Notice of change

Preparation date: 1 August 2026

This document provides full details of changes to the NAB Card Insurance Policy Information Booklet, effective 1 October 2026.

From 1 October 2026, the names of the following cards will change:

- "NAB Rewards Signature Card" will change to "**NAB Rewards Travel Card**"
- "NAB Qantas Plus Card" will change to "**NAB Qantas Rewards Premium Card**"
- "NAB Rewards Platinum Card" will change to "**NAB Rewards Card**"

To reflect these name changes, in the NAB Card Insurance Policy Information Booklet, effective 1 October 2026:

- "NAB Rewards Signature Card" **will mean** "NAB Rewards Travel Card"
- "NAB Qantas Plus Card" **will mean** "NAB Qantas Rewards Premium Card"
- "NAB Rewards Platinum Card" **will mean** "NAB Rewards Card"

The Group Policy insurer is:

Allianz Australia Insurance Limited (Allianz)
ABN 15 000 122 850, AFSL 234708 of
Level 16, 10 Carrington St, Sydney, NSW, 2000

The Group Policy is issued and managed by:

AWP Australia Pty Ltd ABN 52 097 227 177, AFSL 245631 trading as Allianz Global Assistance of Level 16, 310 Ann Street, Brisbane, QLD 4000.

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Australian Credit Licence 230686 A185406-0826

NAB Card Insurance

Policy Information Booklet
Effective 15 May 2026

Contact Allianz Global Assistance Claims & Enquiries

Online Lodge your International Travel Insurance claim at:

claimmanager.com.au/nab

Access claim forms 24 hours a day, 7 days a week at:
travel.agaassistance.com.au/nab/make-a-claim

Phone 1800 187 025 (within Australia)

Enquiries
Monday to Friday 8.00am to 7.00pm AEST

Claims
Monday to Friday 8.30am to 5.00pm AEST

Email cardclaims@allianz-assistance.com.au

24-hour Emergency Assistance

Please call emergency services immediately if your condition is life threatening.

Phone 1800 010 075 (within Australia)

+617 3305 8800 (overseas)

Please note, additional charges may apply from any calls made from mobiles, public telephones or hotel rooms.

Email medical@allianz-assistance.com.au

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trading as Allianz Global Assistance of Level 16,
310 Ann Street, Brisbane, QLD 4000.

IMP3739

Letter of Eligibility for International Travel Insurance

You can obtain written confirmation of eligibility for cover for your overseas journey based on the answers you give us, by applying online at: http://www.checkyourcover.com.au/nab. If you provide us with incorrect answers to the questions we ask you, you may not be eligible for cover under the Group Policy issued to the Bank.

Changes to this booklet

The information in this booklet is subject to change from time to time and is correct and current as at the date on the cover. The Termination or variation of cover clause on page 5 sets out the notice The Bank will provide to you when changes are made to the terms and conditions related to the insurance cover available to you or where the policy is terminated. A new Policy Information Booklet reflecting the changes will be made available on the Bank's website www.nab.com.au.

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Important information about the complimentary covers available

Introduction

This booklet describes the complimentary insurance benefits provided by Allianz Australia Insurance Limited (Allianz), which are available to cardholders and other eligible beneficiaries. Cover applies to events occurring on or after 15 May 2026. You are not covered for events occurring after termination of or the expiry of the period of the Group Policy. The Bank will advise accountholders of any replacement cover.

Allianz – the insurer

These covers are available under a Group Policy issued to the Bank by AWP Australia Pty Ltd, ABN 52 097 227 177, AFSL 245631 trading as Allianz Global Assistance of Level 16, 310 Ann Street, Brisbane, QLD 4000 (Allianz Global Assistance) under a binder from the insurer, Allianz Australia Insurance Limited, ABN 15 000 122 850, AFSL 234708, of Level 16, 10 Carrington Street, Sydney, NSW 2000 (Allianz).

For general enquiries call Allianz Global Assistance. Allianz Global Assistance issues and manages the Group Policy on behalf of Allianz.

The covers described in this booklet are available for your benefit under a Group Policy entered into between Allianz Global Assistance on behalf of Allianz and the Bank. The Bank is the Group Policy owner. When eligible, you have the benefit of cover as a third party beneficiary by reason of the statutory operation of Section 48 of the Insurance Contracts Act 1984 (Cth).

There is no obligation to accept any of these benefits. However, if you wish to claim any of these benefits, you will be bound by the definitions, terms, conditions, exclusions, limits, applicable sub-limits and claims procedures contained in this booklet.

Please read this booklet carefully and keep it in a safe place.

Also please keep detailed particulars and proof of any loss. Examples may include sales receipts and card account statements showing any purchases.

The Bank is not the issuer (insurer) of the covers

The Bank is not the issuer (insurer) of these covers and neither it nor any of its related corporations guarantee or are liable to pay any of the benefits under the covers available.

These benefits are available to the beneficiaries upon meeting the eligibility under these covers.

Neither the Bank nor any of its related corporations are Authorised Representatives of Allianz, Allianz Global Assistance or their related companies and the Bank does not receive any commission or remuneration in relation to the insurance set out in this booklet.

Termination or variation of cover

The Bank or Allianz may terminate or agree to vary the terms, conditions and cover available to cardholders under the Group Policy as set out in this booklet. If this occurs, the Bank will give the accountholder at least 30 days' written notice before the termination or change takes effect. The Bank may give less notice, or publish the notice on the Bank's website if:

- there is a minor change with no effect to the cardholders' cover or eligibility criteria (e.g. change of contact details);
- the variation is favourable to the cardholder (in which case the Bank will take reasonable steps to provide written notice as soon as reasonably possible); or
- The Bank and Allianz is reasonably required to act quickly to change the terms of the Group Policy to manage a material and immediate risk arising from:
  a) a potential or actual breach of any law; or
  b) a proposed change in, or interpretation of, a law or any decision, recommendation, regulatory guidance or standard of any court, tribunal, ombudsman service, regulatory or other similar body.

  A risk will be considered material and immediate if to protect the Bank's and/or Allianz' legitimate business interests, the Bank and/or Allianz are required to act quickly to change the terms, conditions and/or cover, or terminate the cover, as set out in this booklet.

Where there is a termination or change to the terms, conditions and/or cover as set out in this booklet, the existing terms, conditions and/or cover will only apply

to events occurring before the date of the change or termination.

Where the Group Policy is terminated, no cover is available for events occurring after the date of termination. The Bank will provide accountholders with details of any replacement cover and its relevant effective date.

Other Insurances

If you are entitled to receive a benefit or make a claim under another insurance policy (Other Policy) (for example, a comprehensive travel insurance policy you purchased separately for your overseas journey), in respect of the same loss as your claim under this Group Policy, then, subject to the provisions of the Insurance Contracts Act 1984 (Cth), Allianz is not liable to provide indemnity under this Group Policy until the amount of any indemnity under that Other Policy is exhausted. In other words, any cover made available under this Group Policy in respect of the same loss shall only be excess insurance cover over and above the applicable Other Policy.

If you make a claim under another insurance policy and you are not paid the full amount of the claim, then, subject to the provisions of the Insurance Contracts Act 1984 (Cth), the cover made available to you under the Group Policy will make up the difference, to the extent of cover that applies, in accordance with the terms and conditions contained in this booklet.

Should we make payment to you for the full amount of the claim, we may seek contribution from your other insurer. In such circumstances, you must give us any information that we reasonably require to help us make a contribution claim from the other insurer.

Limitation of cover

Regardless of anything contained in this Policy to the contrary, we shall not be liable to provide any cover or benefit or pay any claim where the provision of cover or benefit or payment of claim would constitute a breach of any trade or economic sanction, embargo, prohibition or restriction imposed by any of the following: United Nations, United States of America, Australia, European Union, United Kingdom, or New Zealand, or any other applicable national trade or economic sanctions, laws or regulations. This applies where such geographical

location, provision of goods, services or other reasons shall contravene such sanction, embargo, prohibition or restriction.

Allianz Global Assistance Privacy Notice

To offer or provide you with our insurance services, we, namely AWP Australia Pty Ltd ABN 52 097 227 177 trading as 'Allianz Global Assistance' and as agent for the insurer Allianz, collects, stores, uses, and discloses your personal information including sensitive information. The insurance cover arises from a Group Policy taken out between your bank and Allianz and under which you are entitled to cover as a beneficiary when you meet the eligibility criteria set out in the Group Policy wording.

We usually collect your personal information directly from you, but sometimes from others depending upon the circumstances.

For example, when you make a claim for cover, we may collect your personal information from you, the Group Policy holder (to check you have met eligibility requirements), your family members and travel companions, as well as from third parties that provide services including doctors, hospitals, airlines, travel and accommodation providers, your agents and representatives, our agents, and other service providers.

We are responsible for ensuring your personal information is used and protected in accordance with applicable laws and regulations, including the Privacy Act 1988. We collect your personal information to enable us to properly assess and manage your insurance claim, and to provide the services we have agreed to provide under the Group Policy. For example, we collect your name, address, date of birth, email address, and sometimes your medical information, bank account details, as well as other information we collect through devices like 'cookies' when you visit our website such as your IP address and online preferences.

We use your personal information to offer and provide our services and to manage your and our rights and obligations in connection with your claim. For instance, we use it to check, process, and finalise your insurance claim.

We may also use it for product development, customer data analytics, research, IT systems maintenance and

development, recovery against third parties, for the detection and investigation of fraud, and for other purposes with your consent or where permitted by law.

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

Your personal information may be disclosed to third parties (some of whom are data processors) who assist us to carry out the above activities both inside and outside of Australia, such as claims management providers, travel agents and intermediaries, insurers, investigators, cost containment providers, medical and health service providers, overseas data storage (including 'cloud' storage) and data handling providers, legal and other professional advisers, your agents, your travel group leader if you travel in a group, the Bank if you are the beneficiary of the Bank's card insurances, insurance reference bureaux, and our related and group companies including Allianz. Some of these third parties may be located in other countries including in Europe, Asia, Canada, or the USA.

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

You may also seek access to your personal data and ask us to correct and update it. We will delete your personal data when we no longer need it for a legitimate purpose.

You may not access or correct personal information of others unless you have been authorised by their express consent, or unless they are your dependants under 16 years of age.

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

You can also contact the Privacy Commissioner at the Office of The Australian Information Commissioner, if you have a complaint.

For more information about our corporate privacy policy and handling of personal information, including further details about access, correction and complaints, please

visit our website at www.allianz-assistance.com.au and click on the 'Privacy & Security' link in the footer.

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

Definitions

There are some words in this booklet that have a special meaning. When the following words and phrases appear in this booklet they have the meanings given below. The use of the singular shall also include the use of the plural and vice versa.

accident/accidental/accidentally means a sudden, unforeseen and unintended event.

accountholder means a customer of the Bank, being an individual, business entity or company, who has entered into a card account with the Bank and in whose name the card account was opened. The accountholder is the individual, business entity or company that has contractual obligations with the Bank under the card account.

Allianz means Allianz Australia Insurance Limited, ABN 15 000 122 850, AFSL 234708.

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

Bank means National Australia Bank Limited (NAB) ABN 12 004 044 937 of Level 28, 395 Bourke Street, Melbourne, VIC, 3000.

card means a current and valid Level 1 Card, Level 2 Card, Level 3 Card or Level 4 Card issued by the Bank.

card account means:

- a current and valid card facility provided by the Bank to which purchases made by cardholders on a card are charged; or
- the primary account linked to a card issued by the Bank to which a transaction is routed by any electronic funds transfer facility.

cardholder means a person who resides in Australia (including holders of a visa issued under the Migration Act 1958 (Cth) which entitles the holder of the visa to residency) to whom the Bank has issued a card (this includes primary and additional cardholders).

chronic means a persistent and lasting condition. It may have a pattern of relapse and remission.

concealed storage compartment means a boot, trunk, glove box, enclosed centre console, or concealed cargo area of a vehicle.

covered breakdown means the failure of a covered item to operate for the purpose for which it was designed, as a direct result of a breakdown or defect. This does not include where the breakdown or defect is covered by the terms of the manufacturer's warranty.

covered item means an item acquired for personal, domestic or household use but excludes:

- items acquired for the purpose of sale or trade;
- animals or plant life;
- boats, automobiles, motorboats, motorcycles, airplanes or any other motorised vehicles and their integral parts and installed accessories;
- computer software and other non-tangible items; cash, bullion, negotiable instruments, vouchers, gift cards, securities, trading cards, tickets of any description, travellers cheques or collections such as stamps, coins and cards;
- consumable or perishable items (including but not limited to food, drink, drugs, cosmetics, fuel or oil);
- manuscripts and books of account;
- second-hand items including works of art and antiques;
- items of contraband;
- real estate and movable fixtures or fittings (including but not limited to dishwashers, stoves, ovens and fixed air conditioners) which are or are intended to form part of any residence or real estate.

dependant means:

- your child (including step-child, adopted child, foster child and child you care for under a legal guardian arrangement), not in full-time employment and who is aged under 25 years at the time that their eligibility for cover is met; or
- a person who is physically or mentally incapable of self-support who the cardholder is legally responsible for and who lives with the cardholder.

  Dependant does not include any person other than those listed.

epidemic means an infectious disease that rapidly spreads to a large number of people in a community, population or region, that is recognised or referred to as an epidemic by the World Health Organisation (WHO) or an official government authority.

excess means the deduction we will make from the amount otherwise payable for each claimable incident or event.

financial default means insolvency, bankruptcy, provisional liquidation, financial collapse, appointment of receivers, or any other form of insolvency administration or the happening of anything of a similar nature under the laws of any jurisdiction.

funeral expenses means the costs charged by a funeral director for arranging a funeral service and by a cemetery for a burial or a crematorium for a cremation. It does not include the cost of memorialisation or any other costs.

Group Policy means an insurance policy on the terms and conditions set out in this booklet, issued by Allianz Global Assistance on behalf of the Insurer Allianz, under which the Insurer does, by operation of section 48 of the Insurance Contracts Act, provide insurance cover benefits for cardholders (including spouses and/or dependant/s) as third party beneficiaries (as that term is defined in the Insurance Contracts Act).

home means the place where you normally live in Australia.

hospital means an established hospital registered under any legislation that applies to it, that provides in-patient medical care. It does not include any institution used primarily as a nursing or convalescent home or a place for the treatment of alcoholism, drug addiction or substance addiction.

income means the amount of money you earn from your employment in a trade, business, profession or occupation after the deduction of income tax.

injure or injured or injury means bodily injury caused solely and directly by violent, accidental, visible and external means, which happens at a definite time and place during the period of cover available and does not result from any illness, sickness or disease.

journey means travel which begins when you leave home or your place of business to commence your travel and ends when you arrive back home or at a hospital or nursing home in Australia (if you are evacuated or repatriated), whichever happens earlier.

Level 1 Card means the following cards issued by the Bank:

- NAB Qantas Rewards Signature Credit Card; or
- NAB Rewards Signature Credit Card.

Level 2 Card means the following cards issued by the Bank:

- NAB Qantas Rewards Premium Credit Card; or
- NAB Qantas Plus Credit Card; or
- NAB Platinum Visa Debit Card.

Level 3 Card means the following cards issued by the Bank:

- NAB Visa Debit; or
- NAB Low Fee; or
- NAB Qantas Rewards; or
- NAB Rewards Classic; or
- NAB Velocity Rewards; or
- NAB Visa Mini.

Level 4 Card means the following cards issued by the Bank:

- NAB Velocity Rewards Premium Credit Card
- NAB Rewards Platinum Credit Card
- NAB Low Rate Platinum Credit Card
- NAB flybuys Rewards Credit Card
- NAB Low Fee Platinum Credit Card
- NAB Premium Credit Card

manufacturer's warranty means the manufacturer's written warranty, properly registered with the manufacturer, that is applicable and able to be fulfilled within Australia.

medical adviser means a doctor, a clinical psychologist or a dentist, who is not you, your travel companion or a relative or an employee of you, your travel companion

or a relative, holding the necessary certification for the country in which they are currently practicing and qualified to give the diagnosis being provided.

medical expenses means reasonable expenses incurred for:

- medical, paramedical or surgical treatment and other treatment given or prescribed by a medical adviser; or
- ambulance or hospital charges; or
- dental treatment arising as a result of an injury.

mental illness means any illness, condition or disorder listed in the current edition of the Diagnostic and Statistical Manual of Mental Disorders (used by clinicians and psychiatrists to diagnose psychiatric illnesses. Consult your medical advisor for more information).

motorcycle means any two-wheeled or three-wheeled motor vehicle.

