

ANZ BUSINESS BLACK TRAVEL INSURANCE

**POLICY INFORMATION
EFFECTIVE DATE: 1 APRIL 2020**



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.

Any changes to terms and conditions related to insurance coverage will be communicated to you in writing with 30 days' notice. Any minor changes unrelated to insurance coverage will be published on anz.com.

The Insurer is:

Allianz Australia Insurance Limited

ABN 15 000 122 850, AFSL 234708 of

2 Market Street, 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.

CLAIMS AND ENQUIRIES

You can contact **Allianz Global Assistance** for claims and enquiries using the contact details below.

- Online:** Lodge **your** claim, 24 hours a day, 7 days a week at: anz.com/allianz
- Phone:** 1300 135 271, 9am to 5pm AEST, Monday to Friday, except public holidays. Calls from mobiles, public telephones or hotel rooms may attract additional charges
- E-mail:** ANZTravelTeam@allianz-assistance.com.au
- Postal address:** Allianz Global Assistance
Locked Bag 3014,
Toowong DC, QLD 4066

24 HOUR EMERGENCY ASSISTANCE

Allianz Global Assistance

Within Australia: 1800 010 075

Reverse charge from overseas: +61 7 3305 7465. Calls from mobiles, public telephones or hotel rooms may attract additional charges.

Email: medical@allianz-assistance.com.au

Fax: +617 3305 7005

CONFIRMATION OF ELIGIBILITY

You can obtain written confirmation of **your** eligibility for cover for **your overseas journey** (based on the answers **you** give **us**), by applying online at:

anz.com/allianz

If **you** provide **us** with incorrect answers to the questions **we** ask **you**, **you** may not be eligible for *International Travel Insurance* cover under the group policy issued to **ANZ**.

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IMPORTANT INFORMATION ABOUT THE COVER PROVIDED

INTRODUCTION

This booklet describes the complimentary insurance benefits for *International Travel Insurance* provided by **Allianz**, which are available to eligible **ANZ card cardholders** and other eligible beneficiaries.

You are not covered for events occurring after termination of or the expiry of the period of the Group Policy issued to **ANZ**. **ANZ** will provide **accountholders** with details of any replacement cover.

These covers are available under a group policy issued to Australia and New Zealand Banking Group Limited, ABN 11 005 357 522, AFSL and Australian credit licence No 234527 (**ANZ**) of Level 9, 833 Collins Street, Docklands, VIC 3008 by AWP Australia Pty Ltd, ABN 52 097 227 177, AFS Licence No 245631 trading as **Allianz Global Assistance** of Level 16, 310 Ann Street, Brisbane, QLD 4000 (**Allianz Global Assistance**) under a binder from the underwriter, Allianz Australia Insurance Limited, ABN 15 000 122 850, AFS Licence No. 234708, of 2 Market Street, Sydney, NSW 2000 (**Allianz**). For general enquiries call **Allianz Global Assistance**. **Allianz Global Assistance** issues and manages the group policy on behalf of **Allianz**.

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 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 including the sales receipts and **ANZ card account** statements showing any purchases.

ANZ IS NOT THE ISSUER (INSURER) OF THIS COVER

ANZ is not the issuer of these covers and neither it nor any of its related corporations guarantee or are liable to pay any of the benefits under these covers.

Neither **ANZ** nor any of its related corporations are Authorised Representatives of **Allianz**, **Allianz Global Assistance** or any of their related companies.

TERMINATION OR VARIATION OF COVER

ANZ or **Allianz** may terminate or vary any one or all of the covers described in this booklet, and if so **ANZ** will notify **accountholders** of the termination or change in writing. The existing cover will only apply to events occurring before the date of change or termination. No cover is provided for events occurring after the date of termination. **ANZ** will provide **accountholders** with details of any replacement cover.

OTHER INSURANCES

The covers described in this booklet are provided for **your** benefit under a group policy entered into between **Allianz** and **ANZ**. **ANZ** is the 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).

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 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 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 provided 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.

We may seek contribution from **your** other insurer. **You** must give **us** any information that **we** reasonably require to help **us** make a claim from the other insurer.

LIMITATION OF COVER

Notwithstanding any other terms, **we** shall not be deemed to provide coverage and **we** will not make any payments nor provide any service or benefit to any person or other party to the extent that such cover, payment, service, benefit and/or any business or activity of the person would violate any applicable trade or economic sanctions law or regulation.

PRIVACY

To offer or provide **you** with **our** products and services (or those **we** may offer or provide to **you** on behalf of **our** business partners) **we**, namely AWP Australia Pty Ltd ABN 52 097 227 177 trading as '**Allianz Global Assistance**', and **our** agents and representatives, collect, store, use, and disclose **your** personal information including sensitive information.

We usually collect it directly from **you** but sometimes from others depending upon the circumstances and the product involved.

For instance, **we** may collect **your** personal information from **our** business partners who may have provided **you** with a product or service including but not limited to travel insurance, roadside assistance with a vehicle purchase, Overseas Student or Visitor Health Cover, or other assistance services **we** arrange or provide. For example, **your** personal information may be collected from **your** family members and **travel companions**, doctors, and hospitals if **you** purchase **our** travel insurance and require medical assistance. Likewise, **we** collect personal information from universities and **your** agents if **you** inquire about or apply for **our** Overseas Student or Visitor Health Cover. **We** are the 'data controller' and responsible for ensuring **your** personal information is used and protected in accordance with applicable laws including the Privacy Act 1988 and sometimes European Law (the GDPR) where **our** activities are within its scope. Personal information **we** collect includes, for example, **your** name, address, date of birth, email address, and sometimes **your** medical information, passport details, bank account details, as well as other information **we** collect through devices like 'cookies' when **you** visit **our** website such as **your** IP address and online preferences.

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

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

Your personal information may be disclosed to third parties (some of whom are data processors) who assist **us** to carry out the above activities both inside and outside of Australia, such as claims management providers, travel agents and intermediaries, insurers, investigators, cost containment providers, medical and health service providers, universities and other education institutions, roadside assistance and towing providers, vehicle manufacturers, **overseas** data storage (including 'cloud' storage) and data handling providers, legal and other professional advisers, **your** agents and broker, **your** travel group leader if **you** travel in a group, **your** employer if **you** have a corporate travel policy, **your** bank (**ANZ**) if **you** are the beneficiary of the bank's credit card insurances, insurance reference bureaux, and **our** related and group companies including **Allianz**. Some of these third parties may be located in other countries including in Europe, Asia, Canada, or the USA. **We** also, where necessary, disclose **your** personal information to Government Departments including for immigration and private health insurance purposes as well as to regulatory bodies, when required by law.

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

consent, **you** can withdraw **your** consent at any time by calling **us** on 1800 023 767 or by contacting **us** – see below.

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

You may also (1) seek access to **your** personal data and ask about its origin, the purposes of the processing, and details of the data controller or data processor, and the parties to whom it may be disclosed; (2) ask **us** to correct and update **your** personal information, (3) ask for a copy of **your** personal data in an electronic format for **yourself** or for someone **you** nominate. **You** may in some circumstances restrict the processing of **your** personal data, and request that it be deleted.

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

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

You can also contact the Privacy Commissioner at the Office of The Australian Information Commissioner, GPO Box 218, Sydney, NSW 2601 if **you** have a complaint.

For more information about **our** corporate privacy policy and handling of personal information, including further details about access, correction and complaints, please visit **our** website at www.allianz-assistance.com.au and click on the Privacy & Security link.

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

DEFINITIONS

Headings have been included for ease of reference but do not form part of the terms and conditions of the cover provided.

