paid plan or any other contractual arrangements; • services; or • item(s) purchased prior to 1 June 2014.
Point of arrival	an airport, port, station or bus terminal to which your pre-paid scheduled public transport arrives.

Primary Cardholder	the person (s) in whose name (s) the participating account is in.
Printed advertisement	published marketing catalogue and/or brochure.
Professional sporting activity	an activity for which you receive financial reward, sponsorship or benefits from participating in or training for that activity, regardless of whether or not you are a professional sportsperson.
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.
Ransom	any monetary loss, which you incur in the provision and delivery of cash, marketable goods, services or property to secure your release.
Relative(s)	<p>your spouse, child, parent, sibling, inlaws, grandparent, step-parent, uncle, aunt, stepdaughter, step-son, grandchild, guardian, fiancée, fiancé, halfsibling, niece, nephew or cousin who is:</p> <p>(a) resident in Australia or New Zealand at the time you met the eligibility criteria for the Overseas travel and medical insurance cover or the Interstate flight insurance cover; and</p> <p>(b) under 80 years of age at the time you met the eligibility for cover referred to above; but who does not accompany you on a trip.</p> <p>In some circumstances you may be covered for events affecting your relative(s). Please refer to What is covered under each section of this policy for more details.</p>
Rental vehicle	any car, campervan, motorcycle or boat you rent from a licensed rental vehicle company and for which you have a signed contract with that company.
Repair agent	a dealer or independent service centre authorised by us to carry out assessment and/or repairs of covered products.

Repatriate(d) or repatriation	travel arrangements made by us for your return to your home in Australia or where we consider to be the nearest suitable alternative.
Resident(s) of Australia	someone who currently resides in Australia and is eligible for an Australian Medicare card.
Return Interstate Airfares	the flight fare to depart the State and/or territory in which you reside and the flight fare to return to the State and/or territory in which you reside.
Scheduled public transport	a public transport system that runs to a timetable.
Single or Singles	when you take a trip by yourself.
Specified injury/ injured	<p>loss of life or bodily injury (but not an illness or sickness):</p> <p>(a) caused by an accident;</p> <p>and</p> <p>(b) resulting independently of any other cause.</p> <p>Furthermore “specified injury” as used with reference to hand or foot means complete severance through or above the wrist in relation to hand(s) or ankle joint in relation to foot/feet and, as used with reference to eye, means irrecoverable loss of the entire sight thereof.</p>
Spouse	your spouse or de facto partner of either sex, with whom you have continuously cohabited for a period of three (3) consecutive months or more and who travels with you on the overseas journey.
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.
Travelling party	you and any travelling companion who has made arrangements to accompany you for at least 50% of a trip.

Trip(s)	the period beginning on the date of departure from your home in Australia and ends when you return to your home in Australia.
Unaccompanied	in relation to luggage, personal effects or travel documents sent or left somewhere else by you so that they are not travelling with you on your trip.
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
You, your	the NAB Cardholder and includes the NAB Cardholder's spouse and dependent children.

OVERSEAS TRAVEL AND MEDICAL INSURANCE COVER

You may access the benefit of this Overseas travel and medical insurance cover:

1. if you meet the eligibility criteria; and
2. the loss or damage occurs during the period of cover.

Eligibility criteria

1. You were ninety (90) years of age or under before the date of departure for your trip; and
2. You (or the accompanying NAB Cardholder) had purchased on a NAB card a minimum of \$500* (inclusive of taxes and other charges) of pre-booked transport costs (airfares and/or cruise) and/or land content (tours, hire cars or other hired transport and accommodation) prior to the commencement of the trip. The purchase must be debited to a NAB

Card prior to your departure from Australia. The purchase must also have been transacted in one of the following ways:

- If using your NAB Credit Card – purchases using your credit card facility directly charged by the merchant or using the linked PayPal account; 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 or using linked PayPal account.

Purchases using a linked account without the use of the NAB Credit Card or NAB Visa 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.

Benefit limits for insureds between the age of 76 and 90 are different to benefits for insureds under the age of 76 and as noted on the schedule of benefits on page 20.

* Award or loyalty points are not considered currency in determining achievement of minimum spend.

Period of cover

Unless stated otherwise under a particular section, the period of cover commences once you have left your home in Australia and ceases:

- (a) when you complete your trip; or
- (b) when you return to your home in Australia; or
- (c) where a Signature Card was used to meet the eligibility criteria, 180 days or for all other NAB Cards used to meet the eligibility criteria, 90 days; after the date of departure from your home in Australia to go on your trip;

whichever occurs first.

If something happens for which you can claim under any of the sections of the overseas travel and medical cover, which causes you to extend your trip, your access to the benefit of cover will continue until you can reasonably complete your trip.

Schedule of benefits

Section	Benefits	Benefit Limits For persons aged 75 years or under on the date you depart for a trip	Benefit Limits For persons aged 76 years and over up to 90 years on the date you depart for a trip
Section A: Overseas medical and dental expenses			
Section A1 \$300 Excess	Overseas medical	Unlimited	Not available
Section A2 \$300 Excess	Medical evacuation and repatriation	Unlimited	Not available
Section A3 \$300 Excess	Repatriation of remains	Unlimited	Not available
Section A4 Nil excess	Hospital compensation	\$100 for every 24 hours up to a maximum of \$15,000. Where an injury is as a result of a mugging attack that has been reported to police we will pay you \$500.	Not available
Section A5 \$300 Excess	Critical illness or injury – emergency travel expenses for companion	Unlimited	Not available
Section A6 Nil Excess	Post-hospital accommodation	\$100 per day up to a maximum of \$500	Not available
Section A7 \$300 Excess	Dental expenses due to sudden and acute pain	\$2,000	Not available
Section B: Cancellation and additional expenses			
Section B1 \$300 Excess	Cancellation or holiday deferment costs	Unlimited, except Travel Agents Cancellation fees up to a maximum of \$500 per person	\$5,000, except Travel Agents Cancellation Fees up to a maximum of \$500 per person
Section B2 \$300 Excess	Emergency travel arrangements and accommodation expenses	Unlimited	Not available
Section B3 \$300 Excess	Loss of reward points	Unlimited	Not available
Section C: Luggage and personal effects			
Section C1 \$300 Excess	Luggage and personal effects Maximum limit Personal computer, cameras & video camera Any other item	\$15,000 singles \$20,000 families \$6,000 \$2,000	\$15,000 singles \$20,000 families \$6,000 \$2,000
Section C2 Nil Excess	Emergency luggage	\$300 singles \$600 families If, after 72 hours, your luggage has still not been located then this limit is doubled.	\$300 singles \$600 families If, after 72 hours, your luggage has still not been located then this limit is doubled.
Section C3 Nil Excess	Replacement of passports and travel documents	Unlimited	Unlimited
Section C4 \$300 Excess	Fraudulent use of credit or debit cards	Unlimited	Unlimited

Section D: Extra travel cover			
Section D1 Nil Excess	Travel delay	Up to a maximum of: \$750 singles \$1,500 families	Not available
Section D2 \$300 Excess	Missed connection – special events	Maximum of \$3,250 per family for all missed special events	Maximum of \$3,250 per family for all missed special events
Section D3 Nil Excess	Resumption of trip	\$5,000 singles \$10,000 families	Not available
Section D4 \$300 Excess	Hijacking	10,000 singles \$20,000 families	10,000 singles \$20,000 families
Section E: Rental vehicle expenses			
Section E1 \$300 Excess	Rental vehicle damage and theft excess waiver	\$5,000 per trip	Not available
Section E2 Nil Excess	Return of rental vehicle	\$250 per trip	Not available
Section F: Accidental death & loss of income			
Section F1 Nil Excess	Accidental death	\$150,000 for NAB Cardholder. \$75,000 for Spouse \$50,000 for each dependant child up to a maximum of \$150,000	\$150,000 for NAB Cardholder. \$75,000 for Spouse \$50,000 for each dependant child up to a maximum of \$150,000
Section F2 Nil Excess	Loss of income	Your loss of income, up to \$1,000 per week for a maximum of 13 weeks	Not available
Section G: Personal liability and legal expenses			
Section G1 Nil Excess	Personal liability and legal expenses	Up to \$2,500,000	Up to \$2,500,000
Section H: Kidnap and Ransom			
Section H Nil Excess	Kidnap and ransom	Up to \$250,000	Up to \$250,000

- This policy provides cover in Lord Howe Island, the Cocos Island, Christmas Island and for domestic air travel (when connecting to overseas travel) under sections B, C, D, E, F, G and H.
- Domestic air travel required to connect with overseas travel or domestic air travel forming part of the overseas travel will be regarded as overseas travel as long as the connecting flight is within 48 hours from the departure date. However medical and hospital expenses are not covered within Australia.