NAB means National Australia Bank Limited ABN 12 004 044 937, AFSL and Australian Credit Licence 230686 of Level 28, 395 Bourke Street, Melbourne, VIC, 3000.

natural disaster means any event or force of nature that has catastrophic consequences, such as avalanche, earthquake, flood, bush fire, hurricane, tornado, cyclone, tsunami and volcanic eruption, but not epidemics or pandemics.

overseas means outside of Australia and its territories and includes when you are aboard a foreign registered cruise vessel in Australian territorial waters.

pandemic means an epidemic that spreads to multiple countries, continents, or worldwide, that is recognised or referred to as a pandemic by the World Health Organisation (WHO) or an official government authority.

permanent disability means permanent loss of all the sight in one or both eyes, or the use of a hand at or above the wrist or a foot at or above the ankle.

prepaid travel costs means your travel costs that you pay for before leaving Australia. This includes but is not limited to the cost of your return overseas travel ticket, your prepaid overseas accommodation, your prepaid cruise, travel or tour.

pre-existing medical condition means a condition of which a reasonable person in the circumstances, should have been aware at the time eligibility for the cover available was met, including:

- any dental condition; or
- any physical condition; or
- pregnancy; or
- any lifelong illness; or
- any chronic illness; or
- any mental illness; or
- any current or previously treated cancer, or

any condition which, in the last two years:

- was treated by surgery (including day surgery); or
- required regular medication; or
- required on-going treatment; or
- was referred to a specialist medical adviser; or
- had regular reviews or check-ups; or
- caused admission to hospital; or
- was treated at a hospital emergency department or out-patient clinic.

pregnancy related means arising from or directly connected with the process and changes in a mother resulting from a developing fetus. It covers the mother and fetus, as per the limits and conditions of cover set out in this policy, when either requires emergency medical care.

proof of your ownership and value means receipts, invoices, valuations, and other documents directly showing ownership and value. Where direct proof of ownership or valuation is not reasonably available to the insured and depending upon the value and nature of the claim, it can include statutory declarations or other information which show the insured is most likely the owner.

quad bike means a motorised vehicle designed to travel on four or more wheels, having a seat straddled by the operator and handlebars for steering control.

reasonable means:

- for covered medical, hospital or dental expenses – at the standard level of care given in the country you are in but not exceeding that provided through the public hospital system in Australia;
- for covered booking and travel-related expenses – a level comparable to those you have booked for the rest of your journey. If no similar booked travel arrangements or for covered expenses of relatives, a level that is appropriate and moderate in the circumstances, not extravagant;
- for covered funeral expenses – a level that in the circumstances is moderate, not premium;
- for situations where we ask you to do something such as to assist us, or to provide documents or information, or to take reasonable care or to make reasonable efforts – to the extent that is practically achievable by you and within your control or ability using ordinary efforts;
- for reasonable medical advice – advice provided by a doctor or other medically qualified practitioner experienced in the medical issue in question and engaged either on your behalf or on our behalf to provide medical advice;
- for legal costs or expenses – the usual or normal legal costs and expenses incurred in defending or settling a claim, including engaging a mid-tier firm of lawyers, their reasonable disbursements etc, not extravagant;
- for conduct, acts or knowledge of 'a reasonable person' – what would be expected of an average person in the circumstances having regard to common community standards and fairness, and achievable by the insured through normal endeavours;
- for any other circumstances – what is reasonable in the circumstances, having regard to common community standards, and fairness.

Reciprocal Health Care Agreement means an agreement between the Government of Australia and the government of another country where Australian residents are provided with subsidised essential medical treatment. (Please visit www.dfat.gov.au for details of Reciprocal Health Care Agreements with Australia).

relative means:

- spouse, fiance, fiancee;
- parent, parent-in-law; step-parent, guardian;
- grandparent;
- child, grandchild, step-child, foster child, ward;
- brother, half brother, step brother, brother-in-law, sister, half sister, step sister, sister-in-law;
- daughter-in-law, son-in-law; or
- uncle, aunt, niece, nephew.

Relative does not include any other person.

rental vehicle means a campervan/motorhome that does not exceed 4.5 tonnes, a sedan, coupe, hatchback, station-wagon, SUV, four-wheel drive or minibus/people mover rented from a licensed motor vehicle rental company or agency. Rental vehicle does not include any other vehicle regardless of type or weight.

return domestic flight ticket means a flight ticket to and from a destination in Australia and its territories on a scheduled commercial passenger airline.

return overseas travel ticket means an air or cruise ticket departing from and returning to Australia.

sick or sickness means a medical condition (including a mental illness), not being an injury, the signs or symptoms of which first occur or manifest during the period of cover available.

special event means a wedding, funeral, conference, 25th or 50th wedding anniversary, pre-paid sporting event, pre-paid concert, pre-paid cruise or pre-paid tour which before you left Australia you had planned to attend. Special event does not include any other event.

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

spouse means the partner of the cardholder who is in a permanent relationship with the cardholder at the time the journey starts.

transaction card means a debit card, credit card or travel money card.

travel companion means a person with whom you made arrangements before the journey began, to travel with you for at least 50% of the period of cover available for your journey. Travel companion does not include any other person.

valuables means jewellery, watches, precious metals or semi-precious stones/precious stones and items made of or containing precious metals or semi-precious stones/ precious stones, furs, binoculars, telescopes, computer games, any kind of photographic, audio, video, computer, television, fax and phone equipment (including mobile phones), tablets, MP3/4 players and PDAs.

we, our, us means Allianz Australia Insurance Limited, ABN 15 000 122 850, AFSL 234708 and its agent AWP Australia Pty Ltd, ABN 52 097 227 177, AFSL 245631 trading as Allianz Global Assistance.

you, your and yourself means accountholder, cardholder, spouse or dependants if they are eligible for the cover available.

Summary of Cover by Card Level

Please refer to the table below to determine the complimentary insurance benefits that may be available to you depending on your Card Level. Each Part of this insurance will also identify the complimentary insurance benefits available to you depending on your Card Level.

	Level 1 Cards	Level 2 Cards	Level 3 Cards	Level 4 Cards
International Travel Insurance (for persons aged under 81 years)	✓	✓		
Domestic Travel Insurance	✓	✓		
Rental Vehicle Excess Insurance in Australia	✓	✓		
Purchase Protection Insurance	✓	✓	✓	✓
Extended Warranty Insurance	✓	✓		✓

International Travel Insurance (For persons aged under 81 Years)

Not all insurance covers are available for all cards and different conditions may also apply depending on your Card Level, so please refer to each Part of this Policy Information Booklet to determine the complimentary insurance benefits that may be available to you.

Eligibility for the cover available depends upon the type of card you have.

Part A – Eligibility for Cover

Who is eligible?

As a Level 1 Card or Level 2 Card cardholder you are eligible for cover under this International Travel Insurance when you meet all of the following criteria:

1. you reside in Australia (including holders of a visa issued under the Migration Act 1958 (Cth) which entitles the holder of the visa to residency);
2. before leaving Australia you spend at least $500 on your prepaid travel costs, for example, your return overseas travel ticket, your prepaid overseas accommodation, your prepaid cruise, travel or tour, and you charge these costs to the accountholder's card account;
3. you have a return overseas travel ticket before leaving Australia; and
4. you are aged under 81 years at the time you become eligible for the cover available by meeting conditions 1 to 3 listed above.

Who else is eligible?

If the cardholder becomes eligible for the cover available, a spouse and/or dependant(s) also become eligible, when each of them individually meets all of the following eligibility criteria:

1. the spouse and/or dependants reside in Australia or are the holder of a visa issued under the Migration Act 1958 (Cth) which entitles them to residency;
2. each spouse and/or dependant is travelling with the cardholder for at least 50% of the period of cover available to the cardholder for the cardholder's overseas journey;
3. each spouse and/or dependant has a return overseas travel ticket before leaving Australia; and
4. each spouse and/or dependant is aged under 81 years at the time they each become eligible for the cover available by meeting conditions 1 to 3 listed above.

When a cardholder, spouse and dependant are travelling together only one eligible person can claim the benefits payable to a cardholder. The other eligible persons may only claim as a spouse or dependant. For example, when a spouse is also a cardholder, if they do not meet the eligibility requirements as a cardholder they can only claim as a spouse, not a cardholder.

Dependants under the age of two years at the date the journey commences

If a cardholder satisfies the eligibility criteria set out above, their dependant(s) under the age of two years as at the date the journey commences is eligible for the cover provided the dependant is travelling with the cardholder for at least 50% of the period of cover available to the cardholder for the cardholder's overseas journey.

No cover is available for dependants born on the journey. Refer to the Pregnancy section in Part E – The Cover Available.

Part B – Period of Cover

If you have met all the criteria listed under Part A – Eligibility for Cover before leaving Australia, the following maximum period of cover is available for your journey.

Card	Period of cover
Level 1 Cards	Up to six (6) consecutive months for cardholders, their spouses and/or dependants.
Level 2 Cards	Up to thirty (30) consecutive days for cardholders, their spouses and/or dependants.

The maximum period of cover available for your journey cannot be extended by you.

The period of cover available under Section 2.1 Cancellation begins on the date you become eligible by meeting the criteria set out in Part A – Eligibility for Cover.

Provided you meet the eligibility criteria set out in Part A – Eligibility for Cover, the period of cover available for all other insured events commences when you leave your home to start your journey or on the departure date shown on your return overseas travel ticket, whichever occurs later.

Cover under all sections ends when the first of the following occurs:

- when you return to your home; or
- when you arrive at a hospital or nursing home in Australia (if you are evacuated or repatriated); or
- at midnight on the date when you are due to return to your home as shown on your return overseas travel ticket; or
- six (6) consecutive months for Level 1 Card cardholders, spouses and/or dependants or thirty (30) consecutive days for Level 2 Card cardholders, spouses and/or dependants after the date of departure shown on your overseas travel ticket; or
- when you cancel your return overseas travel ticket.

If you have a return overseas travel ticket and during your period of cover your return to Australia is delayed due to an event that is covered under this policy, or because your scheduled means of transport is delayed for reasons beyond your control:

- the period of cover available will automatically be extended by us for up to four (4) consecutive weeks; or
- if you are under the care of a medical adviser overseas, who certifies in writing that you are incapable of travel at the end of the additional four (4) consecutive weeks, cover will continue for expenses and evacuation for up to twelve (12) consecutive months from the date of your departure from Australia; or
- until you are medically fit to return to Australia. The cover will end on the date that AGA would have been able to reasonably facilitate your return to Australia, provided this falls within 12 consecutive months from the date of your departure from Australia.

Part C – Benefit Limits

The table below sets out the amounts and maximum limits of what we will pay under each section of International Travel Insurance. All limits and sub-limits in the table are shown in Australian dollars.

The cover available is outlined in Part E – The Cover Available and is subject to the applicable terms, conditions, limits, sub-limits and exclusions. The cover described in the table below is a summary only.

All costs and expenses claimed must be necessary and reasonable.

Section	Limit
1.1 Overseas Emergency Assistance (including Medical Evacuation and Repatriation)	$20 million
1.2 Overseas Emergency Medical	$20 million
1.3 Overseas Emergency Dental (Spontaneous Toothache)	Up to a maximum total limit of $2,000 per person for emergency dental treatment for sudden and acute pain (toothache) to natural teeth.
1.4 Hospital Cash Allowance	$100 per person per day to a maximum total limit of $15,000 per cardholder or spouse. Dependants are included in the limit available to the cardholder or spouse.
1.5 Accidental Death	$50,000 per cardholder $50,000 for a spouse $25,000 per dependant Up to a maximum total limit of $150,000.
1.6 Funeral Expenses	Up to a maximum total limit of $60,000 per cardholder or spouse. Dependants are included in the limit available to the cardholder or spouse.
1.7 Loss of Income	Your verified income per week, up to a maximum total limit of $13,000 each for a cardholder or spouse. No cover is available for dependants.
1.8 Assault requiring Hospital Admission	$500 per person.

Section	Limit
1.9 Permanent Disability	$50,000 per cardholder or spouse. Dependants are included in the limit available to the cardholder or spouse.
2.1 Cancellation	Up to a maximum total limit per cardholder or spouse of $25,000 (dependants are included in the limit available to the cardholder or spouse) except:
2.1.1 b) Travel agents cancellation fees	$2,000 or the level of commission or service fee earned on the booking by the travel agent, whichever is the lesser.
2.1.1 d) Rescheduling your journey	Up to $75 per person per day, up to a maximum total limit of $500 per person for reasonable additional meal costs. Up to a maximum total limit of $250 per person for reasonable internet use and telephone expenses to reschedule your journey.
2.2 Withdrawal of Services	$50 per person per 24 consecutive hours, up to a maximum total limit of $500 per cardholder or spouse. Dependants are included in the limit available to the cardholder or spouse.
3.1 Additional Expenses	Up to a maximum total limit of $200,000
3.2 Travel Delay Expenses	After 6 consecutive hours delay, and for each subsequent 24 consecutive hour period thereafter, up to $500 per person for meals and accommodation expenses up to a maximum total limit of $2,000 per cardholder or spouse. Dependants are included in the limit available to the cardholder or spouse.
3.3 Alternative Transport Expenses	Up to a maximum total limit of $3,250 per cardholder or spouse. Dependants are included in the limit available to the cardholder or spouse.
3.4 Return home and Resumption of Journey due to Relative's Death or Hospital Admission	Up to a maximum total limit of $5,000 per cardholder or spouse. Dependants are included in the limit available to the cardholder or spouse.

Section	Limit
3.5 Domestic Pet Accommodation	Up to a maximum total limit of $500 per cardholder or spouse. Dependants are included in the limit available to the cardholder or spouse.
3.6 Emergency Accommodation due to Terrorism	Up to $300 per person, per day, up to a maximum total limit of $3,000 per cardholder or spouse. Dependants are included in the limit available to the cardholder or spouse.
3.7 Hijack	Up to a maximum total limit of $10,000 per cardholder or spouse. Dependants are included in the limit available to the cardholder or spouse.
4.1 Luggage	Up to a maximum total limit of $15,000 per cardholder or spouse. Dependants are included in the limit available to the cardholder or spouse, subject to the following sub-limits:
4.1.1 a) Stolen, accidentally damaged or permanently lost covered items	Up to $4,000 per item for computers, cameras and video cameras. Up to $1,000 per item for any other covered item, including mobile phones.
4.1.1 b) Covered items left in a vehicle during daylight hours	Up to a maximum total limit of $5,000
4.1.1 c) Valuables left in a vehicle or checked-in luggage	No cover available, except for the items described in the circumstances under 4.1.1 c) of Part E – The Cover Available, which is limited to the maximum item limits in 4.1.1 a).
4.2 Travel Documents, Transaction Cards & Travellers Cheques	
4.2.1 a) Reissue or replacement cost	Up to a maximum total limit of $5,000 per cardholder or spouse. Dependants are included in the limit available to the cardholder or spouse.
4.2.1 b) Fraudulent use	Up to a maximum total limit of $5,000 per cardholder or spouse. Dependants are included in the limit available to the cardholder or spouse.

Section	Limit
4.3 Luggage Delay	Up to $500 after a delay of 10 consecutive hours, and an additional $1,000 after a delay of 72 consecutive hours, up to a maximum total limit of $1,500 per cardholder or spouse. Dependants are included in the limit available to the cardholder or spouse.
4.4 Replacement Sporting Equipment	Up to a maximum total limit of $200 per cardholder or spouse. Dependants are included in the limit available to the cardholder or spouse.
5.1 Rental Vehicle Excess	
5.1.1 a) Rental vehicle damage or theft	Level 1 Cards – Up to a maximum total limit of $10,000 per cardholder or spouse. Dependants are included in the limit available to the cardholder or spouse. Level 2 Cards – Up to a maximum total limit of $5,000 per cardholder or spouse. Dependants are included in the limit available to the cardholder or spouse.
5.1.1 b) Return of rental vehicle	Up to a maximum total limit of $750 per cardholder or spouse. Dependants are included in the limit available to the cardholder or spouse.
6.1 Personal Liability	Level 1 Cards – Up to a maximum total limit of $2,500,000 per event for a cardholder or spouse. Dependants are included in the limit available to the cardholder or spouse. Level 2 Cards – Up to a maximum total limit of $1,000,000 per event for a cardholder or spouse. Dependants are included in the limit available to the cardholder or spouse.
6.2 Legal Expenses	Up to a maximum total limit of $15,000 per cardholder or spouse. Dependants are included in the limit available to the cardholder or spouse.

