

Bank of Sydney Platinum Mastercard Insurance

Policy Information Booklet

Issued 1 May 2023

Contents

General Terms and Conditions	5
Terms and Conditions	5
Eligibility for cover under this Policy	6
Cover Sections, Benefits and Benefit Limits	6
Exclusions within this Policy	6
Automatic End Date Extension	7
Excess	7
Pre-Existing Medical Conditions	8
COVID-19	9
Pregnancy	9
Excluded Sports and Activities	10
Travelling Against Medical or Government Advice	10
Return Trips Only	10
Fraud	10
Goods and Services Tax	10
Australian Law	10
Australian Currency	10
Termination	10
About Chubb Insurance Australia Limited	11
General Enquiries	11
Chubb Assistance (In the event of an Emergency)	11
Eligibility for Insurance Table	12
Definitions	13
Coverage Summary	18
Schedule of Benefits	21
Section A - Trip Cancellation and Amendment Cover	24
Section B - Overseas Medical Emergency Expenses Cover	26
Section C - Accidental Death Cover	28
Section D - Public Transport Accident Cover	29
Section E - Loss of Income Cover	29
Section F - Resumption of Long Overseas Trip Cover	30
Section G - Trip Delay Cover	32
Section H - Personal Baggage, Valuables, Money and Travel Documents Cover	33
Section I - Hijack Cover	36
Section J - Kidnap Cover	36
Section K - Personal Liability Cover	37
Section L - Rental Vehicle Excess Cover	38
Section M - Card Purchase Cover	39
Section N - Buyer's Advantage Cover	40
General Exclusions Applicable to All Sections	41
How do I make a claim?	42

Privacy Statement	44
Why We collect Your Personal Information	44
How We obtain Your Personal Information	44
When do We disclose Your Personal Information?	44
Your decision to provide Your Personal Information	44
Access to and correction of Your Personal Information	44
How to Make a Complaint	45
Complaints and Dispute Resolution Process	45
Complaints and Customer Resolution Service	45
Contact Details	45
Process	45
Our response	45
External Dispute Resolution	46
General Insurance Code of Practice	46
Sanctions	46

Travel Tips

These travel tips are intended as general information only and do not take into consideration Your personal circumstances. Chubb does not accept any liability arising from any reliance upon these travel tips.



Confirm whether You meet the eligibility requirements for cover before going on a Trip.



Register Your Trip with DFAT.



Pack a sufficient supply of Your regular medications in Your carry-on luggage. This way, if Your luggage is lost or delayed You won't have any concern over taking Your medication as required.



Check the travel advice issued by Department of Foreign Affairs and Trade (DFAT) for Your travel destination and the countries You plan to visit on Your Trip.



Find out the emergency services contact numbers for the destination(s) and any other countries You are travelling to. Record the numbers for police, ambulance, Your travel insurance provider and the nearest Australian Embassy.



Visit Your Doctor and Dentist for a general check-up before You leave Home. Ask about any vaccinations relevant to Your destination and any other countries You intend to visit during Your Trip. Ensure Your regular vaccinations, such as the flu shot and tetanus shot, are up to date. Get Your Doctor to print a list of all Your current medications, their generic names, dosages and frequency taken. Print a spare copy and keep it separate from Your main luggage.

General Terms and Conditions

This Policy is effective from 01/05/2023

Policy Number: 09NACBOS01

Terms and Conditions

This Policy sets out important information about the insurance benefits available to eligible Card Members, Additional Card Members, their Spouses and Dependent Children. The Policy explains the nature of the arrangements and their relevant benefits and risks. If You feel that this product does not meet Your specific needs and intended coverage, this Policy may not be right for You. You may need to buy separate or additional insurance if You do not satisfy the eligibility requirements or if this Policy does not cover You or the things You need cover for.

This document provides general advice only. It does not take into account Your individual objectives, financial situation or needs. You need to decide if the limits, type and level of cover are appropriate for You.

There is no obligation to accept any of the benefits of this Policy. However, if You wish to make a claim under the cover provided within this Policy, You will be bound by the definitions, terms and conditions, exclusions and claims procedures set out in this document.

Group Policy with Chubb

Cuscal Limited ABN 95 087 822 455 AFSL 244116 of 1 Margaret Street, Sydney NSW 2000 ("Cuscal") is the insured under a Group Policy ("Policy").

Under the Policy entered into between Cuscal and Chubb You get automatic access, where You have met the eligibility requirements set out in the Eligibility for Insurance table, to the benefits detailed in this Policy provided by Chubb as the insurer. You are not charged by Chubb for these benefits and can access the relevant benefits if You are a Card Member.

Section 48 of the Insurance Contracts Act

Access to this insurance is provided to You solely by reason of the statutory operation of section 48 of the Insurance Contracts Act 1984 (Cth). You are not a contracting insured (i.e. You cannot vary or cancel the cover – only Cuscal can do this) and You do not enter into any agreement with Us. Cuscal is not the insurer, does not guarantee or hold this right on trust for You and does not act as Chubb's agent (that is, on behalf of Chubb). Neither Cuscal or Bank of Sydney nor any of its related corporations are Authorised Representatives (under the Corporations Act 2001 (Cth)) of Chubb or any of its related companies.

No Advice

Cuscal and Bank of Sydney are not authorised to provide any advice, recommendations or opinions about this insurance on behalf of Chubb. No advice is provided by Chubb on whether this insurance is appropriate for Your needs, financial situation or objectives. You should read this Policy carefully and contact Chubb if assistance is required.

Updating this Policy

Information in this Policy may be updated where necessary. A copy of any updated information is available to You at no cost by visiting the website at banksyd.com.au. Cuscal or Bank of Sydney will advise You when there is an update to this Policy.

Other Insurance

The insurance cover described in this Policy is provided for Your benefit under the Policy entered into between Chubb and Cuscal. If You are entitled to receive a benefit or make a claim under another policy (for example a home and contents policy, an alternative mobile phone policy or individual travel insurance in respect of the same loss as Your claim under this Policy, then Chubb is not liable to provide indemnity under this Policy until the amount of any indemnity under the other policy is exhausted. Therefore, any insurance cover under this Policy in respect of the same loss shall only be excess insurance cover over and above the applicable policy. This clause does not apply to Section C – Accidental Death Cover or Section D – Public Transport Accident Cover.

Important information about this Policy

As a Card Member, You are entitled to insurance coverage and services under this Policy when You have one of the following cards and meet all the eligibility criteria (see the Eligibility for Insurance Table):

- a) Bank of Sydney Platinum Mastercard.

This Policy has been designed to offer two (2) main insurance coverage and services. These include:

1. Travel insurance
2. Retail item cover.

For travel insurance, the product and service has been designed to cover eligible* Card Members:

- that have an in-force Bank of Sydney Card Account (meaning it is not cancelled, suspended or terminated);
- that do not need cover for a Pre-Existing Medical Condition;
- who are seventy-nine (79) years of age or younger when making a Relevant Travel Purchase;
- who are not travelling more than:
 - Fourteen (14) consecutive days for a Domestic Return Trip; or
 - One hundred and eighty (180) consecutive days for an Overseas Return Trip;
- who are a Resident of Australia;
- who start and end their Trip in Australia.

***Please refer to the Eligibility for Insurance Table for a list of eligibility criteria**

Remember to check this Policy

Please familiarise Yourself with this Policy. We want to ensure You are clear about what it covers and what it does not cover or excludes. If You are unclear about anything in this document, please call 1800 717 614 and Our insurance team will be happy to assist You with any enquiries.

It's important to check this Policy from time to time, particularly before You go away to remind yourself of what is and isn't covered. Some things You might consider doing whilst travelling might be not covered (for example, jet skiing, bungee jumping or hiring a scooter if You don't have a motorcycle license). You also need to make sure You take care with Your belongings, make sure You keep valuable possessions on You and never leave Your luggage Unattended (for example, in a car overnight). This insurance isn't designed to cover carelessness or high-risk activities, so be a sensible and prudent traveller.

If You need to make a claim, keep supporting documents and proof of any loss, including all police reports, sales receipts and charge card statements showing any purchases made.