Section A: Overseas medical and dental expenses

Section A1 – Overseas medical expenses

What is covered?

We will cover you for necessary and reasonable

1. medical, surgical, hospital and ambulance and nursing home expenses you incur as a result of an illness or injury; or
2. dental treatment expenses you incur as a result of an injury to healthy natural teeth;

that you suffer while you are overseas, or on-board a cruise that includes a scheduled stopover at an international port which we believe are medically necessary to treat the illness or injury.

Conditions

1. Any treatment you receive must be given by a medical practitioner, who is registered to practise in the country or jurisdiction where you receive treatment.
2. Where you need treatment for an injury by a physiotherapist, chiropractor, osteopath or emergency dental treatment, you may have the first 6 treatments without asking us. Any treatments after that must be with our consent.
3. To determine if expenses are reasonable and necessary, we may consider all relevant factors, including the average reimbursement received by the provider for similar treatment.
4. All expenses under this section must be incurred within 24 months of the date of the illness or injury.

What is not covered?

1. There is no cover under this section because of an illness or injury, the signs and symptoms of which you first became aware of after you booked your overseas travel tickets and before you went on your trip.
2. There is no cover for damage to dentures or dental prostheses under this section. Refer to section C1 “Luggage and personal effects” for cover that may be available.
3. There is no cover for expenses incurred for dental treatment due to normal wear and tear or the normal maintenance of dental health.

Also refer to ‘Overseas travel and medical insurance cover exclusions’ on page 41.

Section A2 – Medical evacuation and repatriation

Period of cover

The cover under this section commences when you leave your home in Australia for a trip and ends when we have evacuated or repatriated you.

What is covered?

We will cover you if you have to interrupt your trip after it has begun because you have suffered an illness or injury while you are on your trip and, in our opinion, you need to be evacuated or repatriated.

We will pay expenses which we believe are reasonable and necessary to bring you back to your home in Australia or to another destination of our choice. Before we will pay this you must give us written certification from your treating doctor that your evacuation or repatriation is necessary and that you cannot continue your trip.

The decision to evacuate or repatriate you is ours, and we will not pay for any evacuation or repatriation expenses unless it is medically justified and you have received our consent.

Based on the advice of your treating doctor we will either;

- (a) return you to your home in Australia with a medical attendant; or
- (b) pay for a return economy class airfare, reasonable accommodation and additional expenses for a friend or relative to fly to, remain with and escort you in place of a medical attendant; or
- (c) return you to your home in Australia without an attendant.

What is not covered?

1. We will not cover you if you evacuate or repatriate when it is not medically necessary or without our consent.
2. We will not pay for any expenses you incur to resume your trip after you have returned to your home in Australia.
3. For repatriation, we will not pay more than the cost of repatriation to your home in Australia.
4. There is no cover under this section because of an illness or injury, the signs and symptoms of which you first became aware of after you met the eligibility criteria and before you went on your trip.

Also refer to ‘Overseas travel and medical insurance cover exclusions’ on page 41.

Section A3 – Repatriation of remains

What is covered?

If you die during a trip, we will pay for expenses for your burial or cremation if your body is buried or cremated in the city or country of your death or the reasonable costs of transporting of your remains to a funeral home in Australia.

Section A4 – Hospital compensation

Period of cover

The cover under this section commences when you are hospitalised overseas and ends when you are discharged from hospital.

What is covered?

We will cover you if you are hospitalised overseas for more than 48 continuous hours because of an illness or injury which first happened while you were outside Australia on your trip.

Also refer to ‘Overseas travel and medical insurance cover exclusions’ on page 41.

Section A5 – Critical illness or injury – emergency travel expenses for companion

Period of cover

The cover under this section commences when you are hospitalised overseas and ends when you are discharged from hospital.

What is covered?

We will pay for a return economy class airfare and reasonable accommodation for a friend or relative to travel directly to you, if you are hospitalised as a direct result of you suffering a sudden life-threatening critical injury or illness during your trip. Before we will pay this you must give us a written recommendation from your treating doctor and you must have our consent.

Section A6 – Post hospital accommodation

Period of cover

The cover under this section commences when you are discharged from an overseas hospital and ends when your treating doctor deems you are fit to resume your trip, or after 5 days, whichever occurs first.

What is covered?

We will cover you if you are hospitalised overseas for more than 48 hours because of an illness or injury which first happened while you were outside Australia on your trip, and you need accommodation to recover from your illness or injury after you leave hospital. Before we will pay this you must give us a written recommendation from your treating doctor and you must have our consent.

What is not covered?

We will not pay for post-hospitalisation accommodation expenses when you have also made a claim for cancelled accommodation expenses covering the same period of time.

Section A7 – Dental expenses due to sudden and acute pain

What is covered?

We will cover you for dental treatment expenses you incur overseas to relieve sudden and acute pain. We will pay expenses which we believe are reasonable and necessary to treat the pain. Before we will pay this you must give us written certification from your treating dentist that treatment was necessary to alleviate your pain. Any treatment you receive must be given by a dentist or oral surgeon who is registered to practise in the country where you receive treatment.

What is not covered?

1. There is no cover for expenses incurred for dental treatment due to normal wear and tear or the normal maintenance of dental health.
2. There is no cover for any dental expenses you incur in Australia.

Also refer to ‘Overseas travel and medical insurance cover exclusions’ on page 41.

Section B: Cancellation and additional expenses

Section B1 – Cancellation or holiday deferment costs

Period of cover

The cover under this benefit commences from the date you meet the eligibility criteria, and ceases;

- (a) when you complete your trip;
- (b) when you return to your home in Australia; or
- (c) where a Signature Card was used to meet the eligibility criteria, 180 days or 90 days for all other NAB Cards used to meet the eligibility criteria; after the date of departure from your home in Australia to go on your trip;

whichever occurs first.

What is covered?

If you have to cancel any pre-paid travel arrangements due to any of the unforeseen circumstances outside of your control listed below, we will pay the value of the unused travel arrangements, less any refunds due to you, or the reasonable cost of rearranging your trip, provided that this cost is not greater than the cancellation fees or lost deposits which would have been incurred had the trip been cancelled.

The circumstances which are covered are:

- your unforeseen death, accidental injury or illness;
- the unforeseen death, accidental injury or illness of your relative under 80 years of age;
- the unforeseen death, accidental injury or illness of your business partner or your travelling companion; or
- any unforeseen circumstances beyond your control, except for the circumstances listed under “What is not covered?” below.

We will also pay the agent’s cancellation fees up to \$500 per person, when full monies have been paid. If only a deposit has been paid at the time of the cancellation we will pay the agent’s cancellation fees up to the maximum of the deposit. In any event we will not pay more than

the level of commission or service fees normally earned by the agent, had the trip not been cancelled.

Conditions

If cancellation is due to your illness or injury you must provide us with documentation from your treating doctor to confirm you are medically unfit to commence or continue with your trip. We will not pay for cancellation or holiday deferment costs unless these costs are medically justified and if you have already commenced your trip you must have our consent.

What is not covered?

We will not pay if you have to cancel or rearrange your pre-paid travel arrangements because of the unforeseen death, injury or illness of a person who:

- is not your business partner; or
- is not your travelling companion; or
- is not your relative; or
- is your relative aged 80 years or over

We will not pay for the value of unused pre-paid transport costs where we have repatriated you a distance equivalent to, or greater than, the total distance remaining on your itinerary at the point of repatriation. Where the total distance of the repatriation is less than the unused travel arrangements we will calculate your entitlement on a pro-rata basis, taking into account the cost of your original ticket.

Also refer to ‘Overseas travel and medical insurance cover exclusions’ on page 41.

Section B2 – Emergency travel arrangements and accommodation expenses

What is covered?

We will cover you for expenses you incur for reasonable additional travel, accommodation, meals and internet use and emergency telephone calls less any refunds you are entitled to, if you have to interrupt your trip after it has begun due to unforeseen circumstances outside your control. We will pay the higher of the non refundable cancellation fees (under Section B1) or the additional rearrangement costs that have been incurred as a result of the same event.