Part D – Excesses & General Exclusions

Excesses – what you contribute to a claim

You must pay the following excess amounts for each claim made under the following covers even if a number of claims are submitted on the one claim form. However, if you make more than one claim as the result of a single event, the highest excess will apply but will only apply once.

Section	Cover type	Excess
1.1	Overseas Emergency Assistance (including Medical Evacuation and Repatriation)	Nil
1.2	Overseas Emergency Medical	$600
1.3	Overseas Emergency Dental (Spontaneous Toothache)	$600
1.4	Hospital Cash Allowance	Nil
1.5	Accidental Death	Nil
1.6	Funeral Expenses	Nil
1.7	Loss of Income	Nil
1.8	Assault requiring Hospital Admission	Nil
1.9	Permanent Disability	Nil
2.1	Cancellation	$600
2.2	Permanent Disability	Nil
3.1	Additional Expenses	$600
3.2	Travel Delay Expenses	Nil
3.3	Alternative Transport Expenses	$600
3.4	Return Home and Resumption of Journey due to a Relative's Death or Hospital Admission	Nil
3.5	Domestic Pet Accommodation	Nil
3.6	Emergency Accommodation due to Terrorism	Nil
3.7	Hijack	Nil
4.1	Luggage	$600
4.2	Travel Documents, Transaction Cards & Travellers Cheques	Nil
4.3	Luggage Delay	Nil
4.4	Replacement Sporting Equipment	Nil
5.1	Rental Vehicle Excess	$600
6.1	Personal Liability	Nil
6.2	Legal Expenses	Nil

General Exclusions

The general exclusions below set out what is not covered.

You should also read each section as they contain specific exclusions that may also apply.

To the extent permitted by law we do not cover you for any loss, damage or expense caused by or arising from:

1. your loss of enjoyment, loss of opportunity, loss of revenue, loss of profits or loss of goodwill;
2. you booking or taking travel against medical advice, travel for the purpose of getting medical treatment or advice, or travel you take after a medical adviser informs you that you are terminally ill;
3. your intentional self harm or your suicide or your attempted suicide;
4. a claim arising from, or caused, or contributed to, by you being affected by any intoxicating liquor or drug to the extent that your physical, or mental functions, or your judgement are impaired, except a drug prescribed to you by a medical adviser, and taken in accordance with their instructions;
5. any expense arising from or in any way related to:
    - regular or routine antenatal care;
    - childbirth at any gestation (except when arising from an injury or sickness);
    - care of a newborn child;
    - the period after the end of the 26th week of your pregnancy (the 26th week of your pregnancy is calculated based on your estimated date of delivery as confirmed in writing by your obstetrician);
    - pregnancy related sickness if you have had complications in your pregnancy before you became eligible for cover;
6. you not following an advice or warning that a reasonable person would have been aware of:
    - by the Australian government (when a 'Reconsider your need to travel' or 'Do not travel' alert is in place) which can be found on www.smartraveller.gov.au; or
    - which was published in a reliable mass media source.

7. flying other than when you are travelling as a passenger in:
    - a fully licensed aircraft operated by an airline or charter company; or
    - a regulated or licensed hot air balloon;
8. your participation in any dangerous activities or your exposure of yourself to danger during your journey unless in an attempt to preserve your life or the life of another person, such as:
    - scuba diving unless you hold an open water diving certificate or are diving with a qualified and registered diving instructor;
    - mountaineering or rock climbing requiring the use of ropes and/or climbing equipment, racing (other than amateur racing on foot), white water rafting, white water boating, abseiling, parasailing, skydiving, hang gliding, base jumping, bungy jumping, pot holing, canyoning, caving, fire walking, running with the bulls, rodeo riding, polo playing, hunting, shooting, archery, tobogganing, water skiing, jet skiing, off-piste skiing, off-piste snowboarding or snowmobiling;
    - motorcycle, moped, motorised scooter or quad bike riding during your journey unless you are the driver of a motorcycle moped, motorised scooter or quad bike, with an engine capacity of 200cc or less, for which you hold a valid motorcycle licence (excluding learners licenses) in Australia or a licence valid for the country you are travelling in if your Australian licence is not recognised in that country;
    - any other similar activity that a reasonable person would consider dangerous;
9. any kind of training for, coaching or competing in any sporting event where you are entitled to receive, or are eligible to receive, an appearance fee, wage, salary or prize money in excess of $1,000;
10. your claim arises from, or is caused, or is contributed to by an illegal or criminal act by you, your spouse, your dependants or any other person acting with your consent or under your direction;
11. your participation as a crew member or pilot of any transportation;
12. your or your travel companion's failure to obtain a visa, a passport or a passport with a required minimum remaining validity;

13. the injury, illness or death of any person who is aged 81 years or over at the time you become eligible for cover under International Travel Insurance;
14. any interference with your travel plans by any government, government regulation or prohibition or intervention or official authority;
15. changes in currency rates;
16. your failure to take reasonable care such as failure to wear appropriate safety equipment;
17. any epidemic or pandemic, or in any way related to any epidemic or pandemic, unless your claim relates to you or your travel companion being positively diagnosed as suffering a sickness recognised as an epidemic or pandemic and cover is expressly included in the following sections:
    1.1 Overseas Emergency Assistance (including Medical Evacuation and Repatriation)
    1.2 Overseas Emergency Medical
    2.1 Cancellation
    3.1 Additional Expenses;
18. any act of war, whether war is declared or not, or from any rebellion, revolution, insurrection or taking of power by the military;
19. a nuclear reaction or contamination from nuclear weapons or radioactivity;
20. biological and/or chemical materials, substances, compounds or the like used directly or indirectly for the purpose of harming or to destroy human life and/or create public fear;
21. providing any cover or benefit or pay any claim where the provision of cover or benefit or payment of claim would constitute a breach of any trade or economic sanction, embargo, prohibition or restriction imposed by any of the following: United Nations, United States of America, Australia, European Union, United Kingdom, or New Zealand, or any other applicable national trade or economic sanctions, laws or regulations. This applies where such geographical location, provision of goods, services or other reasons shall contravene such sanction, embargo, prohibition or restriction.

Part E – The Cover Available

In order to be sure that you are covered under this policy, where reasonable, you should always call us for approval before you incur certain expenses. If you do not, we will pay for expenses incurred up to the amount we would have authorised had you asked us first.

Epidemics and pandemics (such as COVID-19)

If, during the period of cover available, you (including your spouse and/or dependants who are eligible for cover) are positively diagnosed as suffering a sickness recognised as an epidemic or pandemic, such as COVID-19, cover is available to you under the following sections:

1.1 Overseas Emergency Assistance (including Medical Evacuation and Repatriation)

1.2 Overseas Emergency Medical

2.1 Cancellation

3.1 Additional Expenses

If, during the period of cover available, your travel companion is positively diagnosed as suffering a sickness recognised as an epidemic or pandemic, such as COVID-19, which impacts your journey, cover is available to you under the following sections:

2.1 Cancellation

3.1 Additional Expenses

Terms, conditions, exclusions, limits and applicable sub-limits apply. Please refer to Part D – Excesses & General Exclusions and the exclusions set out in each of the above sections.

For example, you will not be covered if you are positively diagnosed as suffering a sickness recognised as an epidemic or pandemic while travelling against an advice or warning issued by an Australian government and you did not take reasonable care to avoid contracting the sickness (for example by delaying travel to the country or part of the country referred to in the warning), refer to General Exclusions 6 and 16 in Part D for more information. Please note, this also applies even if the Australian government has given you permission to travel or you fall under a specific exemption where there is otherwise a travel ban in place that prohibits you from travelling.

For all other sections and any other claim arising from, or related to, epidemics or pandemics, there is no cover.

Pre-existing medical conditions

Please ensure that you read the definition of pre-existing medical condition in the section headed Definitions. The definition makes reference to 'a condition of which a reasonable person in the circumstances should have been aware of'. Reference to a reasonable person is a reference to what would be expected of an average person in the circumstances.

No cover is available for any claims arising from, related to or associated with any pre-existing medical condition unless Allianz Global Assistance has confirmed in writing to you that the pre-existing medical condition causing your claim is covered by the Group Policy.

If you have a pre-existing medical condition that is not covered, we will not pay any claims arising from, related to or associated with that condition. This means that you may have to pay for an overseas medical emergency and any associated costs, which can be prohibitive in some countries.

Before going overseas, you can apply for assessment of whether your pre-existing medical condition is covered by the Group Policy online or over the phone, by using the contact details shown on the inside front cover of this booklet.

During assessment you must answer all of our questions honestly and truthfully. If you do not answer all of our questions honestly and truthfully, your pre-existing medical condition may not be covered by the Group Policy and any confirmation of cover issued may be invalid.

If after assessment, Allianz Global Assistance confirm to you that your pre-existing medical condition is covered by the Group Policy, you will need to pay an administration fee of $75 for assessment by phone or online. After payment of the administration fee, Allianz Global Assistance will send you written confirmation (for the period of cover available) if your pre-existing medical condition is covered by the Group Policy.

This International Travel Insurance does not cover any claim arising from the pre-existing medical conditions of your relatives, travel companion or any other person.

Pregnancy

This International Travel Insurance may not be adequate for your needs if you are planning to travel beyond the 26th week of your pregnancy.

No cover is available for a child born during the period of cover available for your journey unless as a consequence of an injury or sickness (occurring during the period of cover available).

If you are pregnant when you become eligible for cover available, your pregnancy will be defined as a pre-existing medical condition however, any complications of your pregnancy arising from injury or sickness occurring after you became eligible will be covered by the Group Policy issued to the Bank except if you have had complications in your pregnancy before you became eligible for the cover available.

If you fall pregnant after you become eligible, you will be entitled to the cover available arising from any complications of your pregnancy caused by injury or sickness.

No cover is available for:

- antenatal care;
- childbirth at any gestation (except when arising from an injury or sickness);
- care of a newborn child;
- any expenses related to your pregnancy arising after the end of the 26th week of your pregnancy (the 26th week of your pregnancy is calculated based on your estimated date of delivery as confirmed in writing by your obstetrician);
- pregnancy related sickness if you have had complications in your pregnancy before you became eligible for cover.

These provisions apply whether you fall pregnant naturally or as a result of medical assistance (such as, through IVF treatment).

Any pregnancy related expenses incurred after the end of your 26th week of your pregnancy will not be covered by this insurance.

As a guide to the cover available for pregnancy under the Group Policy issued to the Bank, including limitations and restrictions, please read through the table below:

Your pregnancy	Outcome
a) You are not yet pregnant however, you are attempting to become pregnant or are undergoing fertility treatment.	If you become pregnant after you become eligible for cover, cover is available for any complication arising from an injury or sickness. No cover is available for the course of any treatment you are undergoing at the time your journey commences
b) You will require antenatal care during the period of cover for your journey.	No cover is available for antenatal care.
c) You are pregnant and are undergoing a course of treatment at the time your journey begins.	No cover is available for the course of treatment you are undergoing at the time your journey commences. Cover is available for medical expenses arising out of an injury. Cover is available for complications arising from sickness but not if you have had complications in your pregnancy before you became eligible for the cover available.
d) You are injured or become sick during your journey and give birth as a consequence.	Cover is available for medical expenses incurred for the treatment of your injury or sickness and the childbirth occurring as a consequence of the injury or sickness. However, no cover is available for complications arising from sickness if you have had complications in your pregnancy before you became eligible for the cover available.
e) You give birth naturally during the period of cover made available for your journey.	No cover is available either for the childbirth or care of the newborn child.
f) You travel beyond 26 weeks gestation and give birth while you are still overseas.	No cover is available for the childbirth, care of the newborn child or any expenses related to your pregnancy.

Emergency and medical services while overseas

Please call emergency services immediately if your condition is life threatening.

In the event of an emergency overseas, simply call Allianz Global Assistance in Australia at any time on +61 7 3305 8800. Please note, additional charges may apply for any calls made from mobiles, public telephones or hotel rooms.

Allianz Global Assistance's team of medical professionals is available to you 24 hours a day, 7 days a week for advice and assistance in the event of a medical emergency and any associated problems which occur outside Australia.

Allianz Global Assistance has access to a worldwide team of skilled doctors and medical professionals and provides the following services:

- Access to medical advisers for emergency assistance and advice;
- Emergency transportation to the nearest suitable hospital;
- Emergency evacuation, if necessary;
- If requested by you, your family in Australia will be advised of your medical condition and be kept informed of the situation;
- Payment guarantees to hospitals for reasonable medical expenses and cover verification;
- Second opinions on medical matters;
- Urgent message service and emergency travel planning.

Travelling overseas

You do not have to tell us or the Bank that you will be travelling.

Provided you meet the eligibility criteria (see Part A – Eligibility for Cover) and comply with the terms and conditions of this insurance cover, you will be entitled to the benefits of the cover available.

In the event of an emergency overseas, contact Allianz Global Assistance using the contact details shown on the inside front cover of this booklet. Allianz Global Assistance are available 24 hours a day, 7 days a week.

You must take all reasonable precautions to safeguard your belongings. For example, leaving your belongings unsupervised, leaving them behind or walking away from them in a place the public has access to encourages theft and are not reasonable precautions.

You must take all reasonable steps to safeguard your own safety and follow the advice and heed the warnings of any government or government agency and any official body and heed warnings broadcast in the mass media.

Make sure you can access this booklet when travelling overseas as it contains important phone numbers and details of the cover available, together with copies of your card account statement or transaction listing to establish that you gained your eligibility for cover in accordance with the criteria set out in the section headed Part A – Eligibility for Cover.

In the event you wish to make a claim under this cover (especially if claiming whilst overseas), it will be necessary for you or your agents to provide information to establish your eligibility as reasonably requested by Allianz Global Assistance or its agents. Without this information, a claim may be delayed and it may not be possible for Allianz Global Assistance or its agents to give approval for overseas medical attention or assistance.

Cruising, Skiing and Motorcycle Activities

Activities covered by the Group Policy include but are not limited to:

- Cruising is covered in both Australian and International waters, where you are travelling on a foreign registered cruise ship.
- Skiing and snowboarding but not including off-piste skiing, off-piste snowboarding, or snowmobiling.
- Riding a motorcycle, moped or motorised scooter provided you are the driver (as opposed to riding as a passenger), and you hold the appropriate class of license (excluding learners licences) in Australia for the vehicle you are driving, or a licence valid for the country you are riding in, if your Australian licence is not recognised in that country, and are wearing an appropriate safety helmet at all times. Riding as a passenger is not covered by the Group Policy.

Please refer to General Exclusions 7 and 8 on page 29 for information on activities that are excluded.

Section 1.1 Overseas Emergency Assistance (including Medical Evacuation and Repatriation)

Allianz Global Assistance will help you with any overseas emergency (also see Emergency and medical services while overseas above).

You may contact Allianz Global Assistance 24 hours a day, 7 days a week.

1.1.1 What we cover

Allianz Global Assistance will arrange

If while overseas, during the period of cover available, you injure yourself or become sick (including if you are positively diagnosed as suffering a sickness recognised as an epidemic or pandemic, such as COVID-19), provided the relevant injury or sickness is covered by the Group Policy, Allianz Global Assistance will arrange for the following assistance services:

a) access to a medical adviser for emergency medical treatment while overseas;

b) any messages which need to be passed on to your family or employer in the case of an emergency;

c) provision of any written guarantees for payment under Section 1.2 – Overseas Emergency Medical of medical expenses incurred while overseas; and

d) advice and assistance with emergency travel planning.

Medical Evacuation and Repatriation

If while overseas during the period of cover available for your journey, you injure yourself or become sick (including if you are positively diagnosed as suffering a sickness recognised as an epidemic or pandemic, such as COVID-19), or require treatment for a pre-existing medical condition and the relevant injury or sickness or pre-existing medical condition is covered by this Group Policy, Allianz Global Assistance will:

e) pay the reasonable cost of your medical transfer or evacuation if you must be transported to the nearest hospital for emergency medical treatment overseas or be brought back to your home on the reasonable advice of a medical adviser; and

f) provide written guarantees for payment of reasonable expenses for medical evacuation and repatriation.