A copy of any updated information is available to You at no cost by visiting the website at: banksyd.com.au

This Policy replaces and supersedes any Policy previously issued prior to the effective date.

Eligibility for cover under this Policy

This Policy is available to Card Members for the above-mentioned Cards who meet the eligibility criteria. In order to meet the eligibility criteria, among other things, You need to use Your Bank of Sydney Card Account in accordance with the Eligibility for Insurance table below. Not all cover sections have the same eligibility criteria, so it is important You understand when benefits under this Policy become available to You.

IMPORTANT: You will only have access to the insurance benefits under this Policy if You satisfy the eligibility criteria as set out within this Policy.

See the Eligibility for Insurance table for details of when You are eligible for cover.

Cover Sections, Benefits and Benefit Limits

The cover We offer will be dependent on Your Trip (overseas or domestic). The cover sections, benefits and benefits limits will vary based on Your Trip.

Not all benefits listed within each cover section are available for a Trip. Please refer to the Schedule of Benefits within this Policy to confirm the cover and limits offered for Your Trip.

The Schedule of Benefits provides the limit(s) We will pay to each of the cover sections for a Trip. It includes maximum amounts payable under each section together with any applicable sub-limit, waiting period and the Excess that applies.

Exclusions within this Policy

As with all insurance, there are certain exclusions that apply. Some exclusions only apply to certain benefits under the Policy, while other exclusions apply to all claims. You should read the following:

- General Exclusions which apply to all claims.
- Each cover section includes information about what We cover and any terms and conditions and exclusions that apply to the cover section.

To ensure You understand when We will pay for a claim, You should read each section carefully, including each benefit covered under 'What We Cover' together with any 'Terms and Conditions' and 'Exclusions applicable' under each cover section.

Automatic End Date Extension

In the event that You are prevented from completing the return leg of a Trip as a result of an unavoidable delay from Your Public Transport, We will automatically provide an extension of cover for up to three (3) days for You to return to Australia.

In the event You are hospitalised as a result of an Injury or Illness covered under this Policy, during Your Overseas Return Trip, the following cover sections

- (B) Overseas Medical Emergency Expenses Cover;
- (C) Accidental Death Cover;
- (H) Personal Baggage, Valuables, Money and Travel Documents Cover;
- (I) Hijack Cover;
- (J) Kidnap Cover; and
- (K) Personal Liability Cover;

will automatically extend beyond the return date until one of the following first occurs:

- a) twelve (12) months have elapsed from the date of the Injury or Illness; or
- b) You return to Australia; or
- c) You have been declared fit to travel by a treating Doctor or when recommended by Chubb Assistance's medical officer to return to Australia but You decide to remain overseas.

Important Things To Know About This Policy

Age Limits

Please note that to be eligible for some of the benefits under this Policy, age limits apply. Please see the table below for a summary of the age limits that apply within this Policy.

Cover Section	Age Limit
Age Limit for Covered Person	
Travel Insurance Cover (Section A - K)	You must be 79 years of age or younger when You make Your Relevant Travel Purchase.
Rental Vehicle Excess Cover (Section L)	You must be 79 years of age or younger when You meet the eligibility criteria as specified in the Eligibility for Insurance Table.
Card Purchase Cover (Section M) Buyer's Advantage Cover (Section N)	No age limitations apply for these cover sections.
Age Limit for Close Relative or Travelling Companion	
If Your claim relates to Cancellation or disruption of Your Trip due to an Injury or Illness of Your Close Relative or Travelling Companion, age limits also apply. Trip Cancellation and Amendment Cover (Section A) Resumption of Long Overseas Trip Cover (Section F) (cover under this section applies for Close Relatives only)	Close Relative or Travelling Companion must be 79 years of age or younger when You make Your Relevant Travel Purchase.

Excess

An Excess is applied for each Covered Person, for each Event.

If a claim is covered, the Excess is first deducted from the amount We will pay and before any relevant depreciation and limits have been applied to the claim amount.

The Excess amount is specified in the Schedule of Benefits.

An Excess may also be a waiting period, which is the amount of time You have to wait until the benefit may become payable.

Example

The below examples are provided for illustrative purposes only. Each claim will be assessed individually, based on the facts relative to the specific claim

Example A - Excess applied:	Example B - Excess and depreciation applied:	Example C – Excess and depreciation applied to more than one Event:
<p>Anna books accommodation to the Sunshiny caravan park. Her Trip with the family is in summer, which is 3 months away. A week before the start of the family Trip, her son has an accident at school and breaks his leg. Unfortunately, he needs surgery and the Doctor confirms its best to be at home for the recovery. Anna paid \$1,200 for the accommodation. The Excess is \$250.</p> <p>a) Deduct the Excess of \$250 b) Check the total cover limits and sub limits in the Schedule of Benefits. The amount claimable is below these limits.</p> <p>Calculation for the amount payable: (-Excess) + accommodation = amount payable (-\$250) + \$1,200 = \$950</p>	<p>Jane travels to Brazil and while in Brazil her laptop is stolen. She reports the theft to the police and provides Us with the required documentation. Jane paid \$6,000 for her laptop 12 months prior to this Event. Jane's Excess is \$250.</p> <p>a) Establish original purchase price of the laptop: \$6,000 b) Apply depreciation* : • 2.5% per month for 12 months = 30% depreciation. • 30% of \$6,000 = \$1,800 total depreciation. c) Establish current value of the laptop by subtracting depreciation from the purchase price of the laptop • \$6,000 - \$1,800 = \$4,200 d) Check the total and per item limit shown in the Schedule of Benefits and select the lower of current value of the laptop or the item limit. If the per item limit is \$2,500 which is lower than the current value \$4,200, hence We take the lower number = \$2,500</p> <p>The \$250 Policy Excess is not deducted from the \$2,500 per item limit in this instance since Jane's loss is higher than the per item limit payable plus Excess.</p> <p>\$2,500 claim payment.</p>	<p>Rob and his wife travelled to France for 14 days. On the 4th day of their trip, Rob slips down the stairs at the hotel. Thankfully it's not a major injury, but he did twist his ankle and needs to seek medical attention. He was billed \$500 for the doctor's appointment including some scans and medication. On the 8th day, Rob had his laptop stolen which is worth \$1,000. Unfortunately, on the last day of their trip, Rob's wife then lost her smartphone. When they return to Australia, Rob submitted a claim for the 3 Events.</p> <p>As Rob and his wife had 3 Events during their trip to France, an Excess would be applied to each of the Events (and Covered Persons).</p> <p>Claim 1: (-\$250) Excess + \$500 Medical costs = \$250 claim payment Claim 2: (-\$250) Excess + \$1,000 laptop - \$150 depreciation = \$600 claim payment Claim 3: (-\$250) Excess + \$900 smartphone = \$650 claim payment</p>
<p>* For depreciation details, please review Section H - Personal Baggage, Valuables, Money and Travel Documents Cover</p>		

Pre-Existing Medical Conditions

This Policy **does not cover** any Pre-Existing Medical Conditions under Sections A – L (below). If You have Pre-Existing Medical Conditions, this cover may not be right for You. Before You make Your Relevant Travel Purchase, You should consider whether a medical condition is considered pre-existing based on the Pre-Existing Medical Condition definition within this Policy.

Aggregate Limit of Liability – Section C – Accidental Death Cover and Section D – Public Transport Accident Cover only

1. Except as stated, Our total liability for all claims arising under the Group Policy in respect of any one (1) Injury or series of Injuries arising out of any one (1) Event during the Period of Insurance is limited to \$2,000,000 (the Aggregate Limit of Liability).
2. In the event that claims are made under the Group Policy which exceed the Aggregate Limit of Liability, then the amount by which such claims exceed the limit will be proportionally reduced.

This means that if as a result of one (1) Event a number of Card Members were injured, We would pay each on a proportional basis (using the Schedule of Benefits amounts) up to a total of \$2,000,000. For example, if ten (10) Card Members lost their lives in the same bus crash We calculate the benefits payable as follows:

We take the total aggregate exposure (\$2,000,000) and divide it by the total benefit amount (\$2,500,000) to determine the percentage (90%) to proportionally reduce. In this case the total benefits for each Card Member works out to be \$200,000.

COVID-19

What is covered?