The following key words have particular meaning in this booklet and the group policy and are highlighted in **bold** font. The use of defined words in the singular includes the plural and vice versa.

accident/accidental/accidentally means an unexpected event caused by something external and visible.

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

ANZ means Australia and New Zealand Banking Group Limited, ABN 11 005 357 522, AFSL and Australian credit licence No 234527.

business item means:

- business documents including papers, plans, specifications and manuscripts;
- business samples intended to be dealt with or sold for trade;
- electronic equipment, cameras and camera equipment; and
- tools of trade,

owned by the **accountholder**.

card means a current and valid **ANZ** Business Black Card.

card account means:

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

cardholder means a person who permanently 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 **ANZ** has issued an **ANZ card**.

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.

conveyance means an aircraft, vehicle, taxi, train, bus or short-haul ferry (but not a cruise ship) that is licensed or authorised to carry farepaying passengers.

covered item means an item acquired for personal, domestic or household use and a **business item**, 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);
- 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 dish washers, stoves, ovens and fixed air conditioners) which are or are intended to form part of any residence or real estate.

dangerous activities means **you** exposing **yourself** to danger during **your journey**, unless in an attempt to preserve **your** life or the life of another person and includes but is not limited to activities 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, 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; or
- participation in any kind of **professional sport**.

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

financial default means the insolvency, bankruptcy, provisional liquidation, financial collapse, appointment of receivers, or any other form of insolvency administration of any person, company, or organisation.

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.

hijack means illegally seize an aircraft, ship, train or public transport vehicle while in transit.

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, a place of rest, a geriatric ward, a mental institution, a rehabilitation or external care facility 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 **your** period of cover 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.

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**; or
- emergency dental charges up to the limit specified in *Part C - Table of benefits, Section 1.2 Overseas Emergency Medical - Emergency Dental Expenses*. This does not include dental treatment for deterioration, decay or normal wear and tear to teeth; or
- expenses for **your** medical transfer or evacuation to the nearest **hospital** for emergency medical treatment or to be brought back to **your home** with appropriate medical supervision.

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 - see <https://www.psychiatry.org/psychiatrists/practice/dsm> or consult your medical adviser*).

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

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 other than when **you** are aboard a foreign registered cruise vessel in Australian territorial waters.

permanent disability means:

- physical loss or complete loss of use of an arm at or above the wrist; or

- physical loss or complete loss of use of a leg at or above the ankle; or
- complete loss of sight in one or both eyes.

pre-existing medical condition means any condition, including but not limited to pregnancy, **mental illness**, anxiety, alcoholism, drug addiction or substance addiction and/or any **chronic** or ongoing physical, medical, mental or dental condition, which **you** or a reasonable person in **your** circumstances should have been aware of or become aware of, or for which investigation, treatment or advice has been sought or received, or medication prescribed or taken:

- at any time before **you** obtained **your return overseas travel ticket** for the cover provided under *International Travel Insurance*; and
- any complication arising from any such condition outlined above, except that any unexpected or unforeseen complication arising from **your** pre-existing pregnancy is not considered to be a pre-existing medical condition.

professional sport means 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.

public place means any place that the public has access to, including but not limited to planes, trains, cruise ships, taxis, buses, air or bus terminals, stations, wharves, streets, shops, museums, galleries, hotels, hotel foyers and grounds, beaches, restaurants, private car parks, public toilets and general access areas.

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 **medical expenses**, the standard level given in the country **you** are in not exceeding the level **you** would normally receive in Australia;
- for other covered expenses, a level comparable to those **you** have booked for the rest of **your journey**.

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

rental vehicle means a campervan/motorhome that does not exceed 4.5 tonnes, a sedan, coupe, hatchback, station-wagon, SUV, four wheel drive or mini bus/people mover rented from a licensed motor vehicle rental company or agency.

return overseas travel ticket means a ticket from Australia and return 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 **your** period of cover.

special event means a wedding, funeral, conference, 25th or 50th wedding anniversary, pre-paid ticketed concert or pre-paid ticketed sporting event, pre-paid cruise or pre-paid tour which before **you** left Australia **you** had planned to attend.

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

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 fifty per cent (50%) of the period of cover provided for **your journey**.

unlimited means there is no capped dollar amount.

unsupervised means leaving **your covered items** or **valuables**:

- (a) with a person who is not a **travel companion** or who is not a **relative**; or
- (b) with a person who is a **travel companion** or who is a **relative** but who fails to keep **your covered items** or **valuables** under close supervision; or
- (c) where they can be taken without **your** knowledge; or
- (d) at such a distance from **you** that **you** are unable to prevent them being taken; and

includes forgetting or misplacing items of **your covered items** or **valuables**, leaving them behind or walking away from them.

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 **cardholder** or **accountholder** if they are eligible to obtain cover except in the definition of **pre-existing medical condition** where you or your means **cardholder, accountholder, relative, travel companion** or any other person.

PART A - ELIGIBILITY & ACTIVATION OF COVER

INTERNATIONAL TRAVEL INSURANCE

Who is eligible?

As a **cardholder you** are eligible for this *International Travel Insurance* when **you** meet all of the following criteria:

1. **your** travel is undertaken on behalf of the **accountholder** for business purposes only and is authorised by the **accountholder**;
2. **you** permanently reside in Australia or are the holder of a visa issued under the Migration Act 1958 (Cth) which entitles **you** to residency;
3. before leaving Australia **you** spend at least \$250 on **your** prepaid travel costs (i.e. **your** travel costs that **you** pay for before leaving Australia) and **you** charge these costs (e.g. cost of **your return overseas travel ticket**; and/or airport/departure taxes; and/or **your** prepaid **overseas** accommodation/ travel; and/or **your** other prepaid **overseas** itinerary items) to the **accountholder's card account**;
4. **you** have a **return overseas travel ticket** before leaving Australia; and
5. **you** are aged eighty (80) years or under at the time **you** become eligible for this cover by meeting conditions 1 to 4 inclusive, listed above.

If a **card** other than **your card** was used to pay for **your** travel arrangements **you** must prove that at least \$250 of **your** prepaid travel costs (excluding the value of award or loyalty points used) was debited to the **accountholder's card account** prior to the commencement of **your journey**.

PART B - PERIOD OF COVER

INTERNATIONAL TRAVEL INSURANCE

If **you** have met all the criteria listed under *Part A - Eligibility & Activation of Cover* before leaving Australia, cover is available under *International Travel Insurance* for **your journey** for up to twenty one (21) consecutive days from the date **your journey** commenced by leaving **your home** or place of business.

The period of cover provided for **your journey** cannot be extended by **you**.

The period of cover provided under *SECTION 2.1 CANCELLATION* begins on the date **you** become eligible for cover by meeting the criteria set out in *Part A - Eligibility & Activation of Cover* under the heading *International Travel Insurance*.

Provided **you** meet the eligibility criteria set out in *Part A - Eligibility & Activation of Cover* under the heading *International Travel Insurance*, the period of cover provided for all other insured events commences when **you** leave **your home** or place of business 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
- twenty one (21) consecutive days after the date of departure shown on **your return overseas travel tickets**; or
- when **you** cancel **your return overseas travel ticket**.

If **you** have a **return overseas travel ticket** and **your** return to Australia is delayed because of a covered event, or because **your** scheduled means of transport is delayed for reasons beyond **your** control:

- **your** period of cover will automatically be extended by **us** for up to four (4) consecutive weeks or until **you** return to **your home**, whichever happens first; or
- if **you** are a **hospital inpatient overseas** at the end of the additional four (4) consecutive weeks, **we** will continue to provide cover for **medical expenses** and evacuation for up to twelve (12) consecutive months from the date of **your** departure from Australia or until **you** are fit to return to **your home**, whichever occurs first.