Personal Safety Evacuation

If, during the period of cover available for your journey, after you have arrived in a country or region, it becomes unsafe for you to remain in that country or region because you are expelled or declared persona non grata by local authorities or the Australian Government Department of Foreign Affairs and Trade recommends that certain categories of persons (which include you) in that country or region should leave because of a:

- security threat including civil unrest or political instability (but not any act of war, whether war is declared or not, or from any rebellion, revolution, insurrection or taking of power by the military); or
- natural disaster including but not limited to an earthquake, cyclone, flooding or volcanic eruption,

then we will pay the cost of:

g) evacuating you to the nearest place of safety (including the cost of accommodation) up to the amount specified in Part C – Benefit Limits. Please contact Allianz Global Assistance for approval of these costs. Such approval will not be unreasonably withheld or delayed; or

h) returning you to your home limited to the amount specified in Part C – Benefit Limits. Please contact Allianz Global Assistance for approval of these costs. Such approval will not be unreasonably withheld or delayed.

1.1.2 What we exclude

1. To the extent permitted by law, we will not be responsible for costs and expenses that you would not have incurred had you followed reasonable medical advice. This includes any medical, hospital or evacuation or repatriation expenses incurred when you did not follow the reasonable medical advice;
2. To the extent permitted by law, we will not pay for any expenses for medical evacuation or repatriation unless it has been first approved by Allianz Global Assistance, for which approval will not be unreasonably withheld or delayed. Please contact Allianz Global Assistance to confirm approval for these costs. Otherwise, we may reduce the amount payable for your claim to the extent we are prejudiced;

3. To the extent permitted by law we will not pay for any amounts relating to your Personal Safety Evacuation if:

   a) your claim arises directly or indirectly from you violating the laws or regulations of the country you are in;

   b) you failing to obtain, maintain or produce to the authorities in the country you are in any immigration permit, visa or similar authorisation;

   c) your claim arises directly or indirectly from any commercial or contractual dispute;

   d) any of the events that caused your evacuation were in existence or had occurred, or the occurrence was reasonably foreseeable before you entered the country or region from which you were evacuated;

   e) the events that caused your evacuation were due to an act or threat of terrorism.

Section 1.2 Overseas Emergency Medical

1.2.1 What we cover

Overseas medical expenses due to covered injury or sickness

a) If you injure yourself overseas or become sick (including if you are positively diagnosed as suffering a sickness recognised as an epidemic or pandemic, such as COVID-19) while overseas, during the period of cover available for your journey, we will reimburse the reasonable medical expenses you incur until you get back to Australia, provided that the relevant injury or sickness is covered by this insurance. The medical expenses must have been for treatment given or prescribed by a medical adviser.

Overseas medical expenses due to covered pre-existing medical condition

b) If, while overseas during the period of cover available for your journey, you require medical or hospital treatment for a pre-existing medical condition that Allianz Global Assistance has confirmed in writing is covered by the Group Policy we will reimburse you for the medical expenses for the treatment given or prescribed by a medical adviser, except for the cost of medication you were on or the cost of a course of treatment you were receiving at the time your journey began.

You must make every reasonable effort to keep your medical expenses to a minimum.

If you are prevented from returning home because of a sickness, injury or pre-existing medical condition that is covered, we will only pay for medical expenses incurred during the 12 consecutive month period after the sickness was first diagnosed or the injury happened or the pre-existing medical condition we agreed to cover required treatment.

If, after assessment of your claim, the reasonable medical advice is that you should return to Australia for treatment and you do not agree to do so, we will pay you a reasonable amount up to the limit shown in Part C – Benefit Limits – 1.2 Overseas Emergency Medical, which we consider to be equivalent to:

- your medical expenses incurred overseas to the date that Allianz Global Assistance would have been able to reasonably facilitate your return to Australia; plus
- the reasonable amount it would cost to return you to your home; plus
- the non-refundable portion of unused travel and accommodation arrangements you would have incurred had you followed the reasonable advice of Allianz Global Assistance.

You will then be responsible for any ongoing or additional costs relating to or arising out of the event you have claimed for and your cover for any additional events will end.

1.2.2 What we exclude

To the extent permitted by law, we will not pay for medical expenses:

a) that you would not have incurred had you followed the reasonable advice of Allianz Global Assistance;

b) if you have received care under a Reciprocal Health Care Agreement;

c) relating to dental treatment involving the use of precious metals or for cosmetic dentistry;

d) for dental treatment caused by or related to the deterioration and/or decay of teeth;

e) for preventative dental treatment;

f) any payment which would result in us contravening the Health Insurance Act 1973 (Cth), the Private Health Insurance Act 2007 (Cth) or the National Health Act 1953 (Cth) or any other applicable legislation (whether in Australia or not);

g) Arising from a pre-existing medical condition of any person including you, your travel companion or a relative except as provided in your medical terms letter for your pre-existing medical condition if Allianz Global Assistance confirmed cover;

h) when you have not notified Allianz Global Assistance as soon as reasonably practicable of your admittance to hospital;

i) Incurred after two consecutive weeks treatment by a chiropractor, physiotherapist or dentist, unless approved by Allianz Global Assistance.

Section 1.3 Overseas Emergency Dental (Spontaneous Toothache)

1.3.1 What we cover

If during the period of cover available for your journey, you suffer sudden and acute pain (spontaneous toothache) to natural teeth (including natural teeth with a filling, cap or crown) that is not an injury or sickness covered in Section 1.2 – Overseas Emergency Medical, we will cover you for the cost of necessary emergency dental treatment to treat the sudden and acute pain, up to the limit specified in Part C – Benefit Limits – 1.3 Overseas Emergency Dental (Spontaneous Toothache)

1.3.2 What we exclude

To the extent permitted by law, we will not pay for expenses:

a) if you have received medical care under a Reciprocal Health Care Agreement;

b) relating to dental treatment involving the use of precious metals or for cosmetic dentistry;

c) relating to repair or replacement to existing dentures, dental prostheses or bridges;

d) for dental treatment caused by or related to the deterioration and/or decay of teeth;

e) for routine or preventative dental treatment; or

f) arising from a pre-existing medical condition.

Section 1.4 Hospital Cash Allowance

1.4.1 What we cover

If during the period of cover available for your journey, you are admitted to hospital overseas for a continuous period of more than 48 consecutive hours as a result of an injury or sickness, then we will pay you the benefit specified in Part C – Benefit Limits – 1.4 Hospital Cash Allowance for each day in excess of 48 consecutive hours that you continue to be a hospital inpatient.

1.4.2 What we exclude

To the extent permitted by law, we will not pay if you cannot claim for medical expenses connected with the hospital admission under Section 1.2 Overseas Emergency Medical.

Section 1.5 Accidental Death

1.5.1 What we cover

If, during the period of cover available for your journey;

a) you are injured and you die because of that injury within 12 consecutive months of the injury; or

b) something you are travelling on or in disappears, sinks, or crashes and your body is not found within 12 consecutive months and you are presumed dead, we will pay the benefit specified in Part C – Benefit Limits – 1.5 Accidental Death, to your estate.

Section 1.6 Funeral Expenses

1.6.1 What we cover

If during the period of cover available for your journey you die from a cause that is not excluded, we will pay for your reasonable funeral expenses incurred overseas or the reasonable cost of bringing your remains back to your home.

The maximum amount we will pay is specified in Part C – Benefit Limits – 1.6 Funeral Expenses.

1.6.2 What we exclude

To the extent permitted by law, we will not pay for any expenses, or any costs incurred in Australia except the reasonable cost of transporting your remains from the inbound port or airport to your home or nominated funeral home.

Section 1.7 Loss of Income

1.7.1 What we cover

If you are a cardholder or spouse and during the period of cover available for your journey, you suffer an injury requiring medical treatment overseas, and:

a) because of the injury you become disabled; and

b) the disablement continues for more than 30 consecutive days from the date of your return to your home; and

c) you are under the regular care of and acting in accordance with the instructions or advice of a medical adviser who certifies in writing that the disablement prevents you from gainful employment; and

d) as a result you lose all your income, then we will pay your verified income up to the maximum total limit shown in Part C – Benefit Limits – 1.7 Loss of Income, starting from the 31st consecutive day after your return to your home.

1.7.2 What we exclude

No cover is available for loss of income if you are a dependant.

Section 1.8 Assault requiring Hospital Admission

1.8.1 What we cover

If during the period of cover available for your journey, you suffer an injury resulting from you being assaulted which requires your hospital admission as an inpatient for treatment we will pay you the benefit specified in Part C – Benefit Limits – 1.8 Assault requiring hospital admission.

Conditions

If you want to claim under the cover available, you should to the extent reasonably practicable provide us with written advice from your treating medical adviser specifying the nature of your injury; and a police report detailing the circumstances of the assault as this may be the easiest way to provide proof of your claim.

1.9 Permanent Disability

1.9.1 What we cover

If, during the period of cover available, you suffer a permanent disability being the permanent loss of all the sight in one or both eyes, or the use of a hand at or above the wrist or a foot at or above the ankle:

- that causes you permanent disability within 12 consecutive months of the occurrence of the injury; and
- that continues for at least 12 consecutive months; and
- that at the expiry of 12 consecutive months is, in the opinion of an appropriate medical adviser, beyond hope of improvement;

we will pay you the benefit amount specified in Part C – Benefit Limits – 1.9 Permanent Disability.

Section 2.1 Cancellation

2.1.1 What we cover

If, during the period of cover available, your journey is cancelled, disrupted or rescheduled because of circumstances that were not expected or intended by you and are outside of your control (including if you or your travel companion are positively diagnosed as suffering a sickness recognised as an epidemic or pandemic, such as COVID-19, which reasonably prevents you from travelling), we will reimburse you:

Unused travel and accommodation arrangements

a) the non-refundable portion of unused travel and accommodation arrangements scheduled to be used during the period of cover available for your journey, that you have paid in advance of cancellation or disruption and cannot recover in any other way, limited to the maximum total limit specified in Part C – Benefit Limits – 2.1 Cancellation.

Travel agent's fees

b) your travel agent's cancellation fees and any commission or service fees retained by your travel agent, limited to the amount of commission or service fees that your travel agent would have earned had your journey not been cancelled or the amount specified in Part C – Benefit Limits – 2.1.1 b) Travel agent's fees, whichever is the lesser.

Frequent flyer, air miles, loyalty card points & redeemable vouchers

c) For the value of frequent flyer points, air miles, loyalty card points, redeemable vouchers or other similar schemes lost by you as a result of cancelling the services paid for or obtained with those points, air miles, vouchers or schemes, but only if you cannot recover your loss in any other way.

We calculate the amount we pay you, which is limited to the maximum total limit specified in Part C – Benefit Limits – 2.1 Cancellation, as follows:

- for frequent flyer points, air miles or loyalty card points:
  - the cost of an equivalent booking based on the same advance booking period as your original booking less any payment you made toward the booking,
  - multiplied by the total number of points or air miles lost,
  - divided by the total number of points or air miles used to make the booking.
- for vouchers, the face value of the voucher. If there is no face value on the voucher we will pay the market value.

Rescheduling your journey

d) your reasonable costs of rescheduling your journey. The most we will pay for rescheduling your journey is the unrecoverable amount that would have been payable under sub-sections 2.1.1 a),2.1.1 b) and 2.1.1 c) had your journey been cancelled. We will not pay a claim under sub-section 2.1.1 d) in addition to a claim under sub-sections 2.1.1 a), 2.1.1 b) and 2.1.1 c) for the same services/facilities.

If you have a claim under sub-sections 2.1.1 a), 2.1.1 b), 2.1.1 c) or 2.1.1 d) and, while on your journey, you have to reschedule your journey, we will also pay you up to the maximum total limit specified in Part C – Benefit Limits – 2.1.1 d) Rescheduling your journey for your reasonable additional meal, internet and telephone costs to rearrange your journey.

Conditions

If you want to claim under the cover available, you should do the following as soon as reasonably possible after the happening of the unexpected event causing your claim:

- cancel any pre-arranged travel and accommodation scheduled to be used during the period of cover available for your journey that you are now unable to use; and
- recover any refund that you are entitled to.

If you think that you may have to cancel your journey or shorten your journey you should tell us as soon as reasonably possible. For more information, see under the heading Claims or call the contact number shown on the inside front cover of this booklet.

If you unreasonably delay or fail to cancel your pre-arranged travel and accommodation arrangements and we are prejudiced by your delay or failure, we may reduce the amount payable for your claim to the extent we are prejudiced.

If your claim is related to your fitness to travel, you should provide us with written confirmation from a medical adviser.

2.1.2 What we exclude

To the extent permitted by law we will not pay your claim if:

a) you were aware, or a reasonable person in your circumstances would have been aware before you became eligible for the cover available, of any reason that may cause your journey to be cancelled, rescheduled or shortened;

b) caused by you or your travel companion changing plans;

c) arising from a pre-existing medical condition of any person including you, your travel companion or a relative except as provided in your medical terms letter for your pre-existing medical condition if Allianz Global Assistance confirmed cover.

d) caused by financial default or financial collapse of a services provider with whom you make a booking or the financial default or financial collapse of any company, organisation or person with whom they deal;

e) caused by an act of terrorism.

Section 2.2 Withdrawal of Services

2.2.1 What we cover

If during the period of cover available for your journey:

- all electrical and water facilities in your room; or
- waiter service at meals; or
- kitchen services where no food is served; or
- all housekeeping services

are withdrawn for 48 consecutive hours or more due to unforeseeable circumstances at the pre-paid accommodation that you are staying at during your journey, we will pay you the benefit amount specified in Part C – Benefit Limits – 2.2 Withdrawal of Services for each 24 consecutive hour period in excess of the initial 48 consecutive hour period that the facilities or services are withdrawn, up to the maximum total limit specified in Part C – Benefit Limits – 2.2 Withdrawal of Services.

Conditions

If you want to claim under the cover available, you should provide us with written confirmation from your pre-paid accommodation provider of the length of time the facilities and/or services were withdrawn.

Section 3.1 Additional Expenses

3.1.1 What we cover

Additional travel & accommodation expenses due to your incapacity

a) If you cannot continue your journey because of an injury or sickness (including if you are positively diagnosed as suffering a sickness recognised as an epidemic or pandemic, such as COVID-19) that is covered by this insurance, which occurs during the period of cover available for your journey and needs immediate treatment from a medical adviser, we will reimburse your reasonable additional accommodation and travel expenses.

Emergency travel & accommodation expenses for a necessary companion

b) If during the period of cover available for your journey, you are admitted to hospital suffering from a life threatening or other serious condition covered by this insurance we will reimburse the reasonable travel and accommodation expenses for a relative or friend to travel to you, stay near you or escort you. The relative or friend must travel to you, stay near you or escort you on the written advice of your treating medical adviser and with the prior written approval of Allianz Global Assistance for which approval will not be unreasonably withheld or delayed. Please contact Allianz Global Assistance for approval of these costs. Otherwise, we may reduce the amount payable for your claim to the extent we are prejudiced.

Additional travel & accommodation expenses due to your travel companion's incapacity

c) If your travel companion cannot continue their journey because of an injury or sickness (including if your travel companion is positively diagnosed as suffering a sickness recognised as an epidemic or pandemic, such as COVID-19) which occurs during the period of cover available for your journey and which needs immediate treatment from a medical adviser, we will reimburse your reasonable additional accommodation and travel expenses for you to remain with your travel companion. Please contact Allianz Global Assistance for approval of these costs. No cover is available for a claim arising from any pre-existing medical condition of your travel companion.

Expenses due to your repatriation or evacuation home

d) If during the period of cover available, you shorten your journey and return to your home due to a covered event on the advice of your treating medical adviser and with the approval of Allianz Global Assistance, we will reimburse the reasonable additional cost of your return to your home. You must make use of any pre-arranged return travel to your home. Where reasonably practicable, please contact Allianz Global Assistance for approval before incurring these costs. Otherwise, we may reduce the amount payable for your claim to the extent we are prejudiced. Such approval will not be unreasonably withheld or delayed.