This Policy provides cover for costs incurred from having to Cancel, Curtail or change Your Trip because You or Your Travelling Companion contract Coronavirus Disease 2019 (COVID-19). The Policy also provides cover for overseas Medical Emergency expenses incurred on Your Overseas Return Trip, and transportation of remains or burial if You die during Your Trip, as a result of You having contracted COVID-19 which was first confirmed or diagnosed while on Your Trip. See Section A – Trip Cancellation and Amendment Cover (specified Event 1) and Section B – Overseas Medical Emergency Expenses Cover for details.

What is not covered?

Apart from the cover provided in Section A – Trip Cancellation and Amendment Cover (specified Event 1) and Section B – Overseas Medical Emergency Expenses Cover, this Policy does not cover, and We will not (under any other part of the Policy) pay for claims of any kind directly arising from, relating to or in any way connected with COVID-19 (or any mutation or variation thereof) and/or its outbreak.

Pregnancy

It's important to understand how pregnancy affects Your coverage under this Policy. Whilst Your retail item benefits are unaffected, some of Your travel insurance benefits are limited as summarised below.

From the date You make Your Relevant Travel Purchase, You will not be covered for costs associated with the actual birth of Your child or any pregnancy related medical conditions You are suffering from. For more information see – **When are You Not Covered?** (below)

When does the travel insurance cover You, if You are pregnant?

If You are or become pregnant, after You are covered for claims that arise from Your pregnancy, under:

- 1. Section B – Overseas Medical Emergency Expenses Cover** when You are on an Overseas Return Trip, if You have a sudden and unexpected Injury or Illness, which:
 - a) occurs before the end of the 23rd week of Your pregnancy; and
 - b) is not otherwise excluded within this Policy.
- 2. Section A - Trip Cancellation and Amendment Cover;** if You have a sudden and unexpected Injury or Illness arising from or related to Your pregnancy that prevents You from going on the Trip or continuing the Trip, and which is:
 - a) confirmed by medical evidence provided by a treating Doctor, and
 - b) not otherwise excluded within this Policy.

How is the number of weeks of pregnancy calculated?

The number of weeks of Your pregnancy is calculated from the last known date of Your menstrual period or calculated from staging ultrasound.

When are You not covered if You are pregnant?

You are not covered for any costs arising from or related to:

- a) any Pre-Existing Medical Condition;
- b) any past medical condition(s) relating to a previous pregnancy or if You have experienced pregnancy complications prior to You making Your Relevant Travel Purchase;
- c) any costs under Section B - Overseas Medical Emergency Expenses Cover after the end of the 23rd week of Your pregnancy;
- d) any costs under Section B - Overseas Medical Emergency Expenses Cover arising from childbirth or the health of a newborn child. This exclusion applies irrespective of the stage of pregnancy at which the child is born. Meaning a newborn (whether premature or otherwise) is not considered a Covered Person under the Policy if the child was born on the Trip;
- e) any costs under Section B - Overseas Medical Emergency Expenses Cover arising from or relating to an abortion, unless this is to save the life of the mother following an Injury or Illness;
- f) any costs under Section B - Overseas Medical Emergency Expenses Cover arising from fertility Treatment or Treatment associated with an assisted reproduction program including but not limited to, in vitro fertilisation (IVF).

Excluded Sports and Activities

Not everything You do on your Trip will be covered by this Policy. This includes:

- some popular holiday activities such as bungee jumping, jet skiing, horse riding or trekking (with climbing equipment or when You ascend more than 3,000 metres from sea level).
- a sporting event where You may be eligible to receive a fee, including prize money.

Please see the definition of 'Excluded Sports and Activities' for a full list of activities and sports which are not covered under this Policy.

Travelling Against Medical or Government Advice

If You are advised not to travel or not to go on a particular Trip (for example, to a specific destination), You must comply with that advice. You will not be covered under Sections A – L of this Policy if You start a Trip against the following advice:

- i. a treating Doctor advises You not to travel; or
- ii. an Australian State or Territory or the Australian Federal Government or an Australian government agency (such as DFAT) advises You not to travel (for example, through border closures or 'Do Not Travel' travel advisories). This exclusion applies even if You have been granted a travel exemption by an Australian State or Territory, the Australian Federal Government or an Australian government agency (such as DFAT) to travel.

If You are advised not to travel **after** You have made Your Relevant Travel Purchase, You may be entitled to Cancel or change Your Trip and make a claim under Section A - Trip Cancellation and Amendment cover (subject to the terms and conditions of this Policy).

Return Trips Only

You are only eligible for cover under Sections A - L of this Policy for return Trips i.e. trips that begin and end from Your Home or Work in Australia. It does not cover One Way Trips. If You have not made Your Relevant Travel Purchase prior to Your Trip departure, You are not eligible for cover under this Policy. Please refer to the Eligibility for Insurance Table for more information.

Fraud

Chubb considers it important for customers to take insurance fraud seriously. Creation or submission of false documents, or exaggerating a genuine claim is considered insurance fraud. Such behaviour has a negative impact on the cost of insurance for all customers.

We utilise Our dedicated special investigations unit at Chubb to detect and investigate selected claims daily. When the evidence supports it, Chubb will report suspect claims to the police and dedicate resources to assisting any potential criminal prosecutions.

Goods and Services Tax

If We agree to pay a claim under this Policy, We will base any claim payment on the Goods and Services Tax (G.S.T.) inclusive costs (up to the relevant Policy limit).

Australian Law

Your Policy is governed by the laws of the State or Territory of where Your Home is. Any dispute or action in connection with Your Policy shall be conducted and determined in the courts of the State or Territory of Australia where Your Home is.

Australian Currency

All payments by You to Us and Us to You under Your Policy must be in Australian currency.

Termination

Cover is terminated at the earlier of the following:

- cancellation of Your Bank of Sydney Card Account; or
- termination of the Group Policy.

Upon termination of the Group Policy, the insurance benefits will no longer be available to Card Members to claim for any Event that occurred after the termination date, even if Card Members are eligible before the termination date. Bank of Sydney will notify You if the Policy is terminated.

About Chubb Insurance Australia Limited

Chubb Insurance Australia Limited (ABN 23 001 642 020, Australian Financial Service (AFS) Licence No. 239687) (Chubb) is the insurer and issuer of this product. In this document, "We", "Us", "Our" means Chubb.

Chubb is an Australian financial services licensee (Licensee) authorised to deal in and provide advice in relation to general insurance products. Our contact details are:

ABN: 23 001 642 020

AFS: Licence Number: 239687

Head Office: Grosvenor Place, Level 38, 225 George Street, Sydney NSW 2000

Postal address: GPO Box 4907, Sydney NSW 2001

O 1800 717 614

F +61 2 9335 3497

E travel.au@chubb.com

General Enquiries

If You have any questions about Your Policy, You can either:

- **Email** Chubb at travel.au@chubb.com
- **Write** to Chubb at **GPO Box 4907, Sydney NSW 2001**
- **Call** Chubb on **1800 717 614 (Monday to Friday 8:30am-5:00pm AEST)**

Chubb Assistance (In the event of an Emergency)

Emergency assistance around the world

In the event of a medical or similar emergency whilst overseas simply phone **+61 2 8907 5666** to get immediate help in locating medical assistance in Your local area.

For all non-emergency matters, contact Chubb Customer Service on **1800 717 614**.

Where Your claim is excluded or falls outside the Policy coverage, the provision of emergency assistance by Chubb Assistance will not in itself be an admission of liability.

Considerable effort is made to locate, assess and reassess medical facilities and other services worldwide. However, the medical standards, sanitary conditions, reliability of telephone systems and facilities for medical services differ from country to country and accordingly, it is not always possible to have control over these factors. In the circumstances, responsibility for any loss, medical complication or death resulting from any factor reasonably beyond Our control, cannot be accepted by Chubb Assistance or Us.