Conditions

1. Any additional travel you undertake must be at the fare class that you originally chose, except where we agree differently on the basis of a written recommendation from your treating doctor.
2. If you do not hold a return travel ticket to Australia when the event that causes you to interrupt your trip happens, we will deduct from any claim which includes the cost of your repatriation to Australia, an amount equal to your original published one way economy class travel ticket for the route used for your return.

What is not covered?

We will not pay:

1. any expenses you incur to resume your trip after you have returned to your home in Australia except as set out under section D3 – Resumption of trip.
2. for additional accommodation where you have claimed for cancelled accommodation expenses covering the same period of time or for additional transport costs in excess of the distance of the cancelled travel arrangements.
3. any accommodation expenses for periods where you have not forfeited pre-paid accommodation arrangements.
4. any extra travel and accommodation expenses you incur because of the unforeseen death, injury or illness of a person who is:
 - your relative aged 80 years or over;
 - not your business partner;
 - not your travelling companion.

Also refer to ‘Overseas travel and medical insurance cover exclusions’ on page 41.

Section B3 – Loss of award or loyalty points

Period of cover

The cover under this benefit commences from the date you make your booking with your award or loyalty points and it ceases:

- (a) when you complete your trip;
- (b) when you return to your home in Australia; or

- (c) where a Signature Card was used to meet the eligibility criteria, 180 days, or for all other NAB Cards used to meet the eligibility criteria, 90 days; after the date of departure from your home in Australia to go on your trip;

whichever occurs first.

What is covered?

We will cover you for the value of your lost award or loyalty points because of an event covered under ‘Section B1 Cancellation or holiday deferment costs’.

Conditions

We will choose between paying for or reinstatement of lost frequent flyer or similar flight award or loyalty points, due to the cancellation of your airline ticket or accommodation arrangements.

If your airline ticket or accommodation was paid for in full with points, we may choose to reinstate or pay for your lost points. If we choose to pay for your lost points, we will pay you the cost of a ticket in an equivalent class or equivalent accommodation, in the same travel season as your cancelled booking.

If your airline ticket or accommodation was paid partly in cash and partly in points, under this ‘Section B3 – Loss of award or loyalty points’, we will either reinstate or refund you for your lost points.

Where we are unable to reinstate your lost points, the amount we will pay is calculated as follows:

- (a) the cost of the equivalent class airline ticket or accommodation, for the same season, less your financial contribution towards the airline ticket or accommodation;
- (b) multiplied by the total amount of points lost;
- (c) divided by the total amount of points redeemed to obtain the airline ticket or accommodation

Equivalent class advance purchase airfare or accommodation	\$1,000
Points lost	5,000
Points redeemed to obtain original ticket or accommodation	20,000
Claimable amount = $\$1,000 \times \frac{5,000}{20,000}$	\$250

What is not covered?

We will not cover any loss of points, or the value of such points, which you can recover from any source.

Also refer to 'Overseas travel and medical insurance cover exclusions' on page 41.

Section C: Luggage and personal effects

Section C1 – Luggage and personal effects

What is covered?

We will cover you for each of the following:

1. accidental loss, theft of, or damage to, your luggage or personal effects including things you buy during the trip, while they are accompanying you during your trip.
2. loss of, or damage to, dentures or dental prostheses whilst not on your person during your trip.
3. the cost of medical consultation fees you incur to replace prescription medication which is accidentally lost, stolen or damaged, together with the cost of the medication itself.
4. theft of, or damage to, your luggage or personal effects while they are left in a locked motor vehicle or a motor home during daylight hours and there is forced entry into the vehicle.
5. theft of, or damage to, your luggage or personal effects while they are left in a locked storage facility and there is forced entry into the facility.

Conditions

If we agree to cover you under this section, we will choose between:

1. repairing or replacing your items to a condition no better than their condition at the time of loss, damage or theft; or
2. paying you their value in cash, taking into account an allowance for age, wear and tear. The way in which we depreciate is set out under the heading "depreciation" which is set out in the Claims section of this booklet.

A pair or related set of items – for example, a camera, lenses (attached or not), tripod and accessories, a chain and pendant or a set of golf clubs – are only one item for this purpose.

What is not covered?

1. We will not pay for accidental loss or damage to or theft of:
 - (a) cash;
 - (b) personal computer screens at any time, personal computer software or applications;
 - (c) luggage or personal effects that are being transported independently of you;
 - (d) property that you leave unattended or that occurs because you do not take reasonable care to protect it;
 - (e) luggage or personal effects for which you are entitled to compensation from the carrier;
 - (f) luggage, travel documents or personal effects left in an unattended motor vehicle or a motor home for any length of time;
 - (g) luggage, travel documents or personal effects left in an unlocked building;
 - (h) luggage or personal effects left unattended by you in a tent or caravan for any length of time;
 - (i) personal computer, communication or photographic equipment, electronic equipment, jewellery or watches checked in as luggage;
 - (j) trade items, trade samples or your tools of trade or profession
 - (k) gold or precious metals, precious unset or uncut gemstones;
 - (l) luggage or personal effects that have been left in a locked storage facility for greater than 48 hours.
2. We will not pay for loss or damage caused by wear and tear or depreciation of property or damage by the action of insects or vermin, mildew, rust or corrosion.

3. We will not pay for loss or damage caused by mechanical or electrical breakdown.
4. We will not pay for any damage to fragile items. This exclusion does not apply to photographic or video equipment, binoculars, spectacles or contact lenses.
5. We will not pay for loss or damage to sporting equipment whilst in use.

Also refer to 'Overseas travel and medical insurance cover exclusions' on page 41.

Section C2 – Emergency luggage

What is covered?

We will cover you towards the cost of purchasing essential articles such as clothing, toiletries and personal requisites if your accompanied luggage is delayed, misdirected or temporarily misplaced by the carrier for a period in excess of 12 hours during your trip. If your luggage is not recovered, the amount paid by us for the loss will be reduced by the total of any amounts paid for under this section.

Section C3 – Replacement passports and travel documents

What is covered?

We will pay for the cost of reissuing or replacing your travel or personal documents, drivers licence, traveller's cheques, passport, or debit or credit cards, after they have been stolen, accidentally lost or damaged during your trip.

During your trip we will also cover the reasonable cost of you travelling to the nearest location where the documents can be replaced.

Section C4 – Fraudulent use of travel documents, credit or debit cards

What is covered?

We will pay for your legal liability for payment arising out of the unauthorised use of your travel documents, credit cards, debit cards and/or traveller's cheques, if during the overseas journey they are stolen by any person who is not your relative or travelling companion.

What is not covered?

There is no cover under this section if the credit or debit cards are fraudulently used by you, your relative or a travelling companion.

Also refer to 'Overseas travel and medical insurance cover exclusions' on page 41.

Section D: Extra travel cover

Section D1 – Travel delay

What is covered?

We will cover you for expenses incurred up to a maximum \$250 for singles and \$500 for families, if your scheduled public transport from or within Australia or overseas in respect of any individual leg of your trip is delayed for at least 6 hours for a reason outside your control, and you cannot claim the expenses from any other source.

If the delay continues for an additional eighteen hours, we will pay for your expenses incurred up to an additional \$500 for singles and an additional \$1,000 for families.

Conditions

If we have paid you this Benefit, we will not pay for any accommodation, meals or other travelling expenses under section B2 – Emergency travel arrangements and accommodation expenses.

Section D2 – Missed connection – special events

What is covered?

We will cover you if your trip is delayed or interrupted by an event that is not anticipated, is unexpected, and outside of your control, and you are unable to arrive at your destination by the time originally scheduled for the purpose of attending a wedding, funeral, conference, 25th or 50th wedding anniversary, concert or sporting event which cannot be delayed as a consequence of your late arrival. We will pay for the reasonable additional cost of using alternative public transport to arrive at the destination on time.

Section D3 – Resumption of trip

What is covered?

We will cover you if you have to return to Australia because of:

1. your accidental injury or illness; or
2. the unforeseen death, accidental injury or illness of your relative under 80 years of age, business partner or travelling companion

and the illness was initially diagnosed, or serious injury occurred during your trip. We will pay you for the transport costs you have paid to resume your original trip so you can use any pre-paid travel, accommodation or tours.

However, we will only do so if:

1. you obtain our consent for the resumption of your trip; and
2. you have more than 25% of your trip remaining or 14 days, whichever is greater; and
3. your return overseas occurs prior to the original return date of your original trip.