Repatriation of dependants left without supervision

e) If your dependants are left without supervision following your hospital admission or evacuation during the period of cover available for your journey, we will pay the reasonable additional travel and accommodation expenses incurred to return them to Australia, including the travel and accommodation expenses of an escort if agreed to by Allianz Global Assistance. Please contact Allianz Global Assistance for approval of these costs. Such approval will not be unreasonably withheld or delayed.

Additional travel & accommodation expenses due to specified events

f) In addition, if during the period of cover available a disruption to your journey arises from:

- your scheduled or connecting transport being cancelled, delayed, rescheduled or diverted because of a strike, riot, hijack, civil protest, weather, natural disaster or accident affecting your mode of transport;
- you unknowingly break any quarantine rule (but not a quarantine rule applying to an epidemic or pandemic);
- you lose your passport, travel documents or
- transaction cards or they are stolen; or
- your home being rendered uninhabitable by fire, explosion, earthquake or flood,

we will reimburse your reasonable additional travel and accommodation expenses. Please contact Allianz Global Assistance for approval of these costs. Such approval will not be unreasonably withheld or delayed.

Whenever claims are made by you under this section and Section 2.1 Cancellation for cancelled services/facilities or alternative arrangements for the same or similar services/facilities, we will pay for the higher of the two amounts, not both.

3.1.2 What we exclude

To the extent permitted by law, we will not pay your claim:

a) if you were aware, or a reasonable person in your circumstances would have been aware, of any reason, before you became eligible for the period of cover available, that may cause your journey to be cancelled, disrupted or delayed;

b) arising from a pre-existing medical condition of any person including you, your travel companion or a relative except as provided in your medical terms letter for your pre-existing medical condition if Allianz Global Assistance confirmed cover.

c) if you can recover your additional travel and accommodation expenses from someone else, for example, an airline or tour provider;

d) if caused by any service provider misappropriating your funds or failing to arrange or provide services for which you have paid;

e) for cancellations, delays, rescheduling or diversions to your scheduled or connecting transport unless it is due to a strike, riot, hijack, civil protest, weather, natural disaster or accident affecting your mode of transport;

f) if your claim arises directly or indirectly out of you operating a rental vehicle in violation of the rental agreement.

Section 3.2 Travel Delay Expenses

3.2.1 What we cover

If a delay to your journey, for at least 6 consecutive hours, arises from circumstances outside your control during the period of cover available, we will reimburse the cost of your reasonable additional meals and accommodation expenses.

We will pay up to the amount specified in Part C – Benefit Limits – 3.2 Travel Delay Expenses at the end of the initial 6 consecutive hour period and for each subsequent 24 consecutive hour period thereafter.

3.2.2 What we exclude

We will not pay if a delay to your journey arises:

a) from an act of terrorism; or

b) due to the financial default or financial collapse of a services provider with whom you make a booking or the financial default or financial collapse of any company, organisation or person with whom they deal.

Section 3.3 Alternative Transport Expenses

3.3.1 What we cover

If during the period of cover available for your journey, your journey is interrupted by any unforeseen or unexpected cause outside of your control and that means you would not arrive at a special event on time, we will pay your reasonable additional travel expenses up to the amount specified in Part C – Benefit Limits – 3.3 Alternative Transport Expenses to enable you to arrive on time.

3.3.2 What we exclude

To the extent permitted by law, we will not pay if your scheduled transport is cancelled, delayed, shortened or diverted:

a) due to an act of terrorism; or

b) because of the financial default or financial collapse of a service provider with whom you make a booking or the financial default or financial collapse of any company, organisation or person with whom they deal.

Section 3.4 Return Home and Resumption of Journey due to a Relative's Death or Hospital Admission

3.4.1 What we cover

a) If, during the period of cover available for your journey, your relative who is resident in Australia and who is aged under 81 years at the time you become eligible for cover, dies unexpectedly or is hospitalised due to a serious illness, injury or sickness diagnosed while you are on your journey, we will reimburse the reasonable additional cost of your early return to your home.

   Where reasonably practicable, please contact Allianz Global Assistance for approval before incurring these costs. Otherwise, we may reduce the amount payable for your claim to the extent we are prejudiced.

Such approval will not be unreasonably withheld or delayed.

b) If during the period of cover available for your journey, you return home because:

- a relative of yours who is a resident in Australia and who is aged under 81 years at the time you become eligible for cover dies unexpectedly or is hospitalised due to a serious illness, injury or sickness diagnosed while you are on your journey; and
- it is possible for your journey to be resumed; and
- there is more than 14 consecutive days or 25%, whichever is the greater, remaining of the period of cover available for your journey, as noted on your overseas travel ticket; and
- you resume your journey within 30 consecutive days of your return to your home,

we will reimburse you for airfares for you to return to the place you were when your journey was interrupted.

The most we will pay under this sub-section is up to the limit shown in Part C – Benefit Limits – 3.4 Return Home and Resumption of Journey due to a Relative's Death or Hospital Admission.

3.4.2 What we exclude

We will not pay a claim under this section in addition to a claim under Section 2.1 Cancellation for the same or similar services. We will only pay the highest amount incurred by you, not both amounts.

Section 3.5 Domestic Pet Accommodation

3.5.1 What we cover

If your return home is delayed beyond the end date of the period of cover available for your journey due to a covered event that is not expected or intended by you and is outside of your control, and you incur additional boarding kennel or boarding cattery fees for domestic dogs or cats owned by you, we will reimburse you for the additional fees you incur up to the limit per day specified in Part C – Benefit Limits – 3.5 Domestic Pet Accommodation up to the maximum total limit specified in Part C – Benefit Limits – 3.5 Domestic Pet Accommodation.

3.5.2 What we exclude

To the extent permitted by law we will not pay if your delay is due to an act of terrorism.

Section 3.6 Emergency Accommodation due to Terrorism

3.6.1 What we cover

If during the period of cover available for your journey, your journey is delayed due to an act of terrorism we will reimburse you for the reasonable additional cost of accommodation you incur during the period of delay up to the amount per day specified in Part C – Benefit Limits.

Section 3.7 Hijack

3.7.1 What we cover

If, during the period of cover available for your journey, your scheduled public transport that you are travelling on is hijacked and you subsequently want to cancel your journey and return home we will reimburse you for the reasonable additional travel expenses you incur and the unrecoverable cost of prepaid travel arrangements that you do not use limited to the maximum total limit specified in Part C – Benefit Limits.

Section 4.1 Luggage

You must take all reasonable precautions to safeguard your covered items and your valuables. If you do not, we will not pay your claim. For example, you will not be taking reasonable precautions if you leave your belongings in a publicly accessible location:

- at such a distance from you that you are unable to prevent them being taken; or
- with a person who is not a travel companion or a relative (or if these persons fail to safeguard your covered items or valuables).

4.1.1 What we cover

a) If, during the period of cover available for your journey, the following covered items or valuables:
    - baggage, clothing or personal valuables;
    - portable electrical equipment, laptop computers and associated equipment/accessories, binoculars, cameras and associated equipment/accessories;

are stolen, accidentally damaged or are permanently lost, except when:

- left in a vehicle (see sub-section 4.1.1 b) below); or
- are valuables left in a vehicle or checked in to be transported in the cargo hold of any aircraft, ship, train, tram or bus (see sub-section 4.1.1 c) below.

The amount we will pay will be the lesser of:

- the depreciated value after allowing for age, wear and tear (see the Depreciation section for more detail);
- the original purchase price;
- the replacement cost; or the repair cost.

We will not apply depreciation to any item we pay for where less than 12 consecutive months have elapsed since the item was purchased new.

The maximum amount we will pay for any item is:

- up to the item limit specified in Part C – Benefit Limits 4.1 Luggage for personal computers, video recorders or cameras; or
- up to the item limit specified in Part C – Benefit Limits 4.1 Luggage for all other items.

A pair or related set of items, for example (but not limited to):

- a camera, lenses (attached or not), tripod and accessories;
- a matched or unmatched set of golf clubs, golf bag and buggy; or
- a matching pair of earrings,

are considered as only one item for the purpose of this cover, and the appropriate single item limit will be applied.

For the avoidance of any doubt, cover is provided for:

- theft of, accidental damage to or permanent loss of dentures or dental prostheses whilst you are not wearing them;
- theft of, accidental damage to, or permanent loss of your covered items (except valuables) while they are left in a locked storage facility and if there is forced entry into the locked storage facility;

- the cost of medical consultation fees you incur to replace prescription medication which is accidentally lost, stolen or accidentally damaged, together with the replacement cost of the medication.

b) Covered items specified in 4.1.1 a) that are left in a vehicle during the period of cover provided for your journey are only covered during daylight hours and must have been left in a concealed storage compartment of a locked vehicle, and in the event of theft forced entry must have been made. The most we will pay is up to the total amount specified in Part C – Benefit Limits – 4.1.1 b) Covered items left in a vehicle during daylight hours.

c) No cover is available for valuables left in a vehicle at any time or valuables checked in to be transported in the cargo hold of any aircraft, ship, train, tram or bus including any loss from the point of check in until collection by you from the baggage carousel or collection area at the end of your flight, voyage or trip. However, cover will be available for loss, theft or accidental damage to laptops, tablets and mobile/smartphones when (without prior notice) you are directed by the airline with whom you have a flight booking to place the laptop, tablet or mobile/smartphone into your checked in baggage or overhead cabin locker for the duration of your flight. The most we will pay is up to the item limits specified in Part C – Benefit Limits – 4.1.1 a).

Conditions

If you make a claim, you will need to provide proof of ownership and the value of your belongings (e.g. receipt or valuation for jewellery).

If you cannot prove the value of the items, the most we will pay for each individual item is 10% of the limit shown for that type of item in Part C – Benefit Limits – 4.1 Luggage.

Where reasonably practical, we expect you to report any loss or theft to the police or an office of the bus line, airline, shipping line or rail authority you were travelling on when the loss or theft occurred.

You should make reasonable efforts to obtain confirmation from whoever you made the report to as this may be the easiest way to provide evidence of the loss or theft. If you unreasonably delay or fail to make

a report and we are prejudiced by your delay or failure, we may reduce the amount payable for your claim to the extent we are prejudiced.

If you are entitled to be reimbursed by the bus line, airline, shipping line or rail authority you were travelling on when the loss, theft, misplacement or damage occurred we will deduct the amount you are entitled to from any claim payable by us. However, if you are not reimbursed the full amount of your loss, we will pay the difference between the amount of your loss and what you were reimbursed, up to the limit of the cover available.

4.1.2 What we exclude

To the extent permitted by law, we will not pay a claim in relation to your covered items and valuables if:

a) the loss, theft or damage is to, or of, covered items or valuables left behind in any hotel or motel room after you have checked out, or items left behind in any aircraft, ship, train, tram, taxi, ride share or bus;

b) the covered items or valuables were being sent unaccompanied by you or under a freight contract;

c) the loss or damage arises from any process of cleaning, repair or alteration;

d) the loss or damage arises from ordinary wear and tear, deterioration, atmospheric or weather conditions, insects, rodents or vermin;

e) the covered item or valuable disappears in circumstances that cannot be reasonably explained;

f) your claim arises from a government authority confiscating, detaining or destroying anything;

g) you do not take reasonable precautions to safeguard your covered items or valuables. For example, you will not be taking reasonable precautions if you leave your belongings in a publicly accessible location:

- at such a distance from you that you are unable to prevent them being taken; or
- with a person who is not a travel companion or a relative (or if those persons fail to take reasonable precautions to safeguard your covered items or valuables).

This includes forgetting or misplacing any items, leaving them behind or walking away from them.

h) the covered item or valuable has an electrical or mechanical breakdown or an inherent defect that is known or could reasonably be known by you;

i) the covered item or valuable is fragile or brittle or is an electrical component and is broken, unless the breakage was caused by theft, fire or an accident involving a vehicle in which you were travelling;

j) the loss or damage arises from scratches occurring to lenses or screens of covered items or valuables however caused;

k) the covered items were sporting equipment that were damaged during use.

Section 4.2 Travel Documents, Transaction Cards & Travellers Cheques

4.2.1 What we cover

If during the period of cover available for your journey:

Re-issue or replacement cost

a) any essential travel documents (including passports), transaction cards or travellers cheques are lost by you, stolen from you or destroyed, then we will pay the issuer's fees or the replacement costs (including communication costs) of the items lost, stolen or destroyed.

Fraudulent use

b) your transaction cards or travellers cheques are lost or stolen, then we will pay for any loss resulting from the fraudulent use of the transaction cards or travellers cheques.

The most we will pay is up to the limit specified in Part C Benefit Limits – 4.2 Travel Documents, Transaction Cards & Travellers Cheques.

Conditions

Where reasonably practicable, we expect you to report any loss or theft to the police and, in the case of transaction cards or travellers cheques, to the issuing bank or company in accordance with the conditions under which the transaction cards or travellers cheques were issued.

You should make reasonable efforts to obtain confirmation from whoever you made the report to as this may be the easiest way to provide evidence of the loss or theft. If you unreasonably delay or fail to make a report and we are prejudiced by your delay or failure,

we may reduce the amount payable for your claim to the extent we are prejudiced.

4.2.2 What we exclude

To the extent permitted by law, we will not pay:

a) if your loss arises from your failure to comply with the recommended security guidelines for the use of travellers cheques or transaction cards; or

b) for any amounts covered by any guarantee given by the bank or issuing company to you as the holder of the transaction cards or travellers cheques.

Section 4.3 Luggage Delay

4.3.1 What we cover

If during the period of cover available for your journey any of your covered items are delayed, misdirected or misplaced by the carrier for more than 10 consecutive hours (except on the leg of your journey to your home), we will reimburse you for the reasonable costs you incur for you to purchase essential items of clothing or other personal items, up to the amount specified in Part C – Benefit Limits – 4.3 Luggage Delay.

Conditions

You should make reasonable efforts to obtain confirmation from the carrier who was responsible for your covered items confirming that your items were delayed, misdirected or misplaced as this may be the easiest way to provide evidence of the delay.

We will deduct any amount we pay you under this section from any subsequent claim you make for lost covered items payable under Section 4.1 Luggage.

If you are entitled to be reimbursed by the bus line, airline, shipping line or rail authority you were travelling on when the loss, theft, misplacement or damage occurred, we will deduct the amount you are entitled to from any claim payable by us.

However, if you are not reimbursed the full amount of your loss, we will pay the difference between the amount of your loss and what you were reimbursed, up to the limit of cover made available.

Section 4.4 Replacement Sporting Equipment

4.4.1 What we cover

If during the period of cover available for your journey any of your sporting equipment is delayed, misdirected, misplaced or accidentally damaged by the carrier (except on the leg of your journey to your home) we will reimburse you for the reasonable costs you incur for you to hire replacement sporting equipment, up to the amount specified in Part C – Benefit Limits – 4.4 Replacement Sporting Equipment.

Conditions

You should make reasonable efforts to obtain confirmation from the carrier who was responsible for your covered items confirming that your items were delayed, misdirected, misplaced or accidentally damaged as this may be the easiest way to provide evidence of the delay. We will deduct any amount we pay you under this section from any subsequent claim you make for lost covered items payable under Section 4.1 Luggage.

If you are entitled to be reimbursed by the bus line, airline, shipping line or rail authority you were travelling on when the loss, theft, misplacement or damage occurred we will deduct the amount you are entitled to from any claim payable by us.

However, if you are not reimbursed the full amount of your loss, we will pay the difference between the amount of your loss and what you were reimbursed, up to the limit of cover available.

Section 5.1 Rental Vehicle Excess

Cover is only available under this section if your rental vehicle agreement specifies an amount that is payable in the event the rental vehicle is damaged or stolen while in your custody.

This cover may not provide cover for items, such as but not limited to, tyres, rims, windscreens, glass, roof and/or underbody if damage to these items is in addition to the specific amount shown in your rental vehicle agreement that you are responsible to pay for damage or theft.

5.1.1 What we cover

Rental vehicle damage or theft

a) If, during the period of cover available, a rental vehicle you have rented from a rental company or agency is:

- involved in a motor vehicle accident while you are driving it; or
- damaged or stolen while in your custody,

then we will pay you the lesser of:

- the cost of property damage for which you are liable
- the amount specified that you must pay under your rental vehicle agreement; or
- the limit shown in Part C – Benefit Limits – 5.1.1 a) Rental vehicle damage or theft.