Eligibility for Insurance Table

Cover Section	Eligibility Criteria To be eligible for the benefits under the cover section(s) of the Policy, the following eligibility criteria needs to be met:	When are the benefits available under this Policy?	When are no benefits available under this Policy?
Travel Insurance Cover (Sections A to K)	<ol style="list-style-type: none"> 1. You are a Covered Person. 2. You are a Resident of Australia. 3. You are either: <ol style="list-style-type: none"> a) going on a Domestic Return Trip, and prior to the Trip departure date You: <ol style="list-style-type: none"> i. spend \$500 or more on accommodation; or ii. pay the full amount of Your return Scheduled Flight or Scheduled Cruise ticket; by charging the payment to the Card Member's Bank of Sydney Card Account to meet 3a (i) or (ii) above; or b) going on an Overseas Return Trip and prior to the Trip departure date You pay the full amount of Your return Scheduled Flight or Scheduled Cruise ticket by charging the payment to the Card Member's Bank of Sydney Card Account; 4. The Bank of Sydney Card Account is in force (meaning it is not cancelled, suspended or terminated) when You meet condition 3. 5. You are seventy-nine (79) years of age or younger when You first become eligible for this cover by meeting conditions 1 to 4 above. 	If You have satisfied the eligibility criteria, You will have cover for the Domestic Return Trip or Overseas Return Trip that eligibility condition 3 applies to.	There is no cover under this Policy if: <ol style="list-style-type: none"> 1. You do not meet the eligibility criteria; 2. Your trip does not meet the definition of Domestic Return Trip or Overseas Return Trip; 3. You are going on a One-Way Trip; 4. Your Bank of Sydney Card Account has been cancelled, suspended or terminated; 5. The Group Policy is terminated. <p>Please also refer to the Terms, Conditions and Exclusions within each cover section and the General Exclusions within this Policy.</p>
Rental Vehicle Excess Cover (Section L)	<ol style="list-style-type: none"> 1. You are a Covered Person. 2. You are a Resident of Australia. 3. You hire a Rental Vehicle for less than thirty (30) days and pay the entire cost including the comprehensive vehicle insurance using the Card Member's Bank of Sydney Card Account. 4. The Bank of Sydney Card Account is in force (meaning it is not cancelled, suspended or terminated) when You meet condition 3. 5. You are seventy-nine (79) years of age or younger when You first become eligible for this cover by meeting conditions 1 to 4 above. 	If You have satisfied the eligibility criteria, You will have cover for the excess applicable to the Rental Vehicle that eligibility condition 3 applies to.	There is no cover under this Policy if: <ol style="list-style-type: none"> 1. You do not meet the eligibility criteria; 2. Your Bank of Sydney Card Account has been cancelled, suspended or terminated; 3. The Group Policy is terminated. <p>Please also refer to the Terms, Conditions and Exclusions within each cover section and the General Exclusions within this Policy.</p>
Card Purchase Cover (Section M), Buyer's Advantage Cover (Section N)	<ol style="list-style-type: none"> 1. You are a Card Member. 2. The Card Member is a Resident of Australia. 3. The Card Member purchases an Eligible Item and pays the entire cost using the Card Member's Bank of Sydney Card Account. 4. The Bank of Sydney Card Account is in force (meaning it is not cancelled, suspended or terminated) when You meet condition 3. 	If the Card Member has satisfied the eligibility criteria, the Card Member will have cover for the Eligible Item that eligibility condition 3 applies to.	There is no cover under this Policy if: <ol style="list-style-type: none"> 1. The Card Member does not meet the eligibility criteria; 2. The Card Member's Bank of Sydney Card Account has been cancelled, suspended or terminated; 3. The Group Policy is terminated. <p>Please also refer to the Terms, Conditions and Exclusions within each cover section as well as the General Exclusions within this Policy.</p>

Definitions

The following words when used with capital letters in this document have the meaning given below. Wherever these words are used in plural in this Policy, they have the same meaning as the singular form shown below.

Accidental Death means death occurring as a result of an Injury.

Additional Card Member means a person who holds an additional Bank of Sydney Card Account which attaches to the Card Member and may have previously been referred to as a supplementary card member.

Australia means the area enclosed by the territorial waters of the Commonwealth of Australia where Medicare benefits are payable. 'Australian' has a corresponding meaning.

Bank of Sydney means Bank of Sydney Limited ABN 44 093 488 629, AFSL 243444, ACL 243 444 of Level 1, 62 Pitt Street, Sydney NSW 2000.

Bank of Sydney Card Account means an in-force (meaning it is not cancelled, suspended or terminated):

- a) Bank of Sydney Platinum Master Card

issued by Bank of Sydney, billed from Australia and in Australian dollars.

Card Member means the person who is the primary account holder of an issued Bank of Sydney Card Account.

Chubb means Chubb Insurance Australia Limited (ABN 23 001 642 020, AFS Licence No. 239687) of Grosvenor Place, Level 38, 225 George Street, SYDNEY NSW 2000.

Chubb Assistance means the service provider acting on behalf of Chubb to provide emergency assistance.

Close Relative means Spouse, de-facto, parent, parent-in-law, step-parent, child, brother, half-brother, step-brother, brother-in-law, sister, half-sister, step-sister, sister-in-law, daughter-in-law, son-in-law, niece, nephew, uncle, aunt, grandparent or grandchild.

Covered Person means the Card Member and their accompanying:

1. Spouse; and
2. legally Dependent Child(ren); or

an Additional Card Member;

and in all cases where the Card Member, Spouse, Dependent Child or Additional Card Member meets the eligibility criteria as specified in the Eligibility for Insurance Table.

COVID-19 means Coronavirus Disease 2019.

Cuscal means Cuscal Limited ABN 95 087 822 455, AFS Licence No. 244116 of 1 Margaret Street Sydney NSW 2000, the holder of the Policy.

Dentist means a legally registered dentist who is not You or Your Close Relative.

Dependent Child(ren) means any child (including stepchild or legally adopted child) of a Card Member or Spouse who is primarily dependent upon the Card Member or Spouse for maintenance and support, where the child travels with the Card Member on each part of the Trip and the child is:

- a) eighteen (18) years of age or younger; or
- b) twenty-four (24) years of age or younger and is a full-time student of an accredited institution of higher learning; or
- c) of any age permanently mentally or physically incapable of self-support, as confirmed by medical evidence from a Doctor and who is permanently living with the Card Member or Spouse.

Doctor means a legally registered medical practitioner who is not You or Your Close Relative.

Domestic Return Trip means a trip within Australia having at least one (1) overnight stay at Your destination which is more than 150-kilometre radius from Your Home:

starting:

- a) when You leave Your Home or Your Work (whichever occurs last) to travel to Your destination, and

ending the earlier of:

- b) when You return Home or Your Work (whichever occurs first); or
- c) when Your Trip exceeds fourteen (14) consecutive days.

Eligible Item means an item:

1. that is purchased from a retailer solely for personal use; and

2. that is new and has not been used in any way at the time of purchase; and
3. the cost of which has been charged to Your Bank of Sydney Card Account.

Event(s) means an occurrence that could give rise to a claim for a benefit under Your Policy. Any one occurrence or series of occurrences attributable to one source or originating cause is deemed to be one Event.

Excess means the amount first payable by each Covered Person for each claimable Event, when indicated. This means that if such claim is covered, the Excess will be deducted before any relevant depreciation and limits have been applied to the amount being claimed. For example, if the excess is \$250 and Your claim is accepted, and You are claiming \$500 (where no depreciation is applied), the calculation is: $(-\$250) \text{ (the excess)} + \$500 = \$250$.

Excluded Sports and Activities means boxing; cave diving; horse jumping; horse riding; hunting and hunting on horseback; professional sports; canyoning; caving; diving; mountain-climbing; steeple chasing; any form of motor racing, speed, performance or endurance tests; abseiling; American football; bob sleigh; bungee jumping; base jumping, canoeing; clay pigeon shooting; deep sea fishing; four-wheel driving adventures; go-karting; hang gliding; heli-skiing; hockey; hot air ballooning; ice hockey; jet biking and jet skiing; martial arts; micro-lighting; mountain biking off tarmac; mountaineering; parachuting; paragliding; parascending; paraskiing; polo; quad biking; rock climbing; SCUBA diving deeper than thirty (30) metres; skidoo; ski-jumping; ski-racing; ski-stunting; tour operator safari (where You or any tourist will be carrying guns); trekking requiring climbing equipment and/or ascending above 3,000 metres from sea level; ultra-marathons, biathlons and triathlons; war games/paint ball; white water rafting; yachting more than twenty (20) nautical miles from the nearest coastline.