What is not covered?

We will only pay the cost of a one-way ticket to the location which, at the time of your return, was stated on your original itinerary, as your expected destination at the date of your return. If we had used your original return tickets to return you to Australia, we will provide you with return tickets to your usual place of residence. The most we will pay under this section is \$10,000.

Also refer to 'Overseas travel and medical insurance cover exclusions' on page 41.

Section D4 – Hijacking

What is covered?

If the scheduled public transport you are travelling in is hijacked during your trip, we will pay \$100 for each consecutive twenty-four (24) hour that you are held captive up to a maximum benefit limit of \$10,000 per person. The maximum benefit payable under this section is \$20,000 for a family.

We will also cover you if the scheduled public transport on which you are travelling is hijacked during your trip and you subsequently want to cancel your trip and return to your home in Australia. We will pay you for your reasonable additional travel expenses and the cost of pre-paid travel arrangements that you do not use, less any refunds due to you.

Section E: Rental vehicle damage and theft excess waiver

Section E1 – Rental vehicle excess

What is covered?

We will cover you for the rental vehicle insurance excess which you are legally liable to pay, if:

1. you rent a vehicle from a rental company; and
2. it is damaged or lost; and
3. you are a nominated driver on the rental vehicle agreement.

This cover is not in place of rental vehicle insurance and only provides cover for the excess component up to the applicable limit.

Conditions

For this section to apply, the rental vehicle must have comprehensive motor vehicle insurance for the period of hire.

What is not covered?

There is no cover under this section for:

1. loss or damage as a result of operating the rental vehicle in violation of the terms of the rental vehicle hiring agreement;
2. wear and tear, gradual deterioration, damage from insects or vermin, inherent vice or damage;
3. loss or damage sustained as a result of operating the rental vehicle beyond the limits of any public roadways or on any roadways inaccessible to two-wheel drive cars;

4. loss or damage sustained as a result of operating a campervan, caravan or any vehicle that requires a license other than a car licence (irrespective of whether you hold such a licence).

Also refer to 'Overseas travel and medical insurance cover exclusions' on page 41.

Section E2 – Return of rental vehicle

What is covered?

We will pay towards the cost of returning your rental vehicle to the nearest depot, including airport concession charges, if due to a claimable event covered by any section of this policy you are unable to do so during your trip.

Section F: Accidental death and loss of income

Section F1 – Accidental death

What is covered?

We will pay your estate if during your trip:

1. you suffer an injury which results in your death within 12 months of the injury being sustained; or
2. you disappear because your means of transport disappeared, sank or was wrecked, and your body has still not been found 12 months after your disappearance.

What is not covered?

There is no cover if your death is due to an illness or your suicide.

Also refer to 'Overseas travel and medical insurance cover exclusions' on page 41.

Section F2 – Loss of income

Period of cover

The cover begins when you leave your home in Australia to start your trip and ends 13 weeks from the first day in respect of which a benefit is paid or when you are fit to resume your employment, whichever happens first.

What is covered?

We will cover you if due to an accidental injury you suffer during your trip, and within 90 days of being injured, you are unable to generate income because you cannot do your normal work when you return to Australia.

We will pay your usual income, up to a maximum of \$1,000 per week, for as long as you are unable to perform the job you were employed in before your trip. The longest we will pay you a benefit for is 13 weeks from the time you return to Australia.

Before we make any payment we will contact Centrelink or similar bodies to confirm any payments that must be deducted from any payment we make.

Conditions

You must submit to us all information we require in support of your claim, such as the advice of your treating doctor, medical or police reports, declarations, receipts and certified translations.

You must co-operate with us at all times.

What is not covered?

We will not pay you in respect of the first 4 weeks after you originally planned to resume work in Australia.

We will not pay you if you are unable to work because of illness or disease.

Also refer to 'Overseas travel and medical insurance cover exclusions' on page 41.

Section G: Personal liability

What is covered?

We will pay for your legal liability to pay damages or compensation because your negligence during the trip causes:

1. death, illness or injury to a person who is not you or any member of your family permanently residing with you; or
2. loss or damage to property that is not owned by:
 - i. you, or
 - ii. any member of your family permanently residing with you, or

- iii. your employees arising out of or in the course of employment,

and which is not in your or their custody or control.

We will also pay your legal costs in relation to that liability, but only if you obtain our consent before you take or are involved in any legal action.

What is not covered?

There is no cover for any liability:

1. arising out of your trade, business or profession; or
2. for injury to an employee arising out of, or in the course of, their employment by you; or
3. arising out of your unlawful, wilful or malicious act; or
4. arising out of your ownership, possession or use (including as a passenger) of a mechanically propelled vehicle, for example; motor vehicle, motor cycle or any aircraft or watercraft, or firearm.

Also refer to 'Overseas travel and medical insurance cover exclusions' on page 41.

Section H: Kidnap and Ransom

What is covered?

If you are kidnapped during your trip we will pay the ransom costs on your behalf.

If part of or all of the ransom is recovered, you agree to reimburse us the full value of the amount recovered as soon as practicable.

In addition, we will pay necessary and reasonable expenses incurred by you, following receipt of a ransom demand.

These expenses include:

- Fees and expenses of an independent security consultant retained by you and approved by us.
- Interest paid on monies borrowed from a financial institution for the purpose of paying ransom. The maximum amount we will pay shall be for a term not exceeding thirty (30) days prior to the payment of the ransom until the first business day after you receive settlement from us, on a principal sum not exceeding \$250,000, and for a rate of interest not exceeding

two percent (2%) above the contemporary overdraft interest rate charged by the NAB.

- Any other necessary expenses incurred for the purpose of investigating, negotiating, or paying a ransom demand or costs in recovering you, but with the exception of:
 - (a) expenses, fees or damages incurred as a result of any proceeding brought against you arising out of the kidnapping or the way it was handled; and
 - (b) expenses, losses or damages caused by interruption to any business.

We will not:

- (a) act as an intermediary or negotiator for you;
- (b) offer direct advice to you on dealing with the kidnapper.

Conditions

You must take all reasonable precautions to keep this Kidnap And Ransom Benefit confidential.

What is not covered?

We will not pay anything under this section:

1. If you have, in the past:
 - (a) been declined, cancelled or issued with special conditions for kidnap insurance; or
 - (b) suffered a kidnapping or attempted kidnapping; or
 - (c) had an extortion demand made against you.
2. If you are kidnapped in Mexico or in any country located in Central or South America.

Overseas travel and medical insurance cover exclusions

There is no cover under any section of the Overseas travel and medical cover for any claim arising directly or indirectly because of any of the following:

1. any existing medical condition of yours, a relative or travel companion that may give rise to a claim.
2. you travel:
 - (a) against medical advice; or
 - (b) when you know you will have to consult a medical practitioner; or

- (c) for the purpose of obtaining medical advice or treatment.
- 3. illness, injury or death, caused or exacerbated by, or consequential upon, an existing medical condition.
- 4. the birth of a child, whatever the proximate cause is. (Unless otherwise excluded by this policy we will cover pregnancy related illnesses of the mother up to and including 26 weeks gestation).
- 5. you or your travel companion decides to alter travel plans or not to continue with the trip.
- 6. you:
 - (a) intentionally or recklessly place yourself in circumstances, or undertakes activities, which pose a risk to your personal safety (except in an attempt to save a human life); or
 - (b) deliberately injure yourself; or
 - (c) have AIDS or an AIDS defining illness; or
 - (d) take part in a riot or civil commotion; or
 - (e) participate in races (except on foot), mountaineering using support ropes, rock climbing, abseiling or base jumping; or
 - (f) participate in any professional sporting activity; or
 - (g) scuba dive unless you hold an open water diving licence or you were diving under licensed instruction; or
 - (h) ride a motorcycle outside Australia whether as a driver or as a passenger, except where the driver holds a valid motorcycle licence in the country you are in and the motorcycle has an engine capacity of 200cc or less; or
 - (i) ride a motorcycle in Thailand or on the island of Bali, except as a passenger in a licensed commercial motorcycle; or
 - (j) being under the influence of, or is addicted to, intoxicating liquor or a drug, except a drug taken in accordance with the advice of a registered medical practitioner.
- 7. a loss which is recoverable under some other scheme that provides coverage for any medical treatment. For example, Medicare, a private health fund, national reciprocal health fund or scheme, workers' compensation scheme, travel compensation fund or accident compensation scheme. We will not pay for private medical care when reciprocal health cover is available and accessible. In any case, we will only pay for private medical care where approval has been given by QBE Assist.
- 8. an act or threat of terrorism. This exclusion does not apply to Section A1 "Overseas medical and dental expenses", Section C "Luggage and personal effects" or Section D4 "Hijacking".
- 9. the cancellation or delay of travel arrangements due to mechanical breakdown of transportation or failure of the carrier to operate the service. This exclusion does not apply to Section D1 "Travel delay" or Section D2 "Missed connection – special events".
- 10. you fail to take reasonable precautions to avoid a financial loss after a public warning of a strike, riot, civil commotion, or natural disaster.
- 11. you operate a rental vehicle in violation of the rental agreement.
- 12. the financial default of any person, company or organisation involved in your travel arrangements.
- 13. Your or any other person's psychological or psychiatric condition; nervous disorder; anxiety disorder; depression or stress related disorders.
- 14. any expenses or costs which are prohibited by law from paying within Australia or the country in which a claim occurs.
- 15. any consequential loss or loss of enjoyment.
- 16. a loss caused by, or in any way connected with a criminal or illegal act by you.
- 17. a loss caused by, or in any way connected with 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.