Return of rental vehicle

b) If during the period of cover provided you are injured or become sick and your treating medical adviser certifies in writing that you are incapacitated and unable to return your rental vehicle to the rental company, we will pay you up to the amount specified in Part C – Benefit Limits – 5.1.1 b) Return of rental vehicle for the cost you incur to return your rental vehicle to the nearest depot of the rental company.

Conditions

To support your claim, you will need to take reasonable steps to provide:

- your rental vehicle agreement;
- the incident report that was completed; and
- written confirmation from the rental company or agency of the amount for which you are liable.

You may also need to provide:

- the repair account and invoice from the motor vehicle repairer (if available to you); and
- an itemised list of the value of the damage.

5.1.2 What we exclude

To the extent permitted by law, we will not pay if your claim arises directly or indirectly from, or is in any way connected with, or is for:

a) you using the rental vehicle in breach of the rental agreement;

b) you using the rental vehicle without a licence for the purpose that you were using it (such as but not limited to the carrying of passengers or freight); or

c) administrative charges or fees of the rental company that are not a component of the amount payable specified in your rental vehicle agreement.

Section 6.1 Personal Liability

6.1.1 What we cover

If you become legally liable to pay compensation for negligently causing:

- death or bodily injury; or
- physical loss of, or damage to property,

that happens during the period of cover available for your journey, then we will cover you up to the limit shown in Part C – Benefit Limits – 6.1 Personal Liability, for:

- the compensation (including legal costs) awarded against you; and
- any reasonable legal costs incurred by you for settling or defending a claim made against you, provided you have approval in writing from Allianz Global Assistance before incurring these costs. Please contact Allianz Global Assistance to confirm approval for these costs.

Conditions

We should be told as soon as you or your personal representatives are, or a reasonable person in your circumstances would have been, aware of a possible prosecution, inquest, fatality, accident or incident which might lead to a claim against you.

You should not pay or promise to pay, settle with, admit or deny liability to anyone who makes a claim against you without our written consent. If you do, we may reduce or refuse your claim to the extent we are prejudiced. To ensure you are covered, please contact Allianz Global Assistance before incurring any liability costs or expenses.

6.1.2 What we exclude

To the extent permitted by law, we will not pay any amount you become legally liable to pay if the liability arises directly or indirectly from, or is in any way connected with, or is for:

a) bodily injury to you, your travel companion or to a relative or employee of any of you;

b) loss of or damage to property belonging to you, or in your care, custody or control (unless the property is a residence and you occupy it during the period of cover available for your journey as a tenant or lessee, or temporary guest);

c) your ownership, custody, control or use of any firearm or weapon;

d) your ownership, control or use of a motorised vehicle, an aircraft, or a watercraft (other than a non-motorised watercraft used on inland waters) however, if you do not own or control the vehicle, aircraft or watercraft and are only using it as a passenger, this exclusion does not apply;

e) your conduct of, or employment in any business, profession, trade or occupation;

f) any loss, damage or expenses which are covered or should have been covered under a statutory or compulsory insurance policy, scheme or fund, or under Workers Compensation legislation, an industrial award or agreement, or Accident Compensation legislation;

g) any fine or penalty, or aggravated, punitive, exemplary or liquidated damages;

h) any relief or recovery from you other than monetary amounts;

i) a contract that imposes on you a liability which you would not otherwise have;

j) assault and/or battery committed by you or at your direction;

k) any act intended to cause bodily injury, property damage or liability done by you or any person acting with your knowledge, connivance or consent;

l) illness, sickness or disease that is transmitted by you.

Section 6.2 Legal Expenses

6.2.1 What we cover

If, during the period of cover available for your journey, you are injured or die because of the fault of some entity other than a relative or travel companion, we will reimburse you or your estate up to the limit specified in Part C – Benefit Limits for reasonable legal costs you incur in the pursuit of damages or compensation from the entity at fault.

Conditions

You or your estate will need to take reasonable steps to obtain our consent in writing before incurring any legal costs or commencing proceedings against any entity at fault. If you do not obtain consent prior to incurring the costs, we may reduce or refuse your claim to the extent we are prejudiced. To ensure you are covered, please contact Allianz Global Assistance before incurring any liability costs or expenses.

6.2.2 What we exclude

To the extent permitted by law, we will not pay any amount you incur for:

a) any claim you make against any travel service provider or insurance company;

b) any legal costs you incur without our prior written consent. If you do not obtain our prior written consent, we may reduce or refuse your claim to the extent we are prejudiced. To ensure you are covered, please contact Allianz Global Assistance before incurring any liability costs or expenses;

c) any legal action where after obtaining independent legal advice, we consider that no benefit would be achieved by pursuing such action.

Domestic Travel Insurance

Not all insurance covers are available for all cards and different conditions may also apply depending on your Card Level, so please refer to each Part of this Policy Information Booklet to determine the complimentary insurance benefits that may be available to you.

Part A – Eligibility for Cover

Who is eligible?

If you are a Level 1 Card or Level 2 Card cardholder, you are eligible for the cover available if:

1. the entire cost of your return domestic flight ticket is charged to the accountholder's card account prior to commencing the journey; or
2. before commencing your journey, you spend at least $250 on your prepaid travel costs, for example, your return domestic travel ticket, your prepaid domestic accommodation, your prepaid domestic cruise, travel or tour, and you charge these costs to the accountholder's card account and you have a return domestic flight ticket prior to commencing the journey.

Who else is eligible?

If the cardholder is eligible for the cover available, the cardholder's spouse and dependants are also eligible if:

a) the entire cost of their return domestic flight ticket is charged to the accountholder's card account prior to commencing the journey; or

b) before commencing the journey, at least $250 of each of the spouse and/or dependant's prepaid travel costs are charged to the accountholder's card account and each of the spouse and/or dependants has a return domestic flight ticket; and

c) the spouse and/or dependants are travelling with the cardholder for at least 50% of the period of cover made available to the cardholder for the cardholder's journey.

When a cardholder, spouse and dependant are travelling together, only one eligible person can claim the benefits payable to a cardholder. The other eligible persons may only claim as a spouse or dependant. For example, when a spouse is also a cardholder, if they do not meet the eligibility requirements as a cardholder they can only claim as a spouse, not a cardholder.

Dependants under the age of two years at the date the journey commences

If a cardholder satisfies the eligibility criteria set out above, their dependant under the age of two years as at the date the journey commences is eligible for the cover provided the dependant is travelling with the cardholder for at least 50% of the period of cover available to the cardholder for the cardholder's journey.

No cover is available for dependants born on the journey.

Part B – Period Of Cover

The period of cover available under Section 1.1 Cancellation begins on the date you become eligible for cover by meeting the eligibility criteria set out in Part A – Eligibility for Cover.

Provided you meet the eligibility criteria set out in Part A – Eligibility for Cover, the period of cover made available for all other insured events commences when you leave your home to start your journey or on the departure date shown on your return domestic flight ticket, whichever is the later.

Cover under all sections ends when the first of the following occurs:

a) when you return to your home from the airport shown on your return domestic flight ticket; or

b) when you cancel your return domestic flight ticket; or

c) for Level 1 Card cardholders, spouses and/or dependants, 28 consecutive days after your journey starts, or for Level 2 Card cardholders, spouses and / or dependants, 14 consecutive days after your journey starts.

For the avoidance of doubt, the period of cover available is for a maximum of 28 days per journey for Level 1 Card cardholders and 14 days per journey for Level 2 Card cardholders.

Part C – Benefit Limits

The table below sets out the amounts and maximum limits of what we will pay under each section of Domestic Travel Insurance. All limits and sub-limits in the table are shown in Australian dollars.

The cover available is outlined in Part E and is subject to the applicable terms, conditions, exclusions, limits and applicable sub-limits. The cover described in the table below is a summary only.

All costs and expenses claimed must be necessary and reasonable.

Section	Limit
1.1 Cancellation	Up to a maximum total limit of $3,000 for all claims combined
2.1 Flight Delay	4 hours or more, $125 per person up to a maximum total limit of $300 for all claims combined
3.1 Additional Expenses	Up to a maximum total limit of $3,000
4.1 Luggage	Up to $750 for each covered item, up to a maximum total limit of $2,000
4.2 Luggage Delay	12 hours or more, $150 per person, up to a maximum total limit of $400 for all claims combined

Part D – Excesses & General Exclusions

Excesses

You must pay the following excess amounts for each claim made under the following covers even if a number of claims are submitted on the one claim form. However if you make more than one claim as the result of a single event, the highest excess will apply but will only apply once.

Section	Cover type	Excess
1.1	Cancellation	$75
2.1	Flight Delay	Nil
3.1	Additional Expenses	$75
4.1	Luggage	$75
4.2	Luggage Delay	Nil

General Exclusions

The general exclusions below set out what is not covered.

You should also read each section as they contain specific exclusions that may also apply.

To the extent permitted by law we do not cover you for any loss, damage or expense caused by or arising from:

1. your loss of enjoyment; loss of revenue, loss of profits or loss of goodwill;
2. you booking or taking travel against medical advice, travel for the purpose of getting medical treatment or advice, or travel taken after a medical adviser informs you that you are terminally ill;
3. your intentional self harm or your suicide or your attempted suicide;
4. your claim arises from, or is caused, or is contributed to, by you being affected by any intoxicating liquor or drug to the extent that your physical, or mental functions, or your judgement are impaired, except a drug prescribed to you by a medical adviser, and taken in accordance with their instructions;

5. you not following an advice or warning that a reasonable person would have been aware of:
    - by an Australian government (including State and Territory governments); or
    - which was published in a reliable mass media source;
6. flying other than when you are travelling as a passenger in:
    - a fully licensed aircraft operated by an airline or charter company; or
    - a regulated or licensed hot air balloon;
7. your participation in any dangerous activities or your exposure of yourself to danger during your journey unless in an attempt to preserve your life or the life of another person, such as:
    - scuba diving unless you hold an open water diving certificate or are diving with a qualified and registered diving instructor;
    - mountaineering or rock climbing requiring the use of ropes and/or climbing equipment, racing (other than amateur racing on foot), white water rafting, white water boating, abseiling, parasailing, skydiving, hang gliding, base jumping, bungy jumping, pot holing, canyoning, caving, fire walking, running with the bulls, rodeo riding, polo playing, hunting, shooting, archery, tobogganing, water skiing, jet skiing, off-piste snow skiing, off-piste snowboarding, snowmobiling or any other similar activity;
    - quad-bike or motorcycle riding during your journey unless it involves you only driving a motorcycle, with an engine capacity of 200cc or less, for which you hold a valid motorcycle licence;
    - any other similar activity that a reasonable person would consider dangerous;
8. any kind of training for, coaching or competing in any sporting event where you are entitled to receive, or are eligible to receive, an appearance fee, wage, salary or prize money in excess of $1,000;
9. your claim arises from, or is caused, or is contributed to by an illegal or criminal act by you, your spouse, your dependants or any other person acting with your consent or under your direction;

10. your participation as a crew member or pilot of any transportation;
11. the injury, illness or death of any person who is aged 81 years or over at the time you become eligible for cover under Domestic Travel Insurance;
12. any interference with your travel plans by any government, government regulation or prohibition or intervention or official authority;
13. your failure to take reasonable care such as failure to wear appropriate safety equipment;
14. any epidemic or pandemic, or in any way related to any epidemic or pandemic, unless your claim relates to you or your travel companion being positively diagnosed with a sickness recognised as an epidemic or pandemic and cover is expressly included in the following sections:
    - 1.1 Cancellation
    - 3.1 Additional Expenses
15. any act of war, whether war is declared or not, or from any rebellion, revolution, insurrection or taking of power by the military;
16. a nuclear reaction or contamination from nuclear weapons or radioactivity;
17. biological and/or chemical materials, substances, compounds or the like used directly or indirectly for the purpose of harming or to destroy human life and/or create public fear;
18. providing any cover or benefit or pay any claim where the provision of cover or benefit or payment of claim would constitute a breach of any trade or economic sanction, embargo, prohibition or restriction imposed by any of the following: United Nations, United States of America, Australia, European Union, United Kingdom, or New Zealand, or any other applicable national trade or economic sanctions, laws or regulations. This applies where such geographical location, provision of goods, services or other reasons shall contravene such sanction, embargo, prohibition or restriction.

Part E – The Cover Available

In order to be sure that you are covered under this policy, where reasonable, you should always call us for approval before you incur certain expenses. If you do not, we will pay for expenses incurred up to the amount we would have authorised had you asked us first.

Epidemics and pandemics (COVID-19)

If, during the period of cover available, you (including your spouse and/or dependants who are eligible for cover) are positively diagnosed as suffering a sickness recognised as an epidemic or pandemic, such as COVID-19, cover is available to you under the following sections:

1.1 Cancellation

3.1 Additional Expenses

If your travel companion is positively diagnosed as suffering a sickness recognised as an epidemic or pandemic, such as COVID-19, which impacts your journey, cover is available to you under the following sections:

1.1 Cancellation

3.1 Additional Expenses

Terms, conditions, exclusions, limits and applicable sub-limits apply. Please refer to Part D – General Exclusions and the exclusions set out in each of the above sections.

For example, you will not be covered if you are positively diagnosed as suffering a sickness recognised as an epidemic or pandemic while travelling against an advice or warning issued by an Australian government and you did not take reasonable care to avoid contracting the sickness (for example by delaying travel to the country or part of the country referred to in the warning), refer to General Exclusions 5 and 13 in Part D for more information. Please note, this also applies even if the Australian government has given you permission to travel or you fall under a specific exemption where there is otherwise a travel ban in place that prohibits you from travelling.

For all other sections and any claim arising from, or related to, epidemics and pandemics, there is no cover.

Section 1.1 Cancellation

1.1.1 What we cover

If, during the period of cover available, your journey is cancelled, disrupted or rescheduled because of circumstances that were not expected or intended by you and outside your control (including if you or your travel companion are positively diagnosed as suffering a sickness recognised as an epidemic or pandemic, such as COVID-19, which reasonably prevents you from travelling), we will reimburse you:

Unused travel and accommodation arrangements

a) the non-refundable portion of unused travel and accommodation arrangements scheduled to be used during the period of cover available for your journey, that you have paid in advance of cancellation or disruption and cannot recover in any other way, limited to the maximum total limit specified in Part C – Benefit Limits – 1.1 Cancellation.

Travel agent's fees

b) Your travel agent's cancellation fees and any commission or service fees retained by your travel agent, limited to the amount of commission or service fees that your travel agent would have earned had your journey not been cancelled or the amount specified in Part C – Benefit Limits – 1.1 Cancellation, whichever is the lesser.

Frequent flyer, airmiles, loyalty points & vouchers

c) For the value of frequent flyer points, air miles, loyalty card points, redeemable vouchers or other similar schemes lost by you as a result of cancelling the services paid for or obtained with those points, air miles, vouchers or schemes, but only if you cannot recover your loss in any other way.

   We calculate the amount we will pay you, which is limited to the maximum total limit specified in Part C – Benefit Limits – 1.1 Cancellation, as follows:

   - For frequent flyer points, air miles or loyalty card points:
     - the cost of an equivalent booking based on the same advance booking period as your original booking less any payment you made toward the booking, multiplied by

- the total number of points or air miles lost,
- divided by the total number of points or air miles used to make the booking.

- for vouchers, the face value of the voucher. If there is no face value on the voucher we will pay the market value.

Rescheduling your journey

d) Your reasonable costs of rescheduling your journey. The most we will pay for rescheduling your journey is the unrecoverable amount that would have been payable under sub-sections 2.1.1 a), b) and c) had your journey been cancelled. We will not pay a claim under sub-section 2.1.1 d) in addition to a claim under sub-sections 2.1.1 a), b) and c) for the same services/facilities.

Conditions

If you want to claim under the cover available, you should do the following as soon as reasonably possible after the happening of the unexpected event causing your claim:

- cancel any pre-arranged travel and accommodation scheduled to be used during the period of cover available for your journey that you are now unable to use; and
- recover any refund that you are entitled to.

If you think that you may have to cancel your journey or shorten your journey you should tell us as soon as reasonably possible. For more information see under the headings CLAIMS or call the contact number shown on the inside front cover of this booklet.

If you unreasonably delay or fail to cancel your pre-arranged travel and accommodation arrangements and we are prejudiced by your delay or failure, we may reduce the amount payable for your claim to the extent we are prejudiced.