Forcible Entry means unlawful entry by forcible and violent means, as evidenced by a broken window, damaged or picked lock, broken hinge or door handle.

Group Policy means the group policy of insurance held by Cuscal, the holder of the Policy as detailed in the 'Terms and Conditions' section of this Policy.

Hijack means the unlawful seizure of or wrongful exercise of control of the aircraft or other Public Transport on which You are travelling. 'Hijacking', 'Hijacked' and 'Hijackers' have the same corresponding meaning.

Home means Your usual place of residence in Australia (where You live).

Illness means a sickness or disease which requires Treatment by a Doctor or a Dentist. An Illness is not a Pre-Existing Medical Condition and is not an Injury.

Injury means an accidental bodily injury resulting solely and directly from:

- a) a sudden, external and identifiable Event that happens by chance and could not have been expected from the perspective of the Covered Person; and
- b) which occurs independently of any Illness or any other cause; and
- c) causes a loss within twelve (12) months of the accident.

It does not mean an Illness or any Pre-Existing Medical Condition.

Insolvency means bankruptcy, provisional liquidation, liquidation, insolvency, appointment of a receiver or administrator, entry into a scheme of arrangement, statutory protection stopping the payment of debts or the happening of anything of a similar nature under the laws of any jurisdiction.

Kidnap means the illegal taking, seizing or detaining and holding of You in captivity for the purpose of demanding payment of monies to secure Your release. 'Kidnapping', 'Kidnapped' and 'Kidnappers' have the same corresponding meaning.

Long Overseas Trip means an Overseas Return Trip with an itinerary of 15 days or more.

Manual Work means paid work which involves the installation, assembly, maintenance or repair of electrical, mechanical or hydraulic plant (other than in a purely managerial, supervisory, sales or administrative capacity). It also means manual labour of any kind including, but not restricted to, hands-on work such as a plumber, electrician, lighting or sound technician, carpenter, painter, decorator or builder.

Medical Emergency means an Injury, sudden and unforeseen Illness or dental issue, suffered by You while on an Overseas Return Trip (except when in Australia), which results in Your immediate need for Treatment which cannot be reasonably delayed without causing discomfort or risk of potential aggravation of the Illness, issue or pain until Your return to Australia and where the Treatment is deemed necessary by a local treating Doctor who has assessed You for Treatment or by Chubb Assistance.

Money means currency, travellers' cheques, hotel and other redeemable holiday vouchers and petrol coupons. It does not mean cryptocurrency.

Monthly Salary means:

1. for an employed person: Your regular monthly pre-tax base salary paid every calendar month excluding bonus, commission, overtime or any other variable income; or

2. for a self-employed person: monthly pre-tax income derived from personal exertion, after deduction of all expenses incurred in connection with the derivation of that income, averaged over the period of twelve (12) months immediately preceding the loss of income or over such shorter period as they have been self-employed.

Natural Disaster means volcanic eruption, flood (more than 20,000 square metres of normally dry land), tsunami, earthquake, landslide, hurricane, cyclone, typhoon, tornado or bushfire. It does not mean any infectious or contagious disease or virus regardless of transmission (including pandemic or epidemic).

One-Way Trip means any trip for which You are unable to provide evidence of Your intention to return to Your Home or Your Work.

Overseas Return Trip means a trip where Your destination is outside of Australia:

starting:

- a) when You leave Your Home or Your Work (whichever occurs last) to travel to the airport to fly on Your Scheduled Flight; or
- b) when You leave Your Home or Your Work (whichever occurs last) to travel to a harbour port to board a Scheduled Cruise; and

ending the earlier of:

- c) when You return to Your Home or Your Work (whichever occurs first) having travelled from the airport or harbour port; or
- d) when Your Trip exceeds one hundred and eighty (180) consecutive days.

Pair or Set means a number of items used together, associated as being similar or corresponding (including attached and unattached accessories) and being regarded as one (1) unit.

Permanent Disablement means a loss caused by an Injury which results in the:

- i) complete and permanent severance of a foot at or above the ankle joint; or
- ii) complete and permanent severance of a hand at or above the wrist; or
- iii) irrecoverable loss of the entire sight of an eye.

Personal Baggage means items of necessity, ornament or personal convenience for Your individual use during the Trip, including clothing, toiletries, and personal effects worn or carried by You within a suitcase (or similar). It does not include Valuables.

Policy means this document which details the insurance benefits available to You under the Group Policy including all relevant terms, conditions and exclusions.

Pre-Existing Medical Condition means any physical defect, medical or dental condition, illness, injury or disease that:

1. within the two (2) years prior to You making Your Relevant Travel Purchase:
 - a) requires either of the following:
 - i. ongoing medication for Treatment or risk factor control;
 - ii. prescribed medication from a Doctor;
 - iii. check-ups, consultations, reviews or progress advice (other than those recommended by a Doctor to review a previous condition that is considered by a Doctor prior to You making Your Relevant Travel Purchase to be cured or in complete remission); or
 - iv. surgery; or
 - b) is either:
 - i. under investigation;
 - ii. pending diagnosis or test results;
 - iii. chronic or arthritic; or
2. within the three (3) years prior to You making Your Relevant Travel Purchase involves:
 - a) any of the following body parts:
 - i. heart;
 - ii. brain (other than a mental health related condition);
 - iii. liver;
 - iv. back / spine;
 - v. kidneys;
 - vi. cardiovascular or circulatory or respiratory system; and
 - b) where such medical condition either:
 - I. involved a hospital emergency visitation or being an inpatient in hospital; or
 - II. required or requires surgery, a specialist appointment or consultation; or
 - III. requires:
 - i. ongoing medication for Treatment or risk factor control; or

- ii. prescribed medication from a Doctor; or
 - iii. check-ups, consultations, reviews or progress advice (other than those recommended by a Doctor to review a previous condition that is considered by a Doctor prior to You making Your Relevant Travel Purchase, to be cured or in complete remission); or
- c) is currently either:
- i. under investigation; or
 - ii. pending diagnosis or test results; or
3. within the five (5) years prior to You making Your Relevant Travel Purchase related to cancer; or
 4. within the three (3) months immediately prior to You making Your Relevant Travel Purchase led to the manifestation of symptoms where a reasonable person in the circumstances would be expected to be aware of or a reasonable person under the circumstances would have foreseen.

Public Place means, but is not limited to, shops, buses, planes, trains, taxis, airports, bus depots, hotel foyers, restaurants, cafes, beaches, entertainment venues and any place that is accessible by the public.

Public Transport means an air, land, water or rail passenger transport that operates to a published timetable or schedule and is available to the public. It does not mean privately hired, rented or chartered air, land or water transport (such as a taxi, Uber, Limousines, helicopter, private jet or plane).

Relevant Travel Purchase means:

1. if You are going on a Domestic Return Trip, prior to the Trip departure date You:
 - a) spend \$500 or more on accommodation; or
 - b) pay the full amount of Your return Scheduled Flight or Scheduled Cruise Ticket,by charging the payment to the Card Member's Bank of Sydney Card Account to meet 1(a) or (b); or
2. if You are going on an Overseas Return Trip, prior to the Trip departure date You pay the full amount of Your return Scheduled Flight or Scheduled Cruise ticket by charging the payment to the Card Member's Bank of Sydney Card Account.

Rental Agreement means the contract of hire between the Rental Company and You in respect of a Rental Vehicle.

Rental Company means a company or agency that hires Rental Vehicles and is fully licensed with the regulatory authority of the country, state or local authority where the Rental Vehicle is collected.

Rental Vehicle means any sedan, station wagon, hatchback or sports utility vehicle (SUV) rented under a Rental Agreement on a daily or weekly basis from a Rental Company. It does not mean trucks, mini buses, buses, trailers, caravans, campervans, motorcycles, mopeds, motorbikes, motor homes, scooters or bicycles.

Rental Vehicle Deductible means the amount (insurance excess) payable by You for each and every claim when You have purchased the comprehensive vehicle insurance proposed by the Rental Company.