18. a loss caused by, or in any way connected with the use, existence or escape of nuclear weapons material, or ionizing radiation from, or contamination by, radioactivity from any nuclear fuel, or nuclear waste from the combustion of nuclear fuel.
 19. a loss caused by, or in any way connected with any government intervention, prohibition, or regulation. This exclusion does not apply where you are confined in compulsory quarantine.
 20. a government authority seizing, withholding or destroying anything of yours or any prohibition by or regulation or intervention of any government or any government not allowing you to enter or stay in that country.
 21. we will not pay any benefits under any section of this overseas travel and medical insurance cover which:
 - (a) are considered to be 'health insurance business' as defined in the Private Health Insurance Act 2007 (Cth) and its regulations; or
 - (b) we are prevented from paying under any law in any jurisdiction, including under the National Health Act 1953 (Cth) or the Health Insurance Act 1973 (Cth)
 22. you 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.
2. You (or the accompanying NAB Cardholder) had purchased on a NAB Card 100%* of your return interstate airfares prior to the commencement of the trip. The purchase must be debited to a NAB Card prior to your departure from your home in Australia to start your trip. The purchase must also have been transacted in one of the following ways:
 - If using your NAB Credit Card – purchases using your credit card facility directly charged by the merchant or using the linked PayPal account; 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 or using linked PayPal account.

Purchases using a linked account without the use of the NAB Credit Card or NAB Visa 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.

* Award or loyalty points are not considered currency in determining achievement of minimum spend.

Period of cover

Unless stated otherwise under a particular section, the period of cover commences once you leave your home in Australia for a trip and ceases:

- (a) when you complete your trip;
 - (b) when you return to your home in Australia; or
 - (c) after 14 days;
- whichever occurs first.

A different period of cover applies to section 4.

INTERSTATE FLIGHT INSURANCE COVER

You may access the benefit of this Interstate flight cover:

1. if you meet the eligibility criteria; and
2. the loss or damage occurs during the period of cover.

Eligibility criteria

1. You were ninety (90) years of age or under before the date of departure of your trip; and

Schedule of benefits

Section	Benefits	Maximum Sum Insured	Policy excess per event
Section 1	Travel delay	\$40 per person Maximum \$120 for families	\$Nil
Section 2: Luggage and personal effects			
Section 2A	Luggage and personal effects	\$750 for each item, set or pair of items, up to a maximum of \$2,000 per claim	\$75
Section 2B	Emergency luggage	\$200 per person up to a maximum of \$600 for families	\$75
Section 3	Funeral expenses as a result of accidental death	\$3,000 per person up to a maximum of \$9,000 for families	\$Nil
Section 4	Cancellation and holiday amendment costs	\$3,000 per interstate trip	\$75
Section 5	Rental vehicle expenses	\$1,250 per interstate trip	\$Nil

Section 1: Travel delay

What is covered?

We will cover you for meals and refreshments if your scheduled interstate flight is delayed for at least 4 hours for a reason outside your control, and for each subsequent 24 hours (or part of that time) from the original departure time.

Section 2: Luggage and personal effects

Section 2A – Luggage and personal effects

What is covered?

We will cover you for the accidental loss, theft of, or damage to, your luggage or personal effects including things you buy during the trip, while they are accompanying you during your trip.

What is not covered?

There is no cover under this section for any of the following:

1. Damage or loss caused by electrical or mechanical breakdown.
2. Any damage to fragile items. This exclusion does not apply to photographic or video equipment, binoculars, spectacles or contact lenses.

3. Wear and tear, deterioration, or losses caused by atmospheric or climatic conditions, mould or fungus, insects, rodents, vermin, or any process of cleaning, ironing, repairing, restoring or alteration.
4. Loss, damage to or theft of luggage, personal effects or travel documents which are:
 - (a) left unattended in any public place; or
 - (b) left in an unlocked and unattended vehicle or building; or
 - (c) shipped under any freight agreement, or items sent by postal or courier services.
5. Unaccompanied luggage, personal effects or travel documents.
6. Loss or damage to sporting equipment while in use.
7. Loss, damage to or theft of any goods that are intended or used for sale or trade.
8. Losses due to devaluation or depreciation of currency.
9. Loss or theft of cash.
10. Loss, damage to or theft of household furniture.

Section 2B – Emergency Luggage

What is covered?

We will cover you towards the cost of purchasing essential articles such as clothing, toiletries and personal requisites if your accompanied luggage is delayed, misdirected or temporarily misplaced by the carrier for a period in excess of 12 hours during your trip.

What is not covered?

Also refer to ‘Interstate flight insurance cover exclusions’ on page 50.

Section 3: Funeral costs

What is covered?

We will pay for expenses for your funeral, burial or cremation or the transporting of your remains to a funeral home in the town or city of your usual place of residence in Australia if you die during your interstate trip as a result of injury.

What is not covered?

There is no cover under this policy if your death is due to your suicide.

Also refer to ‘Interstate flight insurance cover exclusions’ on page 50.

Section 4: Cancellation and holiday amendment costs

Period of cover

The cover under this section begins from the date you meet the eligibility criteria and ceases:

- (a) when you complete your trip;
 - (b) when you return to your home in Australia; or
 - (c) after 14 days;
- whichever occurs first.

Also refer to ‘Interstate flight insurance cover exclusions’ on page 50.

What is covered?

We will pay the value of unused pre-paid return interstate flights, less any refunds you are entitled to,

if you have to cancel, or the reasonable cost of rearranging your interstate trip, because of any of the following:

1. you or your travelling companion or your relative unexpectedly dying or becoming seriously injured or seriously ill.
2. your usual place of residence in Australia being totally destroyed.
3. your arranged travel being cancelled or delayed by the conveyance because of unexpected natural disasters.
4. you being quarantined or subpoenaed to attend court in Australia; or
5. you are involuntarily retrenched.

What is not covered?

There is no cover for amendment costs that exceed the amount we would have paid for cancellation costs.

Also refer to ‘Interstate flight insurance cover exclusions’ on page 50.

Section 5: Rental vehicle excess cover

What is covered?

We will cover you for the rental vehicle insurance excess which you are legally liable to pay, if:

1. you rented the rental vehicle from a licensed rental agency.
2. the rental vehicle hiring arrangement includes comprehensive motor insurance against loss or damage to the rental vehicle.
3. you have satisfied all requirements of the rental vehicle’s hiring agreement and the comprehensive motor insurance policy.

What is not covered?

There is no cover under this section for:

1. any loss or damage as a result of operating the rental vehicle in violation of the terms of the rental vehicle hiring agreement.
2. wear and tear, gradual deterioration, damage from insects or vermin, inherent vice or damage.

3. any loss or damage sustained as a result of operating the rental vehicle beyond the limits of any public roadways or on any roadways inaccessible to two-wheel drive cars.
4. any loss or damage sustained as a result of operating a campervan, caravan or any vehicle that requires a license other than a car license (irrespective of whether you hold such a license).

Also refer to 'Interstate flight insurance cover exclusions' on page 50.