PART C - TABLES OF BENEFITS

The covers available are outlined in *Part E - The cover we provide* and are subject to the applicable terms, conditions, limits, sub-limits and exclusions.

Please read the entire booklet to ensure that the covers and benefits meet **your** requirements.

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

INTERNATIONAL TRAVEL INSURANCE

The table below sets out the maximum limits of what **we** will pay under each section of *International Travel Insurance*.

| Section | Limit |
|---|---|
| 1.1 Overseas Emergency Assistance | Unlimited~ |
| 1.2 Overseas Emergency Medical | |
| <i>1.2.1 (a) Overseas medical expenses due to covered injury or sickness</i> | Unlimited~ |
| <i>1.2.1 (b) Overseas medical expenses due to covered pre-existing medical condition</i> | Unlimited~ |
| <i>1.2.1 (c) Overseas dental expenses due to sudden and acute pain to natural teeth (spontaneous toothache)</i> | Up to a maximum total limit of \$2,000 for emergency dental treatment for sudden and acute pain (toothache) to natural teeth. |
| 1.3 Medical Evacuation & Repatriation | Unlimited~ |
| 1.4 Hospital Cash Allowance | \$75 per day with a maximum total limit of \$8,000 for all claims combined. |
| 1.5 Assault requiring Hospitalisation | Up to a maximum total limit of \$500 for all claims combined. |
| 1.6 Accidental Death | \$50,000. |

| Section | Limit |
|--|--|
| 1.7 Funeral Expenses | Up to a maximum total limit of \$25,000. |
| 1.8 Permanent Disability | \$50,000. |
| 1.9 Loss of Income | Your verified income per week, limited to a maximum total limit of \$10,000. |
| 2.1 Cancellation | |
| 2.1.1 (a) <i>Unused arrangements and travel agents fees</i> | Unlimited ~ except: for travel agent's cancellation fee which is limited to an amount equal to the lesser of \$2,000 or level of commission or service fee on booking; |
| 2.1.1 (b) <i>Frequent flyer, air miles, loyalty card points & redeemable vouchers</i> | Unlimited ~ |
| 2.1.1 (c) <i>Rescheduling your journey</i> | The amount that would be payable under 2.1.1 (a) and 2.1.1 (b) plus: <ul style="list-style-type: none"> • for reasonable additional meal costs arising from interruption to your journey limited to \$75 per person per day up to a maximum total limit of \$500 for all claims combined; and • for reasonable internet use and telephone expenses arising from interruption to your journey up to a maximum total limit of \$250 for all claims combined. |
| 2.2 Withdrawal of Services | After forty eight (48) consecutive hours, up to \$50 for each subsequent twenty four (24) hour period with a maximum total limit of \$500 for all claims combined. |

| Section | Limit |
|---|---|
| 3.1 Additional Expenses | |
| 3.1.1 (a) <i>Additional travel & accommodation expenses due to your incapacity</i> | Unlimited~ |
| 3.1.1 (b) <i>Emergency travel & accommodation expenses for a necessary companion</i> | Unlimited~ |
| 3.1.1 (c) <i>Additional travel & accommodation expenses due to your travel companion's incapacity.</i> | Unlimited~ |
| 3.1.1 (d) <i>Expenses due to your repatriation or evacuation home.</i> | Unlimited~ |
| 3.1.1 (e) <i>Additional travel & accommodation expenses due to specified events</i> | Unlimited~ |
| 3.2 Travel Delay | After six (6) consecutive hours delay, up to \$50 for meals and \$250 accommodation expenses for each subsequent twenty four (24) hour period up to a maximum total limit of \$2,000 for all claims combined. |
| 3.3 Alternative Transport | Up to \$2,000 for all claims combined. |
| 3.4 Return Home & Resumption of journey <i>(following death of a relative)</i> | Up to a maximum total limit of \$3,000 for all claims combined. |
| 3.5 Domestic Pets | Up to a maximum total limit of \$500 for all claims combined. |

| Section | Limit |
|--|--|
| 3.6 Emergency accommodation due to terrorism | Up to \$300 per day to a maximum total limit of \$3,000 for all claims combined. |
| 3.7 Hijack | Unlimited~ |
| 3.8 Personal Safety Evacuation | Unlimited~ |
| 4.1 Luggage | |
| 4.1.1 (a) <i>Covered items stolen, accidentally damaged or permanently lost.</i> | Up to a maximum total limit of \$12,000 for all claims combined subject to the following limits: <ul style="list-style-type: none"> • Up to \$4,000 per item for computers, cameras and video cameras (including when business items); • Up to \$450 for any other business item up to a maximum total limit of \$1,200; or • Up to \$1,000 per item for any other item |
| 4.1.1 (b) <i>Items (other than valuables) left in a locked motor vehicle during daylight</i> | However, notwithstanding the above limits covered items left in a concealed storage compartment of a locked motor vehicle during daylight are only insured up to a maximum total limit of \$5,000. |
| 4.1.1 (c) <i>Valuables left in a vehicle or in checked-in luggage.</i> | No cover is provided. |
| 4.2 Travel Documents, Transaction Cards & Travellers Cheques | |
| 4.2.1 (a) <i>Reissue or replacement cost</i> | Up to a maximum total limit of \$3,000 for all claims combined, for replacement travel documents (including passports), transaction cards or travellers cheques. |

| Section | Limit |
|---|--|
| 4.2.1 (b) <i>Fraudulent use</i> | Up to a maximum total limit of \$3,000 for all claims combined, for any loss resulting from fraudulent use of transaction cards or travellers cheques. |
| 4.3 Luggage Delay | Up to \$500 after ten (10) hours delay and an additional \$1,000 after seventy two (72) hours delay with a maximum total limit of \$1,500 for all claims combined. |
| 4.4 Replacement Sporting Equipment Hire | Up to a maximum total limit of \$200 for the cost of hiring replacement sporting equipment . |
| 5.1 Rental Vehicle Excess | |
| 5.1.1 (a) <i>Rental vehicle damage or theft.</i> | <ul style="list-style-type: none"> • Up to \$5,000 for all claims combined, for damage to or theft of the rental vehicle. |
| 5.1.1(b) <i>Return of rental vehicle.</i> | <ul style="list-style-type: none"> • Up to \$750 for all claims combined, for return of the rental vehicle. |
| 6.1 Personal Liability | Up to a maximum total limit of \$3,000,000 per event. |
| 6.2 Legal expenses | Up to a maximum total limit of \$15,000 for all claims combined. |

~Where used, the term 'Unlimited' means there is no capped dollar amount. Terms, conditions, limits, sub-limits and exclusions apply as set out in this policy information booklet. All costs and expenses claimed must be necessary and **reasonable**. We will only pay for treatment received and/or **hospital** accommodation during the twelve (12) consecutive month period after the **sickness** first showed itself or the **injury** happened or the covered **pre-existing medical condition** required treatment.