Repatriation/Evacuation means Your:

1. transportation to the nearest hospital, if transportation is not provided free of charge in the country of incident; or
2. evacuation to the nearest adequately equipped hospital in the event that local medical facilities consider they cannot adequately treat You or where Chubb Assistance's medical officer considers local medical facilities to be inadequate; or
3. repatriation directly to Australia when permitted by the local treating Doctor or when recommended by Chubb Assistance's medical officer; or
4. return to Australia after hospitalisation, provided that You are deemed to be medically fit for travel by a treating Doctor or by Chubb Assistance's medical officer, and that Your original means of transportation cannot be used.

Resident of Australia means an Australian citizen, holder of an Australian permanent residency visa, partner/spouse visa, Australian skilled migrant visa (including 457 and Temporary Skill Shortage (TSS) visa), or a student visa:

- a) with a right to entry into Australia in accordance with their citizenship, residency or visa;
- b) with access to long-term medical care in Australia;
- c) who has a permanent Australian residential address; and
- d) who currently resides in Australia.

Scheduled Airline means airline passenger transport that operates to a published timetable or schedule and is available to the general public. It does not mean privately hired, rented or chartered air transport (such as private jet or plane or helicopter).

Scheduled Cruise means passenger transport that operates to a published timetable or schedule and is available to the general public. It does not mean privately hired, rented or chartered sea transport (such as water taxi, private boat, cruising on a cargo ship).

Scheduled Flight means a flight in an aircraft on a Scheduled Airline.

Schengen Visa means You holding a valid visa that enables You to enter, freely travel within, and leave any of the Schengen member countries within Europe.

Secure Area means the locked dashboard, glove compartment, boot or luggage compartment of a motor vehicle including the locked luggage compartment of a hatchback or station wagon, the fixed storage units of a motorised or towed caravan, or a locked luggage box locked to a roof rack locked to the vehicle, providing that, in each case, all items are out of sight.

Smartphone means an electronic device used for mobile telecommunications over a cellular network (including but not limited to, Apple, Samsung, Huawei or similar). Smartphone does not mean tablets or smart watches.

Special Event means a wedding, funeral, pre-paid conference, pre-paid sporting event, pre-paid concert or festival, which before You started Your Trip You had planned to attend.

Spouse means the Card Member's husband, wife, fiancé, or de facto partner who travels with the Card Member on each part of the Trip.

Terrorism means activities against persons, organisations or property of any nature:

- a) that involves the following or preparation for the following:
 - i. use of, or threat of, force or violence;
 - ii. commission of, or threat of, force or violence; or
 - iii. commission of, or threat of, an act that interferes with or disrupts an electronic, communication, information, or mechanical system; and
- b) when one (1) or both of the following applies:
 - i. the effect is to intimidate or coerce a government of the civilian population or any segment thereof, or to disrupt any segment of the economy; and/or
 - ii. it appears that the intent is to intimidate or coerce a government, or to further political, ideological, religious, social or economic objectives or to express (or express opposition to) a philosophy or ideology.

Temporary Total Disablement means the temporary inability of You to engage in Your usual occupation or business duties, while You are under the regular care of and acting in accordance with the instructions or advice of a Doctor. If self-employed, Temporary Total Disablement must prevent You from helping, managing or carrying out any part of the day-to-day running of a business.

Terminal Illness means a medical condition for which a terminal prognosis has been given by a qualified Doctor and which is likely to result in death.

Travel Documents means, travel tickets, passports, visas and driving licence.

Travelling Companion means a person travelling with You on a Trip which has the same travel itinerary as You.

Treatment means surgical or medical procedures performed by a Doctor or qualified Dentist where the sole purpose of which is to cure or relieve Illness or Injury.

Trip means:

1. a Domestic Return Trip; or
2. an Overseas Return Trip.

Unattended means when Your Personal Baggage, Valuables, Money or Travel Documents or an Eligible Item are not:

- a) worn or carried by You; or
- b) under Your observation within three (3) metres of You.

Usual Work means permanent full or part time employment, including self-employment, which You are engaged in prior to Your Overseas Return Trip starting and that You intend to return to at the end of Your Overseas Return Trip.

Valuables means jewellery; furs; articles containing precious metals or precious stones; watches; binoculars; audio equipment or devices; photographic and electronic equipment or devices; Smartphones; personal organisers and games consoles; laptops and external computer devices (including all printers, modems, external hard drives and similar).

We/Our/Us means Chubb.

Work means Your usual place of work within Australia having a fixed physical address.

You/Your means a Covered Person.

Coverage Summary

The coverage summary table below can be used as a quick reference to understand key coverage elements to each cover section. For a full understanding of what is covered, when You are covered and where cover does not apply, please refer to the individual section including the General Exclusions within this Policy. The benefits provided are subject to the terms, conditions and exclusions contained within this Policy.

Cover Section	Cover Description	Key Exclusions and Limitations
Section A	<p>Trip Cancellation and Amendment Cover</p> <p>Provides cover in the event You must Cancel, Curtail or change Your Trip for the following reasons:</p> <ul style="list-style-type: none"> You or Your Travelling Companion being, in the opinion of a treating Doctor, unfit to begin or continue Your Trip due an Injury, suffering an unforeseen Illness or dying before or during Your Trip; Your Close Relative, or a Close Relative of a Travelling Companion, having an Injury, suffering an unforeseen Illness or dying before or during Your Trip; a Natural Disaster has caused devastation to the destination You were intending to travel; an Australian State, Territory, or the Australian Federal Government or an Australian government agency (such as DFAT – Department of Trade and Foreign Affairs) have upgraded a travel warning to 'Do Not Travel' or have issued an official written statement advising You not to travel or have closed its borders, to the destination You were intending to travel, and the government warning was published after You: <ul style="list-style-type: none"> made Your Relevant Travel Purchase in the case of a claim for Cancellation, or started Your Trip in the case of a claim for Curtailment and Trip Change. <p>Cover varies depending on the trip type (overseas or domestic).</p> <p>What is covered? Non-refundable deposits, excursion costs and unused travel and accommodation costs You have paid in advance.</p>	<ul style="list-style-type: none"> You or any other person having a change of mind and deciding not to start a Trip, continue with the Trip or any other disinclination to travel; Cancellation, Curtailment or Trip Change due to Pre-Existing Medical Conditions; losses arising from the death, serious injury or acute Illness of any Close Relative or Travelling Companion who is eighty (80) years of age or older when You make Your Relevant Travel Purchase; Close Relative who is not a Resident of Australia; circumstances where Cancellation, Curtailment or Trip Change was foreseeable, avoidable, unnecessary or within Your control at the time of making a Relevant Travel Purchase (for Cancellation) or before starting a Trip (for Curtailment or Trip Change); additional costs incurred due to Your failure to notify the carrier or travel agent as soon as reasonably possible that Your Trip is to be Cancelled or Curtailed; loss arising from any epidemic, pandemic or outbreak of an infectious disease or virus (except for loss arising from COVID-19 which is covered under specified Event 1).
Section B	<p>Overseas Medical Emergency Expenses Cover</p> <p>Provides cover for:</p> <ul style="list-style-type: none"> Repatriation/ Evacuation, the cost of medical and dental Treatment and reasonable extra accommodation costs, in the event of a Medical Emergency while on Your Overseas Return Trip (except when You are in Australia); transportation of Your remains or burial expenses if You die during Your Trip. 	<ul style="list-style-type: none"> Your Pre-Existing Medical Conditions; any expenses if You are eighty (80) years of age or older when You make Your Relevant Travel Purchase; costs arising from Your participation in Excluded Sports and Activities (for example, horse riding, deep sea fishing, bungee jumping, jet skiing, hot air ballooning and rock climbing). Check the definition of 'Excluded Sports and Activities' in the Definitions section for the full list of excluded activities; medical costs if You do not make reasonable attempts to contact Chubb Assistance before seeking emergency medical Treatment, or You chose to seek Treatment from a medical service provider not approved by Chubb Assistance; loss arising from any epidemic, pandemic or outbreak of an infectious disease or virus (except for loss arising from COVID-19 which is first diagnosed by a Doctor while on Your Trip); costs arising from or related to Trips where the following advice has been provided prior to starting Your Trip, <ul style="list-style-type: none"> an Australian State or Territory or the Australian Federal Government or an Australian government agency (such as DFAT) has issued a travel advisory warning, advising You to 'Do Not Travel' or that borders are closed, for the destination You planned to travel to; or a Doctor advised You not to travel.