Interstate flight insurance cover exclusions

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

1. you travel:
 - (a) against medical advice; or
 - (b) when you know you will have to consult a medical practitioner; or
 - (c) for the purpose of obtaining medical advice or treatment.
2. illness, injury or death, caused or exacerbated by, or consequential upon, an existing medical condition.
3. the birth of a child, whatever the proximate cause is. (Unless otherwise excluded by this policy we will cover pregnancy related illnesses of the mother up to and including 26 weeks gestation).
4. you or your travel companion decide to alter travel plans or not to continue with the trip.
5. you:
 - (a) intentionally or recklessly place yourself in circumstances, or undertake activities, which pose a risk to your personal safety (except in an attempt to save a human life); or
 - (b) deliberately injure yourself; or
 - (c) or any other person suffers any mental illness including dementia, depression, anxiety, panic attack, stress, bipolar, mania, schizophrenia or other nervous disorder; or
 - (d) take part in a riot or civil commotion; or
 - (e) act maliciously; or
 - (f) participate in races (except on foot), mountaineering using support ropes, rock climbing, abseiling or base jumping; or
 - (g) participate in any professional sporting activity; or
 - (h) scuba dive unless you hold an open water diving licence or you were diving under licensed instruction.
6. an act or threat of terrorism.
7. you operate a rental vehicle in violation of the rental agreement.
8. the financial default of any person, company or organisation involved in your travel arrangements.
9. a loss which is recoverable under some other scheme that provides coverage for any medical treatment. For example, Medicare, a private health fund, national reciprocal health fund or scheme, workers' compensation scheme, travel compensation fund or accident compensation scheme. We will not pay for private medical care when reciprocal health cover is available and accessible. In any case, we will only pay for private medical care where approval has been given by QBE Assist.
10. any expenses or costs which are prohibited by law from paying within Australia.
11. any consequential loss or loss of enjoyment
12. a loss caused by, or in any way connected with a criminal or illegal act by you.
13. a loss caused by, or in any way connected with 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.
14. a loss caused by, or in any way connected with the use, existence or escape of nuclear weapons material, or ionizing radiation from, or contamination by, radioactivity from any nuclear fuel, or nuclear waste from the combustion of nuclear fuel.
15. a loss caused by, or in any way connected with any government intervention, prohibition, or regulation. This exclusion does not apply where you are confined in compulsory quarantine.

16. a government authority seizing, withholding or destroying anything of yours or any prohibition by or regulation or intervention of any government or any government not allowing you to enter or stay in that country.
17. you 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.

DOMESTIC HOTEL BURGLARY INSURANCE COVER

You may access the benefit of this domestic hotel burglary cover:

1. if you meet eligibility criteria; and
2. the loss occurs during the period of cover.

Eligibility criteria

1. You have purchased on a NAB Card 100%* (inclusive of taxes and other charges) of your domestic hotel/motel accommodation costs; or have secured 100% of your hotel/motel expenses at check in with your NAB Card. Your purchase must have been made:
 - If using your NAB Credit Card – purchases using your credit card facility directly charged by the merchant or using the linked PayPal account; 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 or using linked PayPal account.

Purchases using a linked account without the use of the NAB Credit Card or NAB Visa 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.

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

Period of cover

The period of cover commences from the time you check into your hotel or motel room in Australia and ends when you check out from your hotel or motel room in Australia.

Schedule of benefits

Benefit	Maximum Sum Insured per event	Policy excess per event
Domestic Hotel Burglary	\$2,500	\$Nil

What is covered?

We will cover you for damage to or the loss of your personal items resulting from the burglary from your hotel or motel room during your trip.

We may at our sole discretion, replace, repair, or pay for the loss in cash, after making allowance for reasonable depreciation, and wear and tear.

What is not covered?

1. We will not cover:
 - (a) cash, bullion, negotiable instruments or gambling related articles; or
 - (b) any goods that are intended or used for sale or trade.
2. We will not pay for loss or damage arising out of or in connection with:
 - (a) your failure to take reasonable precautions to safeguard your personal items or to secure your hotel or motel room.
 - (b) Riot or civil commotion unless prior to the riot or civil commotion, your Domestic Hotel Burglary cover was in force.
3. We will not pay for any loss, event or liability which is covered under any other insurance policy, Act of Parliament or is payable by any other source.

‘Also refer to ‘Domestic hotel burglary insurance cover exclusions’ on page 54.

Domestic hotel burglary insurance cover exclusions

There is no cover under any section of 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.
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.
4. a loss caused by, or in any way connected with 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 ionizing 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 you are confined in compulsory quarantine.
7. a government authority seizing, withholding or destroying anything of yours or any prohibition by or regulation or intervention of any government or any government not allowing you to enter or to stay in that country.
8. you 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.

TRANSPORT ACCIDENT INSURANCE COVER

You may access the benefit of this transport accident cover:

1. if you meet the eligibility criteria; and
2. an injury occurs during the period of cover.

Eligibility criteria

1. You are a current NAB Cardholder, their accompanying spouse, or dependent child; and
2. You (or the accompanying NAB Cardholder) purchased on a NAB Card 100%* of your conveyance costs (inclusive of taxes, fees and other charges). The purchase must be debited to a NAB Card prior to the commencement of travel on a conveyance and have been made:
 - If using your NAB Credit Card – Purchases using your credit card facility directly charged by the merchant or using the linked PayPal account; 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 or using linked PayPal account.

Purchases using a linked account without the use of the NAB Credit Card or NAB Visa 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.

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

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 corresponding table. Subject to the conditions.

Schedule of benefits

Transport accident injury resulting in:	Sum insured
Loss of life	\$500,000
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

Period of cover

We will pay you if you suffer a loss as a result of an injury under the circumstances specified in points 1, 2, 3 or 4 as follows:

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 participating cardholder, spouse or dependent child are travelling directly to or from an international or overseas departure port.
3. When, by reason of an accident specified in points 1 or 2, you are unavoidably exposed to the elements and, as a result of such exposure, you suffer an injury for which we are liable to pay you the loss will be covered under this transport accident cover.
4. If your body has not been found within one year of the date of your 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 you have died as a result of bodily injury caused by the accident at the time of your disappearance.

Conditions

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

In the event of an injury to a dependent child the benefit will be paid to the NAB Cardholder whom the dependent child was travelling with on the conveyance.

What is not covered?

There is no cover for a death or injury arising out of or in connection with;

1. war, civil war, invasion, insurrection, revolution, use of military power or usurpation of government or military power;
2. riot or civil commotion;
3. any Terrorist Act;
4. suicide, attempted suicide or intentional self-inflicted injury;
5. you being under the influence of any alcohol or drug other than a drug administered by, or in accordance with the advice of a legally qualified medical practitioner;
6. you being a pilot, driver or crew member in a conveyance;

Also refer to 'Transport accident insurance cover exclusions' on page 58.

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.

The maximum loss of life compensation payable for a dependent child is AU\$20,000.

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\$4,000,000 regardless of the number of participating cardholders, spouses and/or dependent children who were injured in the event.

This means that if as a result of one event a number of

participating cardholders, spouses and/or dependent children were injured (whether you know 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\$4,000,000.

Therefore, if for example eight (8) participating cardholders lost their lives in the same accident we would pay AU\$500,000 to each of their legal representatives.

Transport accident insurance cover exclusions

There is no cover under any section of 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.
4. a loss caused by, or in any way connected with 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 ionizing 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 you are confined in compulsory quarantine.
7. a government authority seizing, withholding or destroying anything of yours or any prohibition by or regulation or intervention of any government or any government not allowing you to enter or to stay in that country.
8. you 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.

EXTENDED WARRANTY INSURANCE COVER

You may access the benefit of this extended warranty cover if you meet the eligibility criteria.

Eligibility criteria

To meet the eligibility criteria, you must:

have purchased a covered product in full with your NAB Card by:

- If using your NAB Credit Card – purchases using your credit card facility directly charged by the merchant or using the linked PayPal account; 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 or using linked PayPal account.

Purchases using a linked account without the use of the NAB Credit Card or NAB Visa 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

Benefit	Maximum Sum Insured	Excess per event
Extended Warranty	\$40,000 per annum for all purchases	\$Nil

What is covered?

We will cover you for a further 12 months on the period of a manufacturer's expressed original warranty, provided the original warranty period is not greater than 5 years. In cases where the original warranty is more than 6 months but less than 12 months, we will double the original warranty period.

What is not covered?