PART D - EXCESSES AND 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 amount |
|---------------------------------------|--|---------------|
| International Travel Insurance | | |
| 1.1 | Overseas Emergency Assistance | Nil |
| 1.2 | Overseas Emergency Medical | \$250 |
| 1.2.1 (c) | Emergency Dental | \$250 |
| 1.3 | Medical Evacuation & Repatriation | \$250 |
| 1.4 | Hospital Cash Allowance | Nil |
| 1.5 | Assault requiring hospitalisation | Nil |
| 1.6 | Accidental Death | Nil |
| 1.7 | Funeral Expenses | Nil |
| 1.8 | Permanent Disability | Nil |
| 1.9 | Loss of Income | Nil |
| 2.1 | Cancellation | \$250 |
| 2.2 | Withdrawal of Services | Nil |
| 3.1 | Additional Expenses | \$250 |
| 3.2 | Travel Delay | Nil |
| 3.3 | Alternative Transport Expenses | Nil |
| 3.4 | Return Home & Resumption of Journey | Nil |
| 3.5 | Domestic Pets | Nil |
| 3.6 | Emergency Accommodation due to Terrorism | Nil |
| 3.7 | Hijack | Nil |
| 3.8 | Personal Safety Evacuation | \$250 |

| Section | Cover type | Excess amount |
|---------|--|---------------|
| 4.1 | Luggage | \$250 |
| 4.2 | Travel Documents, Transaction Cards & Travellers Cheques | Nil |
| 4.3 | Luggage Delay | Nil |
| 4.4 | Replacement Sporting Equipment Hire | Nil |
| 5.1 | Rental Vehicle Excess | Nil |
| 6.1 | Personal Liability | Nil |
| 6.2 | Legal Expenses | Nil |

GENERAL 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, arising directly or indirectly from or in any way related to:

1. **your** claim is for consequential loss of any kind including loss of enjoyment;
2. **you** booking or taking travel against medical advice, travel for the purpose of getting medical treatment or advice, or 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. **your** intoxication or the effect of or **your chronic** use of alcohol or drugs or any transmissible disease as a result of giving or taking a drug, unless the use of the drug is supervised by a **medical adviser**;
5. regular ante natal care or any expense arising:
 - from childbirth at any gestation (except when arising from an **injury** or **sickness**);
 - from care of a newborn child;

- after the end of the twenty sixth (26th) week of **your** pregnancy (the twenty sixth (26th) week of **your** pregnancy is calculated based on **your** estimated date of delivery as confirmed in writing by **your** obstetrician);
 - from pregnancy related **sickness** if **you** have had complications in **your** pregnancy before **you** became eligible for cover, or complications in any previous pregnancy;
 - from pregnancy related **sickness** if **you** used artificial reproductive techniques (including IVF) to conceive **your** pregnancy before **you** became eligible for cover;
6. **you** failing to follow advice or act upon a warning:
 - from any government; or
 - from any official body; or
 - broadcast or published in mass media.
 7. **your** travel in any air supported device other than as a passenger in:
 - a scheduled aircraft operated by an airline or charter company; or
 - a regulated or licensed hot air balloon.
 8. **your** participation in any **dangerous activities**;
 9. **your** participation in any activities involving a **quad-bike** or **motorcycle** during **your journey** unless it involves **you** only driving a **motorcycle** with an engine capacity of 250cc or less for which **you** hold a current **motorcycle** licence;
 10. deliberate acts or illegal or criminal acts by **you** or any other person acting with **your** consent or under **your** direction;
 11. **your** or **your travel companion's** failure to obtain a visa, a passport or a passport with a required minimum remaining validity;
 12. the **injury**, illness or death of any person (who is not a **travel companion**) who is aged 80 years or over at the time **you** become eligible for cover under *International Travel Insurance*;

13. any interference with **your** travel plans by any government, government regulation or prohibition or intervention or official authority;
14. **your** failure to take reasonable care;
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. any payment which would violate any applicable trade or economic sanctions, law or regulation.

PART E - THE COVER WE PROVIDE

INTERNATIONAL TRAVEL INSURANCE

Pre-existing Medical Conditions

Please ensure that **you** read the definition of **pre-existing medical condition** in the section headed *Definitions*.

No cover is provided for any claims arising from, related to or associated with, **your pre-existing medical condition** unless:

- (a) **Allianz Global Assistance** had confirmed in writing to **you** that the **pre-existing medical condition** causing **your** claim was covered by the group policy; or
- (b) the **pre-existing medical condition** meets the requirements set out under the heading *PRE-EXISTING MEDICAL CONDITIONS WE MAY COVER (SOME RESTRICTIONS APPLY)* appearing below.

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.

In addition to the conditions specifically listed under the heading *PRE-EXISTING MEDICAL CONDITIONS WE MAY COVER (SOME RESTRICTIONS APPLY)* appearing below, the group policy also covers a number of **pre-existing medical conditions** too numerous to list. These are conditions that **we** consider to be benign and do not require payment of a risk based premium.

Before going **overseas**, **you** can apply for assessment of whether **your pre-existing medical condition** is covered by the group policy, by phoning **Allianz Global Assistance** on 1300 135 271. During assessment **you** must answer all of **our** questions honestly and truthfully. If **you** do not, **you** may not be eligible for cover of any **pre-existing medical condition** claim **you** make where cover for the condition causing **your** claim has been confirmed after assessment by **us**.

If **Allianz Global Assistance** confirm to **you** that **your pre-existing medical condition** is covered by the group policy, **you** may need to pay an administration fee of \$75 for **us** to conduct **your** assessment.

After assessment, confirmation that **your pre-existing medical condition** is covered and payment of any required administration fee, **Allianz Global Assistance** will send **you** written confirmation that **your pre-existing medical condition** is covered by the group policy for the period of cover **you** are eligible for.

Otherwise, **you** are not covered for any claim arising from a **pre-existing medical condition**.

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.

The **pre-existing medical conditions** listed below are covered under this *International Travel Insurance* without assessment or any charge, provided **you** meet the specified requirements that must be met.

Pre-existing Medical Conditions that we may cover (some restrictions apply)

If **your** condition is listed below cover is provided by the group policy however, if:

- **your** condition is unstable; or
- **you** are awaiting treatment; or
- **you** are on a **hospital** waiting list; or
- **you** are awaiting results of medical tests; or
- **you** are awaiting results of investigations,

you need to apply for confirmation that **your** condition is covered;

Conditions

1. Acne
2. Allergies
3. Anaemia
4. Asthma, but not if:
 - (a) **you** are over sixty (60) years of age, or
 - (b) in the twelve (12) months before **you** became eligible for cover for **your journey**, **you** required cortisone medication (except cortisone medication taken by inhaler or puffer), or **you** were hospitalised because of **your** asthma (including as an outpatient).
5. Bell's palsy

6. Benign breast cysts
7. Bunions
8. Carpal tunnel syndrome
9. Cataracts
10. Coeliac disease
11. Congenital blindness/congenital deafness
12. Diabetes mellitus (types 1 and 2) but not if **you**:
 - (a) were diagnosed in the twelve (12) months before **you** became eligible for cover for **your journey**; or
 - (b) have any known cardiovascular, hypertensive, vascular disease, or any related kidney, eye or neuropathy complications.
13. Ear grommets
14. Epilepsy, but not if **you**:
 - (a) had a seizure; or
 - (b) require more than one (1) anti seizure medication;in the twelve (12) months before **you** became eligible for cover for **your journey**.
15. Goitre, hypothyroidism, Hashimotos disease, Graves disease
16. Gout
17. Hiatus hernia/gastro-oesophageal reflux disease, Peptic ulcer disease
18. High blood pressure (Hypertension)
19. High cholesterol (Hypercholesterolaemia)
20. High lipids (Hyperlipidaemia)
21. Insulin resistance or impaired glucose tolerance
22. Incontinence
23. Menopause
24. Migraines but not if **you** have been hospitalised because of **your** migraines in the twelve (12) months before **you** became eligible for cover for **your journey**.
25. Nocturnal cramps
26. Osteoporosis, but not if **you**:
 - (a) have ever fractured a bone;
 - (b) require more than one (1) medication for this condition; or
 - (c) suffer any back pain.