Cover Section	Cover Description	Key Exclusions and Limitations
Section C	Accidental Death Cover <ul style="list-style-type: none"> Cover in the event an Injury results in Your Accidental Death whilst on an Overseas Return Trip. 	<ul style="list-style-type: none"> Your death if it occurs in Australia; death caused by illness or natural causes; loss arising from COVID-19 or any other epidemic, pandemic or outbreak of an infectious disease or virus.
Section D	Public Transport Accident Cover <ul style="list-style-type: none"> Provides cover for Accidental Death or Permanent Disablement arising: <ul style="list-style-type: none"> While travelling as a passenger on Public Transport; from exposure and disappearance. 	<ul style="list-style-type: none"> Privately hired, rented or chartered transport; We will only pay one benefit type (i-vii in the Schedule of Benefits) for each Event, even if multiple benefit types apply. If multiple benefit types apply, We will pay the benefit type with the highest benefit amount.
Section E	Loss of Income Cover <p>Provides cover for loss of Your Monthly Salary if You are employed or self-employed and during an Overseas Return Trip suffer an Injury which results in Temporary Total Disablement and a loss of Your Monthly Salary for thirty (30) days or more.</p>	<ul style="list-style-type: none"> Any future income You expect or could receive as part of any bonus or bonus structure, salary increase, salary sacrifice scheme or employee benefit scheme (such as shares).
Section F	Resumption of Long Overseas Trip Cover <p>Provides cover for costs to resume Your Long Overseas Trip (when You have more than fourteen (14) days from the return date of Your Long Overseas Trip) after it has been interrupted following the death, imminent death, Injury or unforeseen Illness of a Close Relative.</p>	<ul style="list-style-type: none"> You must resume Your Long Overseas Trip within thirty (30) days of returning to Australia and have more than fourteen (14) days remaining from the return date of Your Long Overseas Trip; Close Relative who is eighty (80) years of age or older when You make Your Relevant Travel Purchase; Close Relative who is not a Resident of Australia; costs where there was a reasonable likelihood that a return Home may be necessary or a reasonable person under the circumstances would have foreseen prior to making the Relevant Travel Purchase, arranging, rearranging the Trip may lead to Your return Home from Your Long Overseas Trip.
Section G	Trip Delay Cover <p>Provides cover on a Trip for:</p> <ul style="list-style-type: none"> delayed flight departure of six (6) hours or more, flight cancellation, denied flight boarding, missed flight connection; twelve (12) hour Personal Baggage delay checked-in on Scheduled Flight. <p>The amount of cover varies for each benefit.</p>	<ul style="list-style-type: none"> Personal Baggage or extended Personal Baggage delay on the leg of the Scheduled Flight that returns You Home; the purchase of clothing and toiletries which are not reasonably necessary for Your Trip; costs if You fail to notify the transport provider or carrier about delayed or missing luggage or You do not obtain a luggage incident report from them or show You have taken reasonable steps to obtain one.
Section H	Personal Baggage, Valuables, Money and Travel Documents Cover <p>Provides cover for damaged, destroyed, lost, stolen Personal Baggage, Valuables, Money and Travel Documents during Your Trip.</p>	<ul style="list-style-type: none"> Valuables or Money within Your Personal Baggage checked-in or stowed in the luggage hold of an airplane, ship, bus or train; Valuables and/or Money that are left Unattended in a motor vehicle; items left Unattended in a Public Place (unless You have no option other than to leave the items Unattended due to an emergency medical, security or evacuation situation); where a written report from local police, carrier, tour or transport operator or accommodation provider cannot be provided or where the Covered Person is unable to show they have taken reasonable steps to obtain a written report; deductions will be applied for depreciation (wear and tear).

Cover Section	Cover Description	Key Exclusions and Limitations
Section I	<p>Hijack Cover</p> <p>If Your Public Transport is Hijacked and You are detained for more than twenty-four (24) hours, covers the cost of Your Close Relatives travelling to stay at the place of Hijack.</p>	<ul style="list-style-type: none"> We will not act as Your negotiator or intermediary or advise You or any other person in dealing with the Hijackers; Hijacking from a member of Your family, Close Relative or Travelling Companion.
Section J	<p>Kidnap Cover</p> <p>If You are Kidnapped, covers the cost of Your Close Relatives travelling to stay at the place of the Kidnap.</p>	<ul style="list-style-type: none"> We will not act as Your negotiator or intermediary or advise You or any other person in dealing with the Kidnappers; Kidnapping from a member of Your family, Close Relative or Travelling Companion.
Section K	<p>Personal Liability Cover</p> <p>Covers Your liability if You damage someone's property or cause them Injury.</p>	<ul style="list-style-type: none"> You intentionally incurring any liability; Injury to any person who is a member of Your family, a Close Relative, a Travelling Companion or any person under a contract of service or apprenticeship with You; any damage or Injury out of the ownership, possession, control or use by You or on Your behalf of: <ul style="list-style-type: none"> a) mechanically propelled vehicles (including scooters), aircraft (including drones), hovercraft or watercraft (other than non-mechanically propelled watercraft less than ten (10) metres in length); b) firearms c) animals (other than horses and domestic pets).
Section L	<p>Rental Vehicle Excess Cover</p> <p>Provides cover for the excess for which You would be liable to pay when You hire a Rental Vehicle for less than thirty (30) days and Your Rental Vehicle is:</p> <ol style="list-style-type: none"> damaged in a motor vehicle collision; or damaged by fire; or maliciously damaged; or stolen; <p>whilst in Your control or custody.</p>	<ul style="list-style-type: none"> The rental of trucks, mini buses, buses, trailers, caravans, campervans, motorcycles, mopeds, motorbikes, motor homes, scooters or bicycles; operation of the Rental Vehicle which violates the terms of the Rental Agreement; where You are not a nominated driver or specified driver under the Rental Agreement; where You do not have an appropriate and a valid driving licence giving You legal rights to drive; anyone who is not a Covered Person; You must pay for the comprehensive vehicle insurance option on the Rental Vehicle.
Section M	<p>Card Purchase Cover</p> <p>Provides cover to the Card Member for theft or damage to an Eligible Item within ninety (90) days of purchase.</p>	<ul style="list-style-type: none"> An Eligible Item left Unattended in a Public Place (unless the Card Member has no option other than to leave the Eligible Item Unattended due to an emergency medical, security or evacuation situation); An Eligible Item left Unattended in a motor vehicle except where they are locked in a Secure Area which has been accessed by Forcible Entry or the Card Member has no option other than to leave the Eligible Items Unattended due to an emergency medical, security or evacuation situation; items purchased by anyone other than the Card Member.
Section N	<p>Buyer's Advantage Cover</p> <p>Provides cover to the Card Member for the breakdown or defect of an Eligible Item during the buyer's advantage period.</p>	<ul style="list-style-type: none"> Items purchased from a retailer outside Australia; any costs other than for parts and/or labour costs resulting from a covered breakdown or defect; items purchased by anyone other than the Card Member.

Schedule of Benefits

Please note that amounts quoted are in Australian dollars.