1. Items with a purchase price more than AU\$10,000.
2. Any costs other than parts and/or labour costs resulting from a covered breakdown or any costs not covered by the original warranty.
3. Any other costs or obligations other than those expressly covered under original warranty or under a supplier's statutory warranty pursuant to the *Competition and Consumer Act 2010* (Cth) or any similar legislation or if you have failed to comply with the original warranty.
4. A breakdown directly or indirectly caused by the transportation of, delivery or installation of the covered product.
5. Boats; automobiles; motorboats; aeroplanes; any other motorised vehicles or any of their parts.
6. Property damage, freight costs, consequential damage.
7. Items where the original warranty is greater than five (5) years.
8. Items purchased for resale.
9. Items which are not new; damaged; seconds; or shop soiled goods at the time of purchase.
10. Covered products or items that form part of or are intended to form part of any real estate or any moveable fixture and fittings that form part of or are intended to form part of any real estate.
11. Items without the original manufacturer's serial number.
12. Items used for, or intended to be used for, commercial, retail, property rental purposes.
13. Any costs caused by accident, neglect, abuse, wilful damage, vermin and insect infestation, misuse, theft, sand, fire, earthquake, storm and tempest, lightning, explosion, aircraft impact, water damage, corrosion, battery leakage or acts of God.
14. Any costs caused by unauthorised modifications or failure to follow the manufacturer's installation, operation or maintenance instructions.
15. Any costs of retuning or realigning of any appliance or any adjustment intended by the manufacturer to be carried out by the end-user or their contractors, servants or agents.
16. Replacement of any form of consumable item or parts.
17. Costs incurred for servicing, inspection or cleaning of the appliance other than under a covered product claim.
18. Costs incurred for any labour charge where the repair agent is unable to find a fault to the covered product.
19. Costs of repairing cosmetic damage where the function of the appliance is unaffected.
20. Breakdown resulting from power outages or surges inadequate or improper voltage or current or faults in any electrical supply/connection or plumbing.
21. Any costs arising from or relating to the attachment of or incorporation into the covered product of additional products or components outside of the ordinary course of operation, without the written approval of the manufacturer of the covered product.
22. Costs relating to reformatting of the hard disk drive in any product or faulty workmanship occurring during the execution of repairs, maintenance, cleaning, alteration or overhaul of the product and or loss or damage caused or arising out of, or the cost of, preventative maintenance work and or any adjustments of any part or assembly of the covered product.
23. Costs arising from or relating to any user replaceable batteries, viral contamination, trackball and pointing devices or loss and/or damage directly or indirectly caused by software, battery, fuse or other consumable product.
24. Any unexpired portion of the original warranty due to the liquidation, closure of business (whether temporary or permanent) or other circumstances which prevent the manufacturer to honour its warranty.
25. Any costs arising out of product modification or recall due to design fault, public safety or as required by law.

Also refer to 'Extended Warranty Insurance cover exclusions' on page 62.

What is the most we will pay?

The most we will pay under this Extended Warranty cover is AU\$40,000 per NAB Cardholder per annum. You cannot receive more than the purchase price of the covered product recorded in the NAB Card receipt.

Where a covered product is part of a pair or set, you will receive only that portion of the purchase price paid in respect of that part of the covered product regardless of any special value that the covered product may have as part of such pair or set.

At our sole option, we may:

1. repair, rebuild or replace the covered product with a product of similar quality, whether in whole or in part, or;
2. pay cash for the covered product, not exceeding the purchase price and subject to the exclusions, terms and limits of liability stated in this Extended Warranty cover by notifying the NAB Cardholder of our intention to do so within seven (7) business days of our receipt of the claim form. Where we pay cash for the covered product we will then be entitled to all salvage rights.

Conditions

You must exercise a duty of care and do all things reasonably practicable to avoid a covered breakdown occurring in respect of a covered product. We will not unreasonably apply this provision to avoid claims under this Extended Warranty Insurance cover.

Extended warranty insurance cover exclusions

There is no cover under this section of the 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 Australian 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.

4. a loss caused by, or in any way connected with war, invasion, act of a foreign enemy, hostilities (whether or not 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 ionizing 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 you are confined in compulsory quarantine.
7. a government authority seizing, withholding or destroying anything of yours or any prohibition by or regulation or intervention of any government or any government not allowing you to enter or to stay in that country.
8. you 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.

PURCHASE PROTECTION INSURANCE COVER

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

Eligibility criteria

To meet the eligibility criteria, you must:

- have made the full purchase of any item 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 using the linked PayPal account; 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 or using linked PayPal account.

Purchases using a linked account without the use of the NAB Credit Card or NAB Visa Debit Card (e.g. by direct credit from your NAB Internet Banking facility, Paypal, B_{PAY} or Secure Pay or any other payment facility) will not be covered.

Schedule of benefits

Benefit	Maximum Sum Insured	Excess per event
Purchase Protection	\$200,000 in any 12 month period \$5,000 Single Claim	\$Nil

What is covered?

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

1. 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 goods purchased by the NAB Cardholders.

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, nor 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 for the loss, theft of or damage to the 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 goods, or pay cash for said goods.

What is not covered?

There is no cover under this purchase protection 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 goods 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 goods.
- (f) Laundering of the product (washing, ironing or dry cleaning).
- (g) Consequential loss or damage, 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 deliberately caused by you or any person acting with your consent;
- (l) Theft of, or loss of 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) Cash, bullion, negotiable instruments, traveller's cheques, or tickets of any description;
 - (iv) Consumable or perishable items (including but not limited to food, drugs, cosmetics, fuel or oil);
 - (v) Motor vehicles, motor cycles or motor scooters, watercraft, aircraft;

- (vi) Items purchased for re-supply or re-sale;
- (vii) Items purchased for use in a commercial or professional setting;
- (viii) Items intended for or have become landlord's fixtures and fittings real estate. Fixed or movable fixtures or fittings, intended to form or have become part of any real estate;
- (ix) Sporting equipment while being used;
- (x) Second-hand items including antiques;
- (xi) Mobile or cell phones if the phone is part of a telecommunication provider's post paid plan or any other contractual arrangements.

(m) Loss (including financial loss) resulting from the refusal, failure or inability of any person, company or organisation to provide goods due to their own financial default, bankruptcy, administration or liquidation or the financial default of any person, company or organisation with whom they deal including but not limited to freight, postal or courier services.

(n) Failure of the merchant to supply the goods purchased.

Also refer to 'Purchase protection insurance cover exclusions' on page 67.

Conditions

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.

Purchase protection insurance cover exclusions

There is no cover under this section of the 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.
4. a loss caused by, or in any way connected with 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 ionizing 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
 1. government intervention, prohibition, or regulation. This exclusion does not apply where you are confined in compulsory quarantine.
7. a government authority seizing, withholding or destroying anything of your or any prohibition by or regulation or intervention of any government or any government not allowing you to enter or to stay in that country.
8. you 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.

PRICE PROTECTION INSURANCE COVER

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

Eligibility criteria

To meet the eligibility criteria, you must:

have made the full purchase of any item on your NAB card in the following ways:

- If using your NAB Credit Card – purchases using your credit card facility directly charged by the merchant or using the linked PayPal account; 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 or using linked PayPal account.

Purchases using a linked account without the use of the NAB Credit Card or NAB Visa 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

Benefit	Maximum Sum Insured	Excess per event
Price Protection	\$1,000	\$Nil

What is covered?

We will cover you for the difference between the price of the covered item and a lower printed advertised price for the same item (same brand, make, model name and/or number).

Conditions

1. The full cost (100%) of the item must be paid for with your NAB Card.
2. The lower price must be on a printed advertisement displaying the exact same item (same brand, manufacturer, make, model name and/or model number), from a store within twenty-five (25)

kilometres of the store from where you purchased your item.

3. The difference between the lower price and the original price you paid must be more than \$75.
4. The printed advertisement must have been published within twenty-one (21) days following your purchase.
5. Claim payments will not include any merchant's credit, discount and/or manufacturer's rebates, shipping and handling fees.

What is not covered?

1. Cash, traveller's cheques, securities, any negotiable instructions, bullion, stamps, any form of tickets (including, but not limited to transportation, show, lottery, events, admission or entertainment).
2. Art, antiques, firearms, and any collectable items.
3. Furs, jewellery, gems, precious stones and any articles containing gold (or other precious metals and/or precious stones).
4. All perishable items including food, beverages, tobacco and fuel.
5. Pharmaceutical and other medical products, optical products and medical equipment.
6. Items which are unique, customised or personalised.
7. Items acquired illegally.
8. All living animals and plants.
9. Motor vehicles including automobiles, boats and airplanes, and any equipment and/or parts necessary for their operation and/or maintenance.
10. Land, permanent structures and fixtures (including but not limited to buildings, homes, dwellings and home improvements).
11. Any services, including but not limited to the performance or provision of labour, maintenance, repair, or installation of products, or property, or professional advice of any kind.
12. Any item purchased or advertised for sale on the internet.
13. Products purchased by a person not permanently residing in Australia.