27. Plantar fasciitis
28. Pregnancy related **sickness** but not if :
 - (a) **you** are more than twenty six (26) weeks gestation on the date **you** depart on **your journey**;
 - (b) **you** have had complications in **your** pregnancy before **you** became eligible for cover or complications in any previous pregnancy;
 - (c) **you** used artificial reproductive techniques (including IVF) to conceive **your** pregnancy prior to **you** becoming eligible for cover.
29. Raynaud's disease
30. Trigeminal neuralgia
31. Trigger finger
32. Routine screening tests where no underlying disease has been detected

Pregnancy

Expectant mothers should consider whether this *International Travel Insurance* is adequate for their needs if they are planning to travel beyond the twenty sixth (26th) week of their pregnancy, as costs for childbirth and neo natal care can be exorbitant in some **overseas** destinations.

No cover is provided for a child born during the period of cover provided for **your journey**.

If **you** are pregnant when **you** become eligible for cover provided under *International Travel Insurance* **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 **ANZ** except for any restrictions that apply in respect of medically assisted pregnancy using artificial reproductive techniques (including IVF).

If **you** fall pregnant after **you** become eligible for the cover provided under *International Travel Insurance* **you** will be entitled to cover for any expenses arising from treatment of any complication of **your** pregnancy caused by **injury** or **sickness**, except if **your sickness** arises from medically assisted pregnancy using artificial reproductive techniques (including IVF).

No cover is provided for:

- ante natal 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 twenty sixth (26th) week of **your** pregnancy (the twenty sixth (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, or complications in any previous pregnancy;
- pregnancy related **sickness** if **you** used artificial reproductive techniques (including IVF) to conceive this pregnancy.

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

You should plan **your journey** so that **you** arrive **home** before the end of the twenty sixth (26th) week of **your** pregnancy. If **you** don't, and something happens, **you** won't be covered for any pregnancy related expenses.

As a guide to the cover provided for pregnancy under the group policy issued to **ANZ**, 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 cover is available for any complication arising from an injury . Cover is available for complications arising from sickness but not if your pregnancy was medically assisted using artificial reproductive techniques (including IVF). |
| (b) You will require ante natal care during the period of cover provided for your journey . | No cover is provided for ante natal care. |

| Your pregnancy | Outcome |
|--|--|
| (c) You are pregnant and are undergoing a course of treatment at the time your journey begins. | No cover is provided, except for medical expenses arising out of an injury . Cover is available for complications arising from sickness but not if your pregnancy was medically assisted using artificial reproductive techniques (including IVF). |
| (d) You are injured or become sick during your journey and give birth as a consequence. | Cover is provided for medical expenses incurred for the treatment of your injury or sickness and the childbirth however, no cover is available for complications arising from sickness or a resulting childbirth if your pregnancy was medically assisted using artificial reproductive techniques (including IVF). |
| (e) You give birth naturally during the period of cover provided for your journey . | No cover is provided either for the childbirth or care of the newborn child. |
| (f) You travel beyond twenty six (26) weeks gestation and give birth while you are still overseas . | No cover is provided for the childbirth, care of the newborn child or any expenses related to your pregnancy. |

Emergency & Medical Services while overseas

In the event of an emergency **overseas**, simply call **Allianz Global Assistance** in Australia at any time on +61 7 3305 7465 (reverse charge).

Allianz Global Assistance's team of medical professionals is only a phone call away and 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 can provide 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 of **reasonable** expenses to **hospitals** 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 **ANZ** that **you** will be travelling.

Provided **you** meet the eligibility criteria (see *Part A - Eligibility & Activation of Cover*) and comply with the terms and conditions of this insurance cover, **you** will be entitled to cover.

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, seven days a week.

You must take all reasonable steps to prevent or minimise loss.

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 **public place** 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, including broadcasts in the mass media.

You should take this booklet with **you** when travelling **overseas** as it contains important phone numbers and details of the cover provided, together with copies of **your card account** statement and **card** receipt to establish that **you** gained **your** eligibility for cover in accordance with the criteria set out in the section headed *Part A - Eligibility & Activation of 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 confirm to **Allianz Global Assistance** or its agents that the eligibility criteria was met as previously outlined. 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.

While you are travelling

For updated travel information visit:

www.allianzworldwidepartners.com.au/gta/

Section 1.1 Overseas Emergency Assistance

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** at any time 7 days a week

1.1.1 Allianz Global Assistance Will Arrange

If during **your** period of cover while **overseas**, **you** injure **yourself** or become **sick** (provided the relevant **injury** or **sickness** is covered) or require treatment for a **pre-existing medical condition** where **we** have confirmed cover, **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 of **reasonable** expenses for emergency hospitalisation while **overseas**;
- (d) advice and assistance with emergency travel planning.

1.1.2 What we exclude

To the extent permitted by law, **we** will not pay if **you** decline to follow the medical advice **we** have obtained, and **we** will not be responsible for subsequent **medical expenses** or evacuation expenses.

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** while **overseas**, during the period of cover provided 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 incurred on the written advice of a **medical adviser**.

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

Overseas medical expenses due to covered pre-existing medical condition

- (b) If, while **overseas** during the period of cover provided for **your journey**, **you** require medical or **hospital** treatment for a **pre-existing medical condition** which **Allianz Global Assistance** has confirmed cover for in writing, or for which cover is provided as specified in the section headed *PRE-EXISTING MEDICAL CONDITIONS*, **we** will reimburse **you** for the **medical expenses** you incur 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.

Overseas dental expenses due to sudden & acute pain to natural teeth (spontaneous toothache)

- (c) **We** will also pay the cost of emergency dental treatment up to limit shown in *Part C - Table of Benefits - 1.2 Overseas Emergency Medical - Emergency Dental Expenses* for dental costs incurred **overseas** during the period of cover provided for **your journey**, which the treating dentist certifies in writing is for the relief of sudden and acute pain to natural teeth (toothache). This cover and limit does not apply to dental costs arising from any **injury** that is covered under sub-section 1.2.1 (a).

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

If **Allianz Global Assistance** determine, on medical advice, that **you** should return **home** for treatment and **you** do not agree to do so, **we** will pay **you** an amount up to the limit shown in *Part C - Table of Benefits*, which **we** reasonably consider to be equivalent to:

- **your medical expenses** incurred **overseas** to the date **Allianz Global Assistance** advise **you** to return to **your home**; plus
- the amount it would cost **us** 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 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.

1.2.2 What we exclude

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

- (a) when **you** have not notified **Allianz Global Assistance** as soon as practicable of **your** admittance to **hospital**;
- (b) incurred after two (2) consecutive weeks treatment by a chiropractor, physiotherapist or dentist, unless approved by **Allianz Global Assistance**;
- (c) if **you** do not follow the advice of **Allianz Global Assistance**;
- (d) if **you** have received medical care under a **Reciprocal Health Care Agreement**;
- (e) relating to dental treatment involving the use of precious metals or for cosmetic dentistry;
- (f) for dental treatment caused by or related to the deterioration and/or decay of teeth;
- (g) for preventative dental treatment;
- (h) arising from a **pre-existing medical condition** of any person including **you**, **your travel companion** or a **relative** except:
 - if **you** satisfy the criteria as set out under the heading *PRE-EXISTING MEDICAL CONDITIONS THAT WE MAY COVER (SOME RESTRICTIONS APPLY)* in the *PRE-EXISTING MEDICAL CONDITIONS* section in *Part E - International Travel Insurance*; or

- as provided in **your** medical terms letter for **your pre-existing medical condition** if **Allianz Global Assistance** confirmed cover;
- (i) 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); or
- (j) arising from the treatment of sexually transmissible diseases.