If your claim is related to your fitness to travel, you should take reasonable steps to provide us with written confirmation from a medical adviser.

1.1.2 What we exclude

To the extent permitted by law we will not pay your claim if:

a) you were aware, or a reasonable person in your circumstances would have been aware before you became eligible for the cover, of any reason that may cause your journey to be cancelled, rescheduled or shortened;

b) the claim arises from an injury, illness or death of any person who is aged 81 years or over at the time you become eligible for cover under Domestic Travel Insurance;

c) caused by you or your travel companion changing plans;

d) caused by financial default or financial collapse of a services provider with whom you make a booking or the financial default or financial collapse of any company, organisation or person with whom they deal;

e) caused by an act of terrorism.

Section 2.1 Flight Delay

2.1.1 What we cover

If during the period of cover available for your journey, the departure of your domestic flight, is delayed for the period specified in Part C – Benefit Limits – 2.1 Flight Delay due to circumstances outside your control and no alternative transport is provided by the carrier, we will reimburse the cost of your reasonable additional meal and accommodation expenses, up to the amount specified in Part C – Benefit Limits – 2.1 Flight Delay.

2.1.2 What we exclude

We will not pay if a delay to your journey arises from an act of terrorism.

Section 3.1 Additional Expenses

3.1.1 What we cover

Additional travel & accommodation expenses due to your incapacity

a) If you cannot continue your journey because of an injury or sickness (including if you are positively diagnosed as suffering a sickness recognised as an epidemic or pandemic, such as COVID-19) which occurs during the period of cover available for your journey and needs immediate treatment from a medical adviser, we will reimburse your reasonable additional accommodation and travel expenses.

Emergency travel & accommodation expenses for a necessary companion

b) If during the period of cover available for your journey, you are admitted to hospital suffering from a life threatening or other serious condition which occurs during the period of cover available for your journey, we will reimburse the reasonable travel and accommodation expenses for a relative or friend to travel to you, stay near you or escort you. The relative or friend must travel to you, stay near you or escort you on the written advice of your treating medical adviser and with the prior written approval of Allianz Global Assistance, for which approval will not be unreasonably withheld or delayed. Please contact Allianz Global Assistance for approval of these costs. Otherwise, we may reduce the amount payable for your claim to the extent we are prejudiced.

Additional travel & accommodation expenses due to your travel companion's incapacity

c) If your travel companion cannot continue their journey because of an injury or sickness (including if your travel companion is positively diagnosed as suffering a sickness recognised as an epidemic or pandemic, such as COVID-19) which occurs during the period of cover available for your journey and which needs immediate treatment from a medical adviser, we will reimburse your reasonable additional accommodation and travel expenses for you to remain with your travel companion. Please contact Allianz Global Assistance for approval of these costs. No cover is available for a claim arising from any pre-existing medical condition of your travel companion.

Expenses due to your repatriation or evacuation home

d) If during the period of cover available, you shorten your journey and return to your home on the advice of your treating medical adviser and with the approval of Allianz Global Assistance, we will reimburse the reasonable additional cost of your return to your home. We will only pay the cost of the fare class that you had planned to travel at and you must make use of any pre-arranged return travel to your home. Please contact Allianz Global Assistance for approval of these costs.

Repatriation of dependants left without supervision

e) If your dependants are left without supervision following your hospital admission or evacuation during the period of cover available for your journey, we will pay the reasonable additional travel and accommodation expenses incurred to return them to your home, including the travel and accommodation expenses of an escort if agreed to by Allianz Global Assistance. Please contact Allianz Global Assistance for approval of these costs.

Additional travel & accommodation expenses due to specified events

f) In addition, if during the period of cover available a disruption to your journey arises from:

- your scheduled or connecting transport being cancelled, delayed, rescheduled or diverted because of a strike, riot, hijack, civil protest, weather, natural disaster or accident affecting your mode of transport;
- you unknowingly break any quarantine rule (but not a quarantine rule applying to an epidemic or pandemic);
- you lose your passport, travel documents or transaction cards or they are stolen; or
- your home being rendered uninhabitable by fire, explosion, earthquake or flood, we will reimburse your reasonable additional travel and accommodation expenses. Please contact Allianz Global Assistance for approval of these costs.

Whenever claims are made by you under this section and Section 1.1 Cancellation for cancelled services/facilities or alternative arrangements for the same or similar services/facilities, we will pay for the higher of the two amounts, not both.

3.1.2 What we exclude

To the extent permitted by law, we will not pay your claim:

a) if you were aware, or a reasonable person in your circumstances would have been aware, of any reason, before you became eligible for the period of cover available, that may cause your journey to be cancelled, disrupted or delayed;

b) if the claim arises from an injury, illness or death of any person who is aged 81 years or over at the time you become eligible for cover under Domestic Travel Insurance;

c) if you can recover your additional travel and accommodation expenses from someone else, for example, an airline or tour provider;

d) if caused by any service provider misappropriating your funds or failing to arrange or provide services for which you have paid;

e) for cancellations, delays, rescheduling or diversions to your scheduled or connecting transport unless it is due to a strike, riot, hijack, civil protest, weather, natural disaster or accident affecting your mode of transport;

f) if your claim arises directly or indirectly out of you operating a rental vehicle in violation of the rental agreement.

Section 4.1 Luggage

You must take all reasonable precautions to safeguard your covered items and your valuables. If you do not, we will not pay your claim. For example, you will not be taking reasonable precautions if you leave your belongings in a publicly accessible location:

- at such a distance from you that you are unable to prevent them being taken; or
- with a person who is not a travel companion or a relative (or if these persons fail to take all reasonable precautions to safeguard your covered items or valuables).

This includes forgetting or misplacing any items, leaving them behind or walking away from them.

4.1.1 What we cover

a) If, during the period of cover available for your journey, the following covered items or valuables:

   - baggage, clothing or personal valuables;
   - portable electrical equipment, laptop computers and associated equipment/accessories, binoculars, cameras and associated equipment accessories,

   are stolen, accidentally damaged or are permanently lost, except when:

- left in a vehicle (see sub-section 4.1.1 b) below); or
- are valuables left in a vehicle or checked in to be transported in the cargo hold of any aircraft, ship, train, tram or bus (see sub-section 4.1.1 c) below).

we will pay the lesser of:

- the depreciated value after allowing for age, wear and tear (see the Depreciation section for more detail)
- the original purchase price;
- the replacement cost; or
- the repair cost.

We will not apply depreciation to any item we pay for where less than 12 consecutive months have elapsed since the item was purchased new.

The maximum amount we will pay for any item is up to the item limit specified in Part C – Benefit Limits – 4.1 Luggage.

A pair or related set of items, for example (but not limited to):

- a camera, lenses (attached or not), tripod and accessories;
- a matched or unmatched set of golf clubs, golf bag and buggy; or
- a matching pair of earrings,

are considered as only one item for the purpose of this cover, and the appropriate single item limit will be applied.

b) Covered items specified in 4.1.1 a) that are left in a vehicle during the period of cover available for your journey are only covered during daylight hours and must have been left in a concealed storage compartment of a locked vehicle, and in the event of theft, forced entry must have been made. The most we will pay is up to the total amount specified in Part C – Benefit Limits – 4.1.1 b) Luggage for all covered items stolen from a locked vehicle.

c) No cover is available for valuables left in a vehicle at any time or valuables checked in to be transported in the cargo hold of any aircraft, ship, train tram or bus including any loss from the point of check in until collection by you from the baggage carousel or

collection area at the end of your flight, voyage or trip. However, cover will be available for loss, theft or accidental damage to laptops, tablets and mobile/smartphones when (without prior notice) you are directed by the airline with whom you have a flight booking to place the laptop, tablet or mobile/smartphone into your checked baggage or overhead cabin locker for the duration of your flight.

Conditions

If you make a claim, you will need to provide proof of ownership and the value of your belongings. Examples of proof include receipts and/or valuations (e.g. receipt or valuation for jewellery). If you cannot prove the value of the items, the most we will pay for each individual item is 10% of the limit shown for that type of item in the Part C – Benefit Limits – 4.1 Luggage.

As soon as practical, you should report any loss or theft to the police or an office of the bus line, airline, shipping line or rail authority you were travelling on when the loss or theft occurred.

You should make reasonable efforts to obtain confirmation from whoever you made the report to as this may be the easiest way to provide evidence of the loss or theft. If you unreasonably delay or fail to make a report and we are prejudiced by your delay or failure, we may reduce the amount payable for your claim to the extent we are prejudiced.

If you are entitled to be reimbursed by the bus line, airline, shipping line or rail authority you were travelling on when the loss, theft, misplacement or damage occurred we will deduct the amount you are entitled to from any claim payable by us. However, if you are not reimbursed the full amount of your loss, we will pay the difference between the amount of your loss and what you were reimbursed, up to the limit of the cover available.

4.1.2 What we exclude

To the extent permitted by law, we will not pay a claim in relation to your covered items and valuables) if:

a) the loss, theft or damage is to, or of, covered items left behind in any hotel or motel room after you have checked out, or items left behind in any aircraft, ship, train, tram, taxi or bus;

b) the covered items or valuables were being sent unaccompanied by you or under a freight contract;

c) the loss or damage arises from any process of cleaning, repair or alteration;

d) the loss or damage arises from ordinary wear and tear, deterioration, atmospheric or weather conditions, insects, rodents or vermin;

e) the covered item disappears in circumstances that cannot be reasonably explained;

f) your claim arises from a government authority confiscating, detaining or destroying anything;

g) you do not take reasonable precautions to safeguard your covered items or valuables. For example, you will not be taking reasonable precautions if you leave your belongings in a publicly accessible location;

- at such a distance from you that you are unable to prevent them being taken; or
- with a person who is not a travel companion or a relative (or if these persons fail to take all reasonable precautions to safeguard your covered items or valuables).

This includes forgetting or misplacing any items, leaving them behind or walking away from them;

h) the covered item or valuable has an electrical or mechanical breakdown or an inherent defect that is known or could reasonably be known by you;

i) the covered item or valuable is fragile or brittle or is an electrical component and is broken, unless the breakage was caused by theft, fire or an accident involving a vehicle in which you were travelling;

j) the loss or damage arises from scratches occurring to lenses or screens of covered items or valuables however caused;

k) the covered items were sporting equipment that were damaged during use.

Section 4.2 Luggage Delay

4.2.1 What we cover

If during the period of cover available for your journey any of your covered items are delayed, misdirected or misplaced by the carrier for more than 12 consecutive hours, we will reimburse you for the reasonable costs you incur for you to purchase essential items of clothing or other personal items, up to the amount specified in Part C – Benefit Limits – 4.2 Luggage Delay.

Conditions

You will need to make reasonable efforts to obtain confirmation from the carrier who was responsible for your covered items confirming that your items were delayed, misdirected or misplaced as this may be the easiest way to provide evidence of the delay.

We will deduct any amount we pay you under this section from any subsequent claim you make for lost covered items payable under Section 4.1 Luggage.

If you are entitled to be reimbursed by the bus line, airline, shipping line or rail authority you were travelling on when the loss, theft, misplacement or damage occurred we will deduct the amount you are entitled to from any claim payable by us.

However, if you are not reimbursed the full amount of your loss, we will pay the difference between the amount of your loss and what you were reimbursed, up to the limit of the cover available.

Rental Vehicle Excess Insurance in Australia

Not all insurance covers are available for all cards and different conditions may also apply depending on your Card Level, so please refer to each Part of this Policy Information Booklet to determine the complimentary insurance benefits that may be available to you.

Part A – Eligibility for Cover

Who is eligible?

Level 1 Card and Level 2 Card Cardholders are eligible when the entire payment for the vehicle rental was charged to the accountholder's card account.

Part B – Period of Cover

The cover available begins when you collect the rental vehicle from the rental vehicle company or agency you have entered into a rental vehicle agreement with and ends when you return the rental vehicle to the rental vehicle company or agency or at the expiry of the rental vehicle agreement, whichever occurs earlier.

Part C – Benefit Limits

The table sets out the maximum limits of what we will pay under Rental Vehicle Excess Insurance in Australia. All limits and sub-limits in the table below are shown in Australian dollars.

The cover available is outlined in Part E and is subject to the applicable terms, conditions, exclusions, limits and sub-limits.

Limit
Level 1 Cards – The amount specified in your rental vehicle agreement up to the maximum total limit of $10,000 for all claims combined during the rental period.
Level 2 Cards – The amount specified in your rental vehicle agreement up to the maximum total limit of $5,000 for all claims combined during the rental period.

Part D – Excess & Exclusions

Excess

You must pay the following excess amount for each claim made under this insurance, even if a number of claims are submitted on the one claim form. However, if you make more than one claim as the result of a single event, the highest excess will apply, but will only apply once.

An excess of $100 applies to each claim payable under Rental Vehicle Excess Insurance in Australia.

Exclusions

The exclusions below set out what is not covered. You should also read each section as they contain specific exclusions that also apply.

To the extent permitted by law we do not cover you for any loss, damage or expense caused by or arising from:

1. your loss of enjoyment; loss of opportunity; loss of revenue; loss of profits or loss of goodwill;
2. your intentional self harm or your suicide or attempted suicide;
3. a claim arising from, or is caused, or is contributed to, by you being affected by any intoxicating liquor or drug to the extent that your physical, or mental functions, or your judgement are impaired, except a drug prescribed to you by a medical adviser, and taken in accordance with their instructions;
4. you using the rental vehicle in breach of the rental agreement;
5. you using the rental vehicle without a licence for the purpose that you were using it; (such as but not limited to the carrying of fare paying passengers or the carrying of freight);
6. administrative charges or fees of the rental company that are not a component of the amount that is specified in your rental vehicle agreement;
7. any act of terrorism;
8. any act of war, whether war is declared or not, or from any rebellion, revolution, insurrection or taking of power by the military;
9. a nuclear reaction or contamination from nuclear weapons or radioactivity;

10. biological and/or chemical materials, substances, compounds or the like used directly or indirectly for the purpose of harming or to destroy human life and/or create public fear;
11. providing any cover or benefit or pay any claim where the provision of cover or benefit or payment of claim would constitute a breach of any trade or economic sanction, embargo, prohibition or restriction imposed by any of the following: United Nations, United States of America, Australia, European Union, United Kingdom, or New Zealand, or any other applicable national trade or economic sanctions, laws or regulations. This applies where such geographical location, provision of goods, services or other reasons shall contravene such sanction, embargo, prohibition or restriction;
12. your failure to take reasonable care such as failure to wear appropriate safety equipment.

Part E – The Cover Available

In order to be sure that you are covered under this policy, where reasonable, you should always call us for approval before you incur certain expenses. If you do not, we will pay for expenses incurred up to the amount we would have authorised had you asked us first.

Cover is only available if your rental vehicle agreement specifies an amount that is payable in the event the rental vehicle is damaged or stolen while in your custody.

This cover may not provide cover for items, such as but not limited to, tyres, rims, windscreens, glass, roof and/or underbody if damage to these items is in addition to the specific amount shown in your rental vehicle agreement that you are responsible to pay for damage or theft.

What we cover

If, during the period of cover available, a rental vehicle you have rented from a rental company or agency is:

- involved in a motor vehicle accident while you are driving it; or
- damaged or stolen while in your custody,

then we will pay you the lesser of:

- the cost of property damage for which you are liable;
- the amount specified that you must pay under your rental vehicle agreement; or

- the limit shown in Part C – Benefit Limits.

Conditions

To support your claim, you must take reasonable steps to provide:

- your rental vehicle agreement;
- the incident report that was completed; and
- written confirmation from the rental company or agency of the amount for which you are liable.

You may also need to provide:

- the repair account and invoice from the motor vehicle repairer (if available to you); and
- an itemised list of the value of the damage.

Purchase Protection Insurance

Not all insurance covers are available for all cards and different conditions may also apply depending on your Card Level, so please refer to each Part of this Policy Information Booklet to determine the complimentary insurance benefits that may be available to you.

Part A – Eligibility for Cover

Who is eligible?

Level 1 Card, Level 2 Card, Level 3 Card and Level 4 Card cardholders are eligible for Purchase Protection Insurance for covered items or valuables:

- purchased anywhere in the world; or
- purchased and given as a gift to any permanent Australian resident,

provided the whole purchase price of the covered item is charged to the accountholder's card account.