14. Shipping and/or transportation costs or price differences due to shopping, handling costs and sales tax.
15. The price difference from any advertisement outside of Australia or in a Duty Free zone.
16. Used, antique, recycled, previously owned, rebuilt, or re-manufactured items.
17. Items advertised in or as a result of 'limited quantity,' going out-of-business sales,' 'cash only' or 'close out' advertisements, items shown on price lists or price quotes, cost savings as a result of package offer, manufacturer's coupons, employees discount, or free items, or when the advertised price includes bonus or free offers, special financing, installation or rebate, or one-of-a-kind or other limited offers.
18. Any price difference found with an item sold as a special deal available only to members of specific organisations or anywhere not open to the public, such as clubs and associations, other than those available with your NAB Card.
19. Items purchased for resale, professional, or commercial use.
20. Items advertised with rebate, redeemable manufacturer's coupon, or any refund. In such a case, we will take into account any such rebate or refund, when determining your purchase price.

Also refer to 'Price Protection Insurance cover exclusions' on page 70.

Price protection insurance cover exclusions

There is no cover under this section of the 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.

4. a loss caused by, or in any way connected with 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 ionizing radiation from, or contamination by, radioactivity from any nuclear fuel, or 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 you are confined in compulsory quarantine.
7. a government authority seizing, withholding or destroying anything of your or any prohibition by or regulation or intervention of any government not allowing you to enter or stay in that country.
8. you 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.

GENERAL CONDITIONS

There are conditions set out in these general conditions, in the claims section and under each particular cover and section. 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.

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

You must provide us with all reasonable assistance we require when you deal with us and you will:

- 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 have paid a claim.

Care and maintenance

You must take reasonable care to prevent damage, injury or loss. We will not pay for damage, injury, loss or your liability to which your failure to take reasonable care is a contributing factor. At all times, you must:

- prevent damage to others or their property;
- minimise the cost of any claim under this Policy;
- comply with all laws.

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, or to obtain a claim form, contact our Claims Department:

In Australia	1800 187 025 (Toll free)
Overseas	+61(02) 8862 8805
By email	travel.claims@qbe.com

You can help us to speed up the processing of your claim by following the instructions on the claim form which will advise you of what documentation you need to provide to support your claim. The completed claim form should be sent to:

QBE Travel Insurance
 P.O Box 12090, Melbourne VIC 8006
 Email: travel.claims@qbe.com

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

Overseas travel & medical insurance cover, Interstate flight insurance cover and Domestic hotel burglary insurance cover.

1. All claims should be advised to us within thirty (30) days after you return to your usual place of residence in Australia.
2. Liability claims against you must be in writing. You are not to make any admission or offer to settle any claim. If you do so, we may reduce the amount payable in respect of the claim.
3. All losses luggage, personal effects and travel documents must be reported to the local authority within twenty four (24) hours and a written acknowledgement obtained.

In the case of hotel burglary, the loss or damage must also be immediately reported to the hotel or motel management and a claim submitted to them. The hotel/motel may be legally liable for the loss or damage.
4. For medical expense items, you must submit accounts to your private health fund before submission to us.
5. 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.

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).

Depreciation

(Only applicable on the Overseas travel and medical insurance cover, Interstate flight insurance cover and the Domestic hotel burglary insurance cover.)

If we agree to cover an item, for the purpose of calculating an amount to pay you, we will apply a depreciation rate to that item before paying you.

The nominated depreciation rate will apply to each year of age up to a maximum of 80% of the original purchase price of that item.

Depreciation amounts	
10%	Camping, sporting and leisure equipment (not leisure clothing), and musical instruments.
15%	Clothing, footwear, personal effects, luggage, prescription glasses, sunglasses, costume jewellery and books.
20%	Personal and or laptop computers, communication or photographic equipment, electronic equipment, ipods, mobile phones, CDs and DVDs.
50%	Toiletries including skin care, makeup, perfume, medication
Depreciation not applicable	Fine jewellery (manufactured using precious metals) and artwork
Items not listed above will also be subject to depreciation at our reasonable discretion.	

Example

You have a \$500 digital camera which was purchased 2 years before the date it was lost. The applicable rate of depreciation would be 20% per year.

In the event of a claim we will pay you \$320 (i.e. we will depreciate the value of the digital camera by 20% for each year for the two years you have owned it), calculated as follows –

Year 1 – Purchase price of \$500 less 20% = \$400

Year 2 – Depreciated value of \$400 less 20% = \$320

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 have agreed not to seek compensation from another person who is liable to compensate you for any loss, damage or liability which is covered by this Policy, we will not cover you under this Policy for that loss, damage or liability.

Providing proof

You must be able to prove to us that you have suffered a loss that is covered by this Policy before we will 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 or medical 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.

If you are making a claim for any loss related to death, injury or illness you must provide us with all medical reports and access to registered medical practitioners who we require access to in the event you make a claim to verify your condition.

Recovery action and 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 will do this in your name and you must assist us with any reasonable requests.

If you have suffered loss which was not 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 will need to give us documents supporting your loss. Before we include any uninsured loss in the recovery action we will also ask you to agree to the basis on which we will handle your recovery action. You may need to contribute to legal costs in some circumstances.

Salvage

We are 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, if 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.

Taxation implications

In the event of a claim, we will seek information from you in regard to any Input Tax Credit entitlement. If you are entitled to an ITC for the GST on your premium, your claim settlement amounts may be adjusted to allow for your ITC entitlements.

There may be other taxation implications affecting you, depending upon your own circumstances. We recommend that you seek professional advice.

What to do in the event of a claim

Transport accident insurance cover

1. All claims should be advised to us within ninety (90) days from the date your scheduled travel on the conveyance ends.
2. To support your claim, you:
 - (a) Must retain all receipts for claimable expenses and items purchased by you.
 - (b) Must submit to us all information we require in support of your claim, such as medical or police reports, declarations, receipts, certified translations or other evidence at your own expense and co-operate with us at all times.
 - (c) Will be requested to provide proof that you have satisfied the eligibility criteria and that you have met all the terms and conditions under the Transport Accident Insurance Policy.

Extended warranty insurance cover

1. The NAB Cardholder must maintain and forward when requested copies of all relevant receipts and other documents requested by us in order to process a valid claim.
2. The NAB Cardholder must notify us, by telephone as soon as practicable after becoming aware of a covered breakdown but no later than twenty (20) calendar days after it has occurred. Failure to give such notice to us within twenty (20) calendar days may result in denial of the claim.
3. The claim report completed by the NAB Cardholder must include the original receipt evidencing payment for the covered product with the NAB Card, and a copy of the original warranty terms and conditions.
4. The NAB Cardholder must notify and obtain approval from us before proceeding with any repair services.
5. Our payment made in good faith will discharge us in respect of the claim.

Purchase protection insurance cover

1. Notify us no later than fifteen (15) days from the date of loss.
2. 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.
3. Maintain and forward when requested copies of all relevant receipts and other documents as well as detailed particulars and proof of your loss reasonably required by us.
4. Disclose to us the details of any other insurance cover under which the NAB Cardholder or any other person is entitled to claim and must first make a claim under that insurance.
5. Retain damaged property for inspection by us or our representative.
6. 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.

7. Give immediate written notice to the police of goods lost or stolen or wilfully damaged and obtain a police report and/or crime number.

Price protection insurance cover

1. You must notify us about the claim within twenty-one (21) days of your purchase.
2. Retain the following documents, which you will need to submit to us:
 - (a) An original receipt showing payment entirely with your NAB Card account.
 - (b) The printed advertisement providing the difference in price between your item and the same, lower priced item.

OTHER TERMS

These other terms apply to how this Policy operates, including what you must do if you seek to make a claim under it.

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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.

JURISDICTION

This Policy will be governed and construed in accordance with the laws of the State of New South Wales, Australia. You irrevocably and unconditionally agree to submit to the non-exclusive jurisdiction of the courts of New South Wales.

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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**