Section 1.3 Medical Evacuation & Repatriation

1.3.1 What we cover

If during **your** period of cover while **overseas**, **you** injure **yourself** or become **sick** (provided the relevant **injury** or **sickness** is covered) or require treatment for a **pre-existing medical condition** that **we** have agreed is covered, **we** will 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** with appropriate medical supervision.

1.3.2 What we exclude

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**.

Section 1.4 Hospital Cash Allowance

1.4.1 What we cover

If during the period of cover provided for **your journey**, **you** are hospitalised **overseas** for a continuous period of more than forty eight (48) consecutive hours as a result of an **injury** or **sickness** or **pre-existing medical condition** that **we** have agreed is covered then **we** will pay **you** the benefit specified in *Section C - Table of Benefits* for each day in excess of forty eight (48) consecutive hours that **you** continue to be hospitalised.

1.4.2 What we exclude

We will not pay if **you** cannot claim for **medical expenses** connected with the hospitalisation under *SECTION 1.2 OVERSEAS EMERGENCY MEDICAL*.

Section 1.5 Assault requiring Hospitalisation

1.5.1 What we cover

If during the period of cover provided for **your journey**, **you** suffer an **injury** resulting from **you** being assaulted which requires **your** hospitalisation as an inpatient for treatment **we** will pay **you** the benefit specified in *Part C - Tables of Benefits*.

Conditions

If **you** want to claim under the cover provided, **you** must 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.

Section 1.6 Accidental Death

1.6.1 What we cover

If, during the period of cover provided for **your journey**;

- (a) **you** are **injured** and **you** die because of that **injury** within twelve (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 twelve (12) consecutive months and **you** are presumed dead,

we will pay the benefit specified in *Part C - Table of Benefits*, to **your** estate.

Section 1.7 Funeral Expenses

1.7.1 What we cover

If during the period of cover provided 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 - Table of Benefits*.

1.7.2 What we exclude

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

- (a) for transporting **your** remains back to **your home** unless it has been first approved by **Allianz Global Assistance**; or
- (b) 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 1.8 Permanent Disability

1.8.1 What we cover

If **you** suffer an **injury** during the period of cover provided **for your journey**:

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

we will pay **you** the benefit amount specified in *Part C - Tables of Benefits*.

Section 1.9 Loss of Income

1.9.1 What we cover

If during the period of cover provided **for their journey**, a **cardholder** suffers an **injury** requiring medical treatment **overseas**, and:

- because of the **injury** the **cardholder** becomes disabled; and
- the disablement continues for more than thirty (30) consecutive days from the date of return **home**; and
- the **cardholder** is 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 gainful employment; and
- as a result the **cardholder** loses all **income**,

then **we** will pay the **cardholder** up to the specified benefit per week for up to the specified number of consecutive weeks as shown in *Part C - Table of Benefits*, starting from the thirty first (31st) consecutive day after the **cardholder** returns **home**.

Section 2.1 Cancellation

2.1.1 What we cover

If during the period of cover provided, **your journey** is cancelled, disrupted or rescheduled because of circumstances that were not expected or intended by **you** and are outside of **your control** **we** will reimburse **you**:

Unused arrangements and travel agents fees

- (a) the non-refundable portion of unused travel and accommodation arrangements:
- scheduled to be used during the period of cover provided 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 - Tables of Benefits* inclusive of:

- travel agent's cancellation fees and any commission or service fees retained by **your** travel agent up 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 - Tables of Benefits* for travel agents cancellation fees, whichever is the lesser.

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

- (b) 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** 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 or current market value of an equivalent booking whichever is the lesser;

limited to the maximum total limit specified in *Part C - Tables of Benefits*.

Rescheduling your journey

- (c) **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) and 2.1.1 (b) had **your journey** been cancelled. **We** will not pay a claim under sub-section 2.1.1 (c) in addition to a claim under sub-sections 2.1.1 (a) and 2.1.1(b) for the same services/facilities however, if **you** do reschedule **your journey** **we** will also pay **you** up to the limits specified in *Part C - Tables of Benefits* for **your reasonable** additional meal costs and the **reasonable** costs of internet use and telephone calls necessary to rearrange **your journey**.

Conditions

If **you** want to claim under the cover provided, **you** must do the following as soon as 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 provided 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** must tell **us** as soon as possible.

If **your** claim arises from or is related to **your** fitness to travel, written proof from a **medical adviser** must be provided.

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 provided, 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:
- if **you** satisfy the criteria as set out under the heading *PRE-EXISTING MEDICAL CONDITIONS THAT WE MAY COVER (SOME RESTRICTIONS APPLY)* in the *PRE-EXISTING MEDICAL CONDITIONS* section in *Part E - International Travel Insurance*; or

- as provided in **your** medical terms letter for **your pre-existing medical condition** if **Allianz Global Assistance** confirmed cover.

(d) caused by **financial default** of any person, company or organization involved in **your** travel arrangements;

(e) caused by an act or threat of terrorism.

Section 2.2 Withdrawal of Services

2.2.1 What we cover

If, during the period of cover provided 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 chambermaid services,

are withdrawn for forty eight (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 - Tables of Benefits* for each completed twenty four (24) consecutive hour period in excess of the initial forty eight (48) consecutive hour period that the facilities or services are withdrawn, up to the maximum benefit limit specified in *Part C - Tables of Benefits*.

Conditions

You must provide us with written confirmation from **your** pre-paid accommodation provider of the cause and length of time that 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** or **pre-existing medical condition** that **we** have agreed to cover, which occurs during the period of cover provided for **your journey** and needs immediate treatment from a **medical adviser** who certifies in writing that **you** are unfit to travel, **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 provided for **your journey**, **you** are hospitalised 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**.

He or she 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**.

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** which occurs during the period of cover provided for **your journey** and which needs immediate treatment from a **medical adviser** who certifies in writing that **your travel companion** is unfit to travel, **we** will reimburse **your reasonable** additional accommodation and travel expenses for **you** to remain with **your travel companion**.

Expenses due to your repatriation or evacuation home

- (d) If during the period of cover provided, **you** shorten **your journey** and return to **your home** on the written advice of a **medical adviser** approved by **Allianz Global Assistance** due to a covered event, **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**.

Additional travel & accommodation expenses due to specified events

- (e) In addition, if during the period of cover provided a disruption to **your journey** arises from:
- **your** scheduled or connecting transport is 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;

- **you** lose **your** passport, travel documents or **transaction cards** or they are stolen;
- **your home** being rendered uninhabitable by fire, explosion, earthquake or flood;

we will reimburse **your reasonable** additional travel and accommodation expenses (including the cost of **your** return **home**).

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:

- 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 provided, that may cause **your journey** to be cancelled, disrupted or delayed;
- arising from a **pre-existing medical condition** of any person including **you**, **your travel companion** or a **relative** except:
 - if **you** satisfy the criteria as set out under the heading *PRE-EXISTING MEDICAL CONDITIONS THAT WE MAY COVER (SOME RESTRICTIONS APPLY)* in the *PRE-EXISTING MEDICAL CONDITIONS* section in *Part E - International Travel Insurance*; or
 - as provided in **your** medical terms of cover letter for **your pre-existing medical condition** if **Allianz Global Assistance** confirmed cover.
- if **you** can claim **your** additional travel and accommodation expenses from anyone else;
- if caused by **financial default** of any person, company or organization involved in **your** travel arrangements;
- 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 six (6) consecutive hours, arises from circumstances outside **your** control during the period of cover provided, **we** will reimburse the cost of **your reasonable** additional meals and accommodation expenses.