Part B – Period of Cover

Purchase Protection Insurance applies to covered items and valuables after the date you take possession of the covered item or valuable when the full purchase price of the covered item or valuable is charged to the accountholder's card account. The following maximum period of cover is available for your covered items and valuables.

Period of cover
90 consecutive days for purchases made with Level 1 Card, Level 2 Card, Level 3 Card and Level 4 Card

Part C – Benefit Limits

The table below sets out the maximum limits of what we will pay under Purchase Protection Insurance.

All limits and sub-limits in the table below are shown in Australian dollars. The cover available is outlined in Part E and is subject to the applicable terms, conditions, exclusions, limits and sub-limits.

If you need advice in respect of your particular circumstances or needs, please consult an appropriately licensed insurance adviser.

Limit
Purchase price charged to card account except for jewellery, watches and new works of art which are limited to $5,000 per claim. Maximum total limit for all claims in any twelve (12) consecutive month period is $200,000 per card account.

Part D – Excess & Exclusions

Excess

No excess applies to any claim under Purchase Protection Insurance.

Exclusions

The exclusions below set out what is not covered. You should also read each section as they contain specific exclusions that also apply.

To the extent permitted by law we do not cover you for any loss, damage or expense caused by or arising from:

1. the loss, theft or damage to, or of, items left behind in any hotel or motel room after you have checked out, or items left behind in any aircraft, ship, train, tram, taxi, ride share or bus;
2. covered items or valuables being sent unaccompanied by you or under a freight contract;
3. loss or damage arising from any process of cleaning, repair or alteration;
4. loss or damage arising from ordinary wear and tear, deterioration, atmospheric or weather conditions, insects, rodents or vermin;
5. the disappearance of covered items or valuables in circumstances that cannot be reasonably explained;
6. your claim arising from a government authority confiscating, detaining or destroying anything;
7. you not taking all reasonable precautions to safeguard your covered items or valuables. For example, you will not be taking reasonable precautions if you leave your belongings in a publicly accessible location:
    - at such a distance from you that you are unable to prevent them being taken; or

- with a person who is not a travel companion or a relative (or these persons fail to take reasonable precautions to safeguard your covered items or valuables);
- This includes forgetting or misplacing any items, leaving them behind or walking away from them;

8. the covered item or valuable having an electrical or mechanical breakdown;
9. any act of war, whether war is declared or not, or from any rebellion, revolution, insurrection or taking of power by the military;
10. a nuclear reaction or contamination from nuclear weapons or radioactivity;
11. biological and/or chemical materials, substances, compounds or the like used directly or indirectly for the purpose of harming or to destroy human life and/or create public fear;
12. providing any cover or benefit or pay any claim where the provision of cover or benefit or payment of claim would constitute a breach of any trade or economic sanction, embargo, prohibition or restriction imposed by any of the following: United Nations, United States of America, Australia, European Union, United Kingdom, or New Zealand, or any other applicable national trade or economic sanctions, laws or regulations. This applies where such geographical location, provision of goods, services or other reasons shall contravene such sanction, embargo, prohibition or restriction;
13. your failure to take reasonable care;
14. the covered items were sporting equipment that were damaged during use;
15. the covered items were valuables that were checked in to be transported in the cargo hold of any aircraft, ship, train, tram or bus (including any loss from the point of check in until collection by you from the baggage carousel or collection area at the end of your flight, voyage or trip);
16. the covered items or valuables were left in a motor vehicle.

Part E – The Cover Available

You must take all reasonable precautions to safeguard your covered items and your valuables. If you do not, we will not pay your claim. For example, you will not be taking reasonable precautions if you leave your covered items or your valuables in a publicly accessible location:

- at such a distance from you that you are unable to prevent them being taken; or
- with a person who is not a travel companion or a relative (or if these persons fail to take all reasonable precautions to safeguard your covered items and your valuables). This includes forgetting or misplacing any items, leaving them behind or walking away from them.

What we cover

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

a) the original purchase price charged to the accountholder's card account up to the limit specified in Part C – Benefit Limits; or

b) the limit per claim specified in Part C – Benefit Limits for jewellery, watches and new works of art.

The most we will pay for all claims in any 12 month period is the maximum total limit specified in Part C – Benefit Limits.

Conditions

If you make a claim, you will need to provide proof of ownership and the value of your belongings. Examples of proof include receipts and/or valuations (e.g. receipt or valuation for jewellery).

As soon as reasonably practical, you should report any loss or theft to the police or an office of the bus line, airline, shipping line or rail authority you were travelling on when the loss or theft occurred.

You should make reasonable efforts to obtain confirmation from whoever you made the report to as this may be the easiest way to provide evidence of the loss or theft. If you unreasonably delay or fail to make a report and we are prejudiced by your delay or failure, we may reduce the amount payable for your claim to the extent we are prejudiced.

If you are entitled to be reimbursed by the bus line, airline, shipping line or rail authority you were travelling on when the loss, theft misplacement or damage occurred we will deduct the amount you are entitled to from any claim payable by us.

However, if you are not reimbursed the full amount of your loss, we will pay the difference between the amount of your loss and what you were reimbursed, up to the limit of cover available.

Extended Warranty Insurance

Not all insurance covers are available for all cards and different conditions may also apply depending on your Card Level, so please refer to each Part of this Policy Information Booklet to determine the complimentary insurance benefits that may be available to you.

Part A – Eligibility For Cover

Who is eligible?

Level 1 Card, Level 2 Card and Level 4 Card cardholders cardholders are eligible for Extended Warranty Insurance when the whole purchase price of the covered item is charged to the accountholder's card account. This Extended Warranty Insurance is not transferable to any other person.

Only items with a manufacturer's unique identification serial number on them and a manufacturer's warranty period are covered under this insurance.

Part B – Period Of Cover

Cover applies from the date the manufacturer's warranty expires and applies for the same period as the manufacturer's warranty for up to a maximum of one full year. However, there is no cover if the manufacturer's warranty exceeds five years.

The table below sets out examples of how extended warranty periods apply.

Manufacturer's Warranty Period	Extended Warranty
6 months	6 months
1 year	1 year
1 to 5 years	1 year
Over 5 years	No cover

Part C – Benefit Limits

The table sets out the maximum limits of what we will pay under Extended Warranty Insurance. All limits and sub-limits in the table below are shown in Australian dollars.

The cover available is outlined in Part E and is subject to the applicable terms, conditions, exclusions, limits and sub-limits.

If you need advice in respect of your particular circumstances or needs, please consult an appropriately licensed insurance adviser.

Limit
Purchase price charged to card account limited to $10,000 per covered item up to a maximum total limit of $40,000 per card account in any 12 month period.

Part D – Excess & Exclusions

Excess

No excess applies to any claim payable under Extended Warranty Insurance.

Exclusions

The exclusions below set out what is not covered.

You should also read each section as they contain specific exclusions that also apply.

To the extent permitted by law we do not cover you for any loss, damage or expense caused by or arising from:

1. illegal or criminal acts by you, your spouse, your dependants or any other person acting with your consent or under your direction;
2. your failure to take reasonable care;
3. any act of war, whether war is declared or not, or from any rebellion, revolution, insurrection or taking of power by the military;
4. a nuclear reaction or contamination from nuclear weapons or radioactivity;
5. biological and/or chemical materials, substances, compounds or the like used directly or indirectly for the purpose of harming or to destroy human life and/ or create public fear; or

6. providing any cover or benefit or pay any claim where the provision of cover or benefit or payment of claim would constitute a breach of any trade or economic sanction, embargo, prohibition or restriction imposed by any of the following: United Nations, United States of America, Australia, European Union, United Kingdom, or New Zealand, or any other applicable national trade or economic sanctions, laws or regulations. This applies where such geographical location, provision of goods, services or other reasons shall contravene such sanction, embargo, prohibition or restriction.

Part E – The Cover Available

Your covered item may come with guarantees that cannot be excluded under the Australian Consumer Law (ACL) or other relevant law. This cover operates alongside, and in addition to, the rights and remedies to which you may be entitled under the ACL and any other law that applies to your covered item and does not change those rights or remedies.

What we cover

If a covered item that you purchased and charged the whole purchase price to the accountholder's card account suffers a covered breakdown during the period of cover available, we will reimburse you the lesser of:

- the original purchase price; or
- the repair cost; or
- the replacement cost; or
- the limit per covered item specified in Part C – Benefit Limits,

subject to the maximum total limit per card account in any 12 consecutive month period as specified in Part C – Benefit Limits.

Conditions

Only items with a manufacturer's unique identification serial number on them are covered under this insurance.

You must take all reasonable care to protect and/or maintain your covered items.

You should obtain our approval before starting any repairs or replacement of any covered item that has suffered a covered breakdown. If you do not, we may reduce the amount payable for your claim to the extent we are prejudiced. Please contact Allianz Global Assistance for approval of these costs.

Claims

How to make a claim

Please do not contact the Bank in the event of a claim.
First check that you are entitled to claim by reading the appropriate section in this booklet, especially Part D of that section, to see exactly what is, and is not covered, noting any applicable terms, conditions, exclusions, limits and sub-limits.

Allianz Global Assistance administers the benefits available under the Group Policy. You should give Allianz Global Assistance notice of your claim as soon as reasonably possible.

In order to be sure that any expenses you claim are covered by the Group Policy you should always, when reasonably practicable, contact Allianz Global Assistance for approval before you incur expenses you wish to claim. Otherwise, we may reduce the amount payable for your claim to the extent we are prejudiced.

You are not covered for any claim made after termination of, or the expiry of, the period of insurance specified in the Group Policy. The Bank will provide you with details of any replacement cover.

You can lodge your International Travel Insurance claim online at claimmanager.com.au/nab

You can obtain claim forms and information on how to make a claim at: travel.agaassistance.com.au/nab/make-a-claim

Allianz Global Assistance will consider your claim within 10 business days of receiving a completed claim form and all reasonably requested documentation. If we need additional information, a written notification will be sent to you within 10 business days.

If there is a delay in claim notification, or you do not provide sufficient detail for Allianz Global Assistance to consider your claim, we may reduce the amount payable for your claim to the extent we are prejudiced.

You should take all reasonable steps to give any information Allianz Global Assistance reasonably asks for to support your claim at your expense, such as but not limited to police reports, valuations, medical reports, original receipts or proof of purchase and ownership.

If required Allianz Global Assistance may ask you to provide them with translations into English of any such documents to enable their consideration of your claim.

You should take all reasonable steps to co-operate in relation to providing supporting evidence and such other information that may reasonably be required.

In particular:

- If you think that you may have to cancel your journey or shorten your journey you should tell us as soon as reasonably possible. Contact Allianz Global Assistance using the contact number, or if overseas the 24 HOUR EMERGENCY ASSISTANCE number, shown inside the front cover of this booklet;
- In the event of an emergency or admission to hospital overseas or for medical, hospital or dental claims, contact Allianz Global Assistance as soon as reasonably practicable;
- For loss or theft of your covered items or valuables, you should as soon as reasonably practicable report it to the police and obtain confirmation of your report. If you unreasonably delay or fail to make a report, we may reduce or refuse your claim to the extent we are prejudiced;
- For damage or misplacement of your covered items or valuables, caused by the airline or any other operator or accommodation provider, report the damage or misplacement as soon as reasonably possible to an appropriate official and make reasonable efforts to obtain a written report, including any offer of settlement that they may make.

Depreciation

When taking into consideration the age of a covered item or valuable we will deduct the following amounts from our settlement for each item you have claimed:

- For toiletries and medication (including skin care, make-up, perfume, deodorant and aftershave) we will deduct 50% of the purchase price for each year you have owned the item up to a maximum deduction of 80%;

- For mobile phones, smart phones, electrical devices, communication devices, all computers (including laptops and tablets), photographic equipment and electronics equipment we will deduct 20% of the purchase price for each year you have owned the item up to a maximum deduction of 80%;
- For clothing, footwear, luggage and books we will deduct 15% of the purchase price for each year you have owned the item to a maximum deduction of 80%;
- For camping, sporting and leisure equipment (but not leisure clothing) and musical instruments we will deduct 10% of the purchase price for each year you have owned the item up to a maximum deduction of 80%;
- For jewellery we will not make any deduction. Please note, watches are not considered jewellery and are included under other items below;
- For all other items we will deduct 15% of the purchase price for each year you have owned the item to a maximum deduction of 80%.

For 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 settlement of your claim we would pay you $300 (i.e. we will depreciate the value of the digital camera by 20% for each year of the 2 years you have owned it), calculated as follows –

Year 1 – Purchase price of $500 less 20% ($100) = $400
Year 2 – Depreciated value of $400 less 20% of the purchase price ($100) = $300

Claims are payable in Australian dollars

We will pay all claims in Australian dollars. We will pay you unless you tell us to pay someone else. The rate of currency exchange that will apply is the rate at the time you incurred the expense. Payment will be made by direct credit to a bank account nominated by you.

Recovery

If we have a claim against someone in relation to the money we have to pay or we have paid, you must take reasonable steps to help us do that in legal proceedings. If you are aware of any third party that you or we may recover money from, you must take reasonable steps to inform us of such third party.

When making a claim you should tell us about any other insurance under which you are or might be able to claim.

If you can claim from another insurer and we also pay you in respect of the same insured event, then you will be required to refund to us the amount we paid if the other insurer also pays you. You cannot claim from us and from the other insurer to obtain an aggregate amount that exceeds your loss.

If during the period of cover made available, you suffer a loss which is not fully covered by the Group Policy, we may offer to attempt to recover your uninsured loss for you.

You may specifically ask us to recover this for you however, we have no obligation to do so. You will need to give us documents supporting your loss. Before we include any uninsured loss in a recovery action we will also ask you to agree to the basis on which we will handle your uninsured recovery action. You may need to contribute to legal costs in some circumstances.

We will apply any money we recover from someone else under a right of subrogation in the following order:

1. To us, our costs (administration and legal) arising from the recovery.
2. To us, an amount equal to the amount that we paid to you under the Group Policy.
3. To you, your uninsured loss.
4. To you, your excess.

Once we pay your total loss we will pay you the balance of any money left over.

If we have paid your total loss and you receive a payment from someone else for that loss or damage, you must pay us the amount of that payment up to the amount of the claim we paid you.

How GST may affect your claim

If you are entitled to claim an input tax credit in respect of a cost for which a claim is made, or would be entitled to an input tax credit if you were to incur the relevant cost (i.e. in replacing a lost or stolen item), the amount we would otherwise pay will be reduced by the amount of that input tax credit.

Fraud

When making a claim you have a responsibility to assist us and to act in an honest and truthful manner.

If any claim is fraudulent in any way or if you or anyone acting on your behalf uses fraudulent means to make a claim on the cover described in this booklet, then no payment will be made in regard to the claim. Also the Bank will be informed of the situation and you may no longer be eligible for the cover described in this booklet.

Complaints & Disputes

If you are dissatisfied with our service in any way, please contact us and we will attempt to resolve the matter in accordance with our internal dispute resolution procedures.

If we do not make a decision within the period that we tell you we will respond, we will tell you about your right to lodge a complaint with an external dispute resolution scheme.

If you are not happy with our response, you can refer your complaint to AFCA subject to its terms of reference. AFCA provides a free and independent dispute resolution service for consumers who have general insurance disputes falling within its terms. AFCA's contact details are:

The Australian Financial Complaints Authority
Online: www.afca.org.au

Phone: 1800 931 678

Email: info@afca.org.au

Mail: GPO Box 3 Melbourne VIC 3001

For more information on how we handle complaints you can request a copy of our procedures, using our contact details on the inside front cover of this booklet.

General Insurance Code Of Practice

The General Insurance Code of Practice was developed by the Insurance Council of Australia to further raise standards of practice and service across the insurance industry. The Code Governance Committee (CGC) is an independent body that monitors and enforces insurers' compliance with the Code.

You can obtain more information on the Code of Practice and how it assists you by contacting us. Contact details are provided on the inside front cover of this booklet. For more information on the Code Governance Committee (CGC) go to www.insurancecode.org.au.

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For more information visit
nab.com.au

or call us on **13 22 65**
Monday to Friday, 8am to 7pm (AEST/AEDT)
Saturday to Sunday, 9am to 6pm (AEST/AEDT)
or ask at your **local branch**

Help for people with hearing or speech communication difficulties. Contact us on **13 29 28** through the National Relay Service.

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