We will pay up to the amount specified in *Part C - Table of Benefits* at the end of the initial six (6) consecutive hour period.

3.2.2 What we exclude

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

- (a) from an act or threat of terrorism; or
- (b) from or is caused by the **financial default** of any person, company or organization involved in **your** travel arrangements.

Section 3.3 Alternative Transport Expenses

3.3.1 What we cover

If during the period of cover provided for **your journey**, **your** scheduled transport is cancelled, delayed, shortened or diverted 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 - Table of Benefits* 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 or threat of terrorism; or
- (b) because of the **financial default** of any person, company or organization involved in **your** travel arrangements.

Section 3.4 Return Home & Resumption of Journey (following death of a relative)

3.4.1 What we cover

- (a) If, during the period of cover provided for **your journey**, **your relative** who is resident in Australia and who is aged 79 years or under at the time **you** become eligible for cover, dies unexpectedly or is hospitalised due to a serious illness first diagnosed or serious **injury** occurring during **your journey**, **we** will reimburse the **reasonable** additional cost of **your** early return to **your home**. **We** will only pay the cost of the fare class **you** had planned to travel at.
- (b) If during the period of cover provided for **your journey**, **you** return to **your home** because:
- a **relative** of **yours** who is resident in Australia and who is aged 79 years or under at the time **you** become eligible for cover, dies unexpectedly or is hospitalised due to a serious illness first diagnosed or serious **injury** occurring during **your journey**; and
 - it is possible for **your journey** to be resumed; and
 - there is more than fourteen (14) consecutive days or twenty five per cent (25%), whichever is the greater, remaining of the period of cover provided for **your journey**, as noted on **your return overseas travel ticket**; and
 - **you** resume **your journey** within thirty (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 - Tables of Benefits*.

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 Pets

3.5.1 What we cover

If **you** are delayed beyond the end date of the period of cover provided 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 - Tables of Benefits* up to the maximum total limit specified in *Part C - Tables of Benefits*.

3.5.2 What we exclude

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

Section 3.6 Emergency Accommodation due to Terrorism

3.6.1 What we cover

If during the period of cover provided 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 - Tables of Benefits* limited to the maximum total limit specified in *Part C - Tables of Benefits*.

Section 3.7 Hijack

3.7.1 What we cover

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

Section 3.8 Personal Safety Evacuation

3.8.1 What we cover

If, during the period of cover provided for **your journey** and after **you** have arrived in a country or region, it becomes unsafe for **you** to remain in that country or region because:

- (a) **you** are expelled or declared persona non grata by local authorities; or
- (b) 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:

- (c) the cost of evacuating **you** to the nearest place of safety (including the cost of accommodation) up to the amount specified in *Part C - Tables of Benefits* provided **Allianz Global Assistance** have agreed that the cost of evacuation and/or accommodation is **reasonable** and necessary in the circumstances; or
- (d) the cost of returning **you** to **your home** limited to the amount specified in *Part C - Tables of Benefits*, provided **Allianz Global Assistance** have agreed that the cost of returning **you** to **your home** is **reasonable** and necessary in the circumstances.

3.8.2 What we exclude

To the extent permitted by law **we** will not pay 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) due to an act or threat of terrorism.

Section 4.1 Luggage

4.1.1 What we cover

- (a) If, during the period of cover provided for **your journey**, the following **covered items**:
 - baggage, clothing and 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 **unsupervised** in a **public place**;

- when left behind or forgotten;
- when left in a vehicle; or
- are **valuables** checked in to be transported in the cargo hold of any aircraft, ship, train, tram or bus; or
- is **sporting equipment** while in use,

we will pay the lesser of:

- the repair cost;
- the replacement cost;
- the original purchase price; or
- the depreciated value after allowing for age, wear and tear.

We have the option to repair or replace the **covered items** or **valuables** instead of paying **you**.

We will not apply depreciation to any item **we** pay for where less than twelve (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 - Table of Benefits* for personal computers, video cameras or cameras; or
- up to the item limit specified in *Part C - Table of Benefits* 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 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 amount specified in *Part C - Table of Benefits* for each **covered item** stolen from a vehicle, and up to the total amount specified in *Part C - Table of Benefits* for all **covered items** stolen from a locked vehicle.
- (c) No cover is provided 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** except cover will be provided 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.

Conditions

If **you** make a claim, **you** must prove **your** 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 ten per cent (10%) of the limit shown for that type of item in the *Part C - Tables of Benefits - International Travel Insurance - 4.1 Luggage*.

You must report the loss, theft or misplacement of a **covered item** within twenty four (24) hours to the police or an office of the bus line, airline, shipping line or rail authority **you** were travelling on when the loss, theft or misplacement occurred.

You must provide **us** with evidence of making the report and who **you** reported the loss, theft or misplacement to.

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 provided by **us**.

4.1.2 What we exclude

To the extent permitted by law, **we** will not pay a claim in relation to **your covered items** (including **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 item** was 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 explained to **our** reasonable satisfaction;
- (f) **your** claim arises from a government authority confiscating, detaining or destroying anything;
- (g) the **covered item** was left **unsupervised** in a **public place**;
- (h) the **covered item** has an electrical or mechanical breakdown; or
- (i) the **covered item** 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; or
- (j) the loss or damage arises from scratches occurring to lenses or screens of **covered items** however caused.

Section 4.2 Travel Documents, Transaction Cards & Travellers Cheques

4.2.1 What we cover

If during the period of cover provided 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 - Table of Benefits*.

Conditions

You must report the loss or theft within twenty four (24) hours 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 must prove that **you** made such report by providing **us** with a written acknowledgement from the entity **you** reported the loss or theft to.

We will not pay 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;

4.2.2 What we exclude

To the extent permitted by law, **we** will not pay if **your** loss arises from **your** failure to comply with the recommended security guidelines for the use of travellers cheques or **transaction cards**.

Section 4.3 Luggage Delay

4.3.1 What we cover

If during the period of cover provided for **your journey** any of **your covered items** are delayed, misdirected or misplaced by the carrier for more than ten (10) consecutive hours (except on

the leg of **your journey to your home**), and in **our** opinion it was necessary for **you** to purchase essential items of clothing or other essential personal items, **we** will reimburse **you** for the **reasonable** costs **you** incur, up to the amount specified in *Part C - Table of Benefits*.

Conditions

You must provide written proof from the carrier who was responsible for **your covered items** that they were delayed, misdirected or misplaced.

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 provided by **us**.

Section 4.4 Replacement Sporting Equipment Hire

4.4.1 What we cover

If during the period of cover provided for **your journey** any of **your sporting equipment** is delayed, misdirected or misplaced by the carrier (except on the leg of **your journey to your home**) or is **accidentally** damaged or is permanently lost, and in **our** opinion it was necessary for **you** to hire replacement equipment, **we** will reimburse **you** for the **reasonable** hire costs **you** incur, up to the amount specified in *Part C - Table of Benefits*.

Conditions

You must provide written proof from the carrier who was responsible for **your sporting equipment** that was delayed, misdirected or misplaced.

If **you** are entitled to be reimbursed by the bus line, airline, shipping line or rail authority **you** were travelling on when the delay, misdirection, misplacement, **accidental** damage or permanent loss 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 provided by **us**.

Section 5.1 Rental Vehicle Excess

Cover is only provided 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 section does not cover items such as, but not limited to, tyres and/or windscreens, roof and underbody if they are not covered by the indemnity provided by the rental company or agency under the **rental vehicle** agreement to which the amount payable applies.

The maximum amount **we** will pay under this section is the amount specified in **your rental vehicle** agreement up to the limit shown in *Part C - Table of Benefits - 5.1 Rental Vehicle Excess*.

5.1.1 What we cover

Rental Vehicle damage

- (a) If, during the period of cover provided for **your journey**, 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 amount specified that **you** are liable to pay under **your rental vehicle** agreement; or
 - property damage for which **you** are liable.

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 - Tables of Benefits* for the cost **you** incur to return **your rental vehicle** to the nearest depot of the rental company.

Conditions

You must provide a copy of:

- **your rental vehicle** agreement;
- the incident report that was completed;
- repair account;
- an itemised list of the value of the damage; and
- written notice from the rental company or agency advising that **you** are liable to pay the amount specified in **your rental vehicle** agreement.

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:

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

as a result of an **accident**, or a series of **accidents** arising out of the one event, that happens during the period of cover provided for **your journey**, then **we** will cover **you** up to the limit shown in *Part C - Table of Benefits - 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**, providing **you** have approval in writing from **Allianz Global Assistance** before incurring these costs.

Conditions

We must 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 must not pay or promise to pay, settle with, admit or deny liability to anyone who makes a claim against **you** without **our** written consent.

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, or in the care, custody or control of **you, your travel companion, a relative** or an employee of any of **you** (unless the property is a residence and **you** occupy it during the period of cover provided for **your journey** as a tenant or lessee, or temporary guest);
- (c) **your** ownership, custody, control or use of any firearm or weapon, aerial device, watercraft or motorised vehicle;
- (d) **your** conduct of, or employment in any business, profession, trade or occupation;
- (e) any loss, damage or expenses which are covered or should have been covered under a statutory or compulsory insurance policy, statutory or compulsory insurance or compensation scheme or fund, or under Workers Compensation legislation, an industrial award or agreement, or Accident Compensation legislation;
- (f) any fine or penalty, or aggravated, punitive, exemplary or liquidated damages;
- (g) illness, **sickness** or disease that is transmitted by **you**;
- (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.

Section 6.2 Legal Expenses

6.2.1 What we cover

If, during the period of cover provided 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 - Tables of Benefits* for **legal costs** **you** incur in the pursuit of damages or compensation from the entity at fault:

Conditions

You or **your** estate must obtain **our** consent in writing before incurring any **legal costs** or commencing proceedings against any entity at fault.

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

CLAIMS

Please do not contact ANZ in the event of a claim.

First check that **you** are covered by reading the appropriate section in this booklet and *Part D - Excesses and General Exclusions* to see exactly what is, and is not covered, noting particularly any conditions, limitations and exclusions.

HOW TO MAKE A CLAIM

You must give **Allianz Global Assistance** notice of **your** claim as soon as possible.

Allianz Global Assistance can be contacted using the contact details listed on the inside front cover of this booklet.

You can lodge **your** travel claim online at:
www.claimmanager.com.au/anz

If there is a delay in claim notification, or **you** do not provide sufficient detail for **Allianz Global Assistance** to consider **your** claim, **we** can reduce any claim payable by the amount of prejudice **we** have suffered because of the delay.

You must 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 must co-operate at all times in relation to providing supporting evidence and such other information that may reasonably be required.

- (a) If **you** think that **you** may have to cancel **your journey** or shorten **your journey** **you** must tell **us** as soon as 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.
- (b) For medical, **hospital** or dental claims, contact **Allianz Global Assistance** as soon as practicable.
- (c) For loss or theft of **your covered items** or **valuables**, report it immediately to the police and obtain confirmation of **your** report. **You** must do this within 24 hours of learning of the theft, loss or damage and the report must list and describe the missing or damaged **covered items**.

- (d) 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 to an appropriate official and obtain a written report, including any offer of settlement that they may make.
- (e) Submit full details of any claim in writing to Allianz Global Assistance, Locked Bag 3014, Toowong DC, QLD 4066.

DEPRECIATION

When taking into consideration the age of a **covered item** we will deduct the following amounts from **our** settlement if we decide to pay **you** instead of replacing **your covered item**:

- For toiletries (including skin care, make-up, perfume and medications) **we** will deduct 50% for each year **you** have owned the item to a maximum amount of 80%;
- For mobile phones, electrical devices, communication devices, all computers (including laptops and tablets), photographic equipment and electronics equipment **we** will deduct 20% for each year **you** have owned the item up to a maximum amount of 80%;
- For clothing, footwear, luggage and books **we** will deduct 15% for each year **you** have owned the item to a maximum amount of 80%;
- For camping, sporting and leisure equipment (but not leisure clothing) and musical instruments **we** will deduct 10% for each year **you** have owned the item up to a maximum 80%;
- For jewellery **we** will not make any deduction;
- For all other items **we** will deduct 15% for each year **you** have owned the item to a maximum amount of 60%.

For example:

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

In the event of a claim **we** will pay **you** \$320 (i.e. **we** will depreciate the value of the digital camera by 20% for each year of the two (2) years **you** have owned it), calculated as follows –

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

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

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**.

YOU MUST NOT ADMIT FAULT OR LIABILITY

You must not admit that **you** are at fault, for any **accident**, incident or event causing a claim, and **you** must not offer or promise to pay any money, or become involved in legal action, without the approval of **Allianz Global Assistance**.

YOU MUST HELP US RECOVER ANY MONEY WE HAVE PAID

If **we** have a claim against someone in relation to the money **we** have to pay or **we** have paid, **you** must do everything **you** can 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 inform **us** of such third party.

When making a claim **you** must 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** must refund to **us** the amount **we** paid if the other insurer also pay **you**. **You** cannot claim from **us** and from the other insurer to obtain an aggregate amount that exceeds **your** loss.

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 **ANZ** will be informed of the situation and **you** may no longer be eligible for the cover described in this booklet.

COMPLAINTS & DISPUTES

If **you** have a complaint or dispute in relation to this insurance, or **our** services or **our** representatives, please call **us** using the contact details on the inside front cover of this booklet, or put the complaint in writing and send it to:

Post: Dispute Resolution Department,
Locked Bag 3014,
Toowong DC, QLD 4066.

Phone: 1300 135 271 (Office Hours Monday to Friday,
9am to 5pm except public holidays. Calls from
mobiles, public telephones or hotel rooms
may attract additional charges.)

Email: cardclaimcomplaints@allianz-assistance.com.au

We will attempt to resolve the matter in accordance with **our** Internal Dispute Resolution process. To obtain a copy of **our** procedures, please contact **us**.

We are a member of an external dispute resolution scheme which is independent and free to **you**. **We** are bound by determinations made by it in accordance with its relevant terms and rules applicable to **us**.

Any complaint or dispute can be lodged with the Australian Financial Complaints Authority:

Online: www.afca.org.au

Email: info@afca.org.au

Phone: 1800 931 678

Mail: Australian Financial Complaints Authority
GPO Box 3 Melbourne Victoria 3001.

GENERAL INSURANCE CODE OF PRACTICE

Allianz and Allianz Global Assistance proudly support the General Insurance Code of Practice.

The Code sets out the minimum standards of practice in the general insurance industry. **You** can obtain more information on the Code and how it assists **you** by contacting **Allianz Global Assistance** using the contact details on the inside front cover of this booklet, or by visiting www.codeofpractice.com.au.

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