Travel Insurance						
Section of Cover	Cover	Benefit Limits - per Covered Person unless otherwise stated				Excess Applies
		Overseas Return Trip		Domestic Return Trip		
Section A	Trip Cancellation and Amendment Cover (section limit)	Up to \$20,000		Up to \$2,000		\$250
	b. Travel agent commission (sub-limit)	Up to \$750 or 15%, whichever is the lesser		Up to \$500 or 15%, whichever is the lesser		
	c. Additional travel transportation and accommodation (sub-limit)	Up to \$500		Not Covered		
Section B	Overseas Medical Emergency Cover	Up to \$560,000*		Not Covered		\$250
	1. In the event of a Medical Emergency (section limit)					
	2. Emergency Dental (sub-limit)	Up to \$1,250				
	3. Repatriation/Evacuation (sub-limit)	Up to \$250,000				
	4. Incidental expenses each 24 hours (sub-limit)	Up to \$50 per 24-hour period, up to a maximum of \$3000				
	5. Extra accommodation (room only) (sub-limit)	Up to \$200 per 24-hour period, up to a maximum of \$4,000				
	6.a) Return economy airfare (sub-limit)	Up to \$1,000				
	6.b) Extra accommodation (room-only) (sub-limit)	Up to \$150 per 24-hour period, up to a maximum of \$2,100				
	2. In the Event Of Your death (Repatriation/Funeral/Burial Costs)	Up to \$15,000				
In the event of Your death in a Schengen member state	Up to 30,000 EUR		Not Covered			
Section C	Accidental Death Cover	Card Member/ Additional Card Member/Spouse	Dependent Child	Card Member/ Additional Card Member/Spouse	Dependent Child	Nil
	1. Accidental Death due to Injury	\$20,000	\$10,000	Not Covered		

Travel Insurance							
Section of Cover	Cover		Benefit Limits - per Covered Person unless otherwise stated				Excess Applies
			Overseas Return Trip		Domestic Return Trip		
	Public Transport Accident Cover	Benefit Type	Card Member/ Additional Card Member/Spouse	Dependent Child	Card Member/ Additional Card Member/Spouse	Dependent Child	
Section D	1. Accidental Death or Permanent Disablement arising while travelling as a passenger on Public Transport 2. Accidental Death or Permanent Disablement arising from exposure 3. Accident Death arising from disappearance whilst travelling on Public Transport	i. Accidental Death	\$250,000	\$50,000	\$250,000	\$50,000	Nil
		Permanent Disablement					
		ii. Loss of both hands or both feet	\$125,000	\$35,000	\$125,000	\$35,000	
		iii. Loss of one (1) hand and one (1) foot	\$125,000	\$35,000	\$125,000	\$35,000	
		iv. Loss of entire sight of both eyes	\$125,000	\$35,000	\$125,000	\$35,000	
		v. Loss of entire sight of one (1) eye and one (1) hand or one (1) foot	\$125,000	\$35,000	\$125,000	\$35,000	
		vi. Loss of one (1) hand or one (1) foot	\$75,000	\$15,000	\$75,000	\$15,000	
vii. Loss of the entire sight of one (1) eye	\$75,000	\$15,000	\$75,000	\$15,000			
Section E	Loss of Income (section limit)		Up to \$13,000		Not Covered		30 days
	Monthly Salary (up to 5 months)		Up to \$2,600 per month				
Section F	Resumption of Long Overseas Trip Cover				Not Covered		\$250
	1. Returning to Australia for a Close Relative		Up to \$3,000				
	2. Returning to Australia for a Close Relative with a Pre-Existing Medical Condition		Up to \$2,000				
Section G	Trip Delay Cover						Nil
	1. Delayed, cancelled, overbooked or missed onward flight		Up to \$250, after 6 hours		Up to \$100, after 6 hours		
	2. Extended Delayed, cancelled, overbooked or missed onward flight		Up to \$250 per 24-hour period (first payable after 30 hours) to a maximum of \$1,000		Up to \$100 per 24-hour period (first payable after 30 hours) to a maximum of \$300		
	3. Delay of Personal Baggage checked-in on Scheduled Flight		Up to \$400, after 12 hours		Up to \$100, after 12 hours		
	4. Extended Delay of Personal Baggage checked-in on Scheduled Flight		Up to \$400 per 24-hour period (first payable after 36 hours) to a maximum of \$2,000		Up to \$100 per 24-hour period (first payable after 36 hours) to a maximum of \$300		
	5. Delayed arrival to a Special Event		Up to \$750		Not Covered		

Travel Insurance				
Section of Cover	Cover	Benefit Limits - per Covered Person unless otherwise stated		Excess Applies
		Overseas Return Trip	Domestic Return Trip	
Section H	Personal Baggage, Valuables, Money and Travel Documents Cover (section limit)	Up to \$15,000	Up to \$2,000	\$250
	a. Money and Travel Documents (sub-limit)	Up to \$500	Up to \$250	
	b. Maximum total of all Valuables (including sub-limits i. to iv.);	Up to \$13,000	Up to \$1,500	
	i. One (1) Smartphone (sub-limit);	Up to \$2,000	included in above limit	
	ii. One (1) laptop (sub-limit);	Up to \$5,000	included in above limit	
	iii. One (1) camera (including lenses and accessories) (sub-limit);	Up to \$5,000	included in above limit	
	iv. Any other Valuable item (sub-limit)	Up to \$2,000	included in above limit	
c. any single item or Pair or Set of items (sub-limit)	Up to \$2,000	Up to \$500		
Section I	Hijack Cover (section limit is an aggregate limit for all Your Close Relatives)	Up to \$6,200	Up to \$1,850	Nil
	a. return economy airfare	Up to \$2,000	Up to \$800	
	b. Extra accommodation (room-only) for each twenty-four (24) hour period	Up to \$300 per 24-hour period to a maximum of \$4,200	Up to \$150 per 24-hour period to a maximum of \$1,050	
Section J	Kidnap Cover (section limit is an aggregate limit for all Your Close Relatives)	Up to \$6,200	Up to \$1,850	Nil
	a. return economy airfare	Up to \$2,000	Up to \$800	
	b. Extra accommodation (room-only) for each twenty-four (24) hour period	Up to \$300 per 24-hour period to a maximum of \$4,200	Up to \$150 per 24-hour period to a maximum of \$1,050	
Section K	Personal Liability Cover	Up to \$2,500,000	Up to \$1,000,000	\$250
Section L	Rental Vehicle Excess Cover	Up to \$5,000	Up to \$1,250	\$250
Retail Item Protection				
Section of Cover	Cover	Benefit Limit		Excess applies
Section M	Card Purchase Cover (section limit)	Up to \$100,000 in any one (1) three hundred and sixty-five (365) day period		\$250
	Per Eligible Item	Up to \$2,000		
Section N	Buyer's Advantage Cover (section limit)	Up to \$7,500 in any one (1) three hundred and sixty-five (365) day period		\$250
	Per Eligible Item	Up to \$7,500		

*actual costs for up to twelve (12) months from the date of the Injury or Illness.

Section A - Trip Cancellation and Amendment Cover

This benefit is only available when You meet the eligibility criteria set out in the Eligibility for Insurance Table. Please refer to the Schedule of Benefits within this Policy to confirm the available cover under this section.

Specific Definitions under Trip Cancellation Cover and Amendment Cover

Cancellation means You do not start Your Trip at all. 'Cancel' and 'Cancelled' have the same meaning as Cancellation.

Curtailement means You have started Your Trip and You have had to return to Your Home in Australia. 'Curtail' and 'Curtailed' have the same meaning as Curtailement.

Trip Change means where You have started Your Trip and You must make changes to Your planned Trip, but do not have to return Home any earlier than intended.

COVID-19 Notice

Please note that:

- cover for Cancellation, Curtailement or Trip Change arising from You or Your Travelling Companion contracting COVID-19 is provided under specified Event 1 (as described under 'What We Cover' below) of this Section A only;
- there is no cover for loss arising from COVID-19 under specified Events 2 – 10 (inclusive) of this Section A.

What We Cover

If You have a necessary and unavoidable Cancellation, Curtailement or Trip Change due to one of the following unforeseen specified Events:

1. You or Your Travelling Companion, as confirmed in writing by a treating Doctor, being unfit to begin or continue Your Trip due an Injury, suffering an unforeseen Illness or dying provided Your Travelling Companion is seventy-nine (79) years of age of younger when You make Your Relevant Travel Purchase;
2. Your Close Relative, or a Close Relative of a Travelling Companion, where the Close Relative;
 - a) is seventy-nine (79) years of age or younger when You make Your Relevant Travel Purchase; and
 - b) Is a Resident of Australia;having an Injury, suffering an unforeseen Illness (as confirmed in writing by a treating Doctor) or their death (as confirmed by a death certificate);
3. Your redundancy which qualifies for redundancy payments under current legislation;
4. You being in the Australian armed services (military, naval or air service) or emergency services (police, fire, ambulance) and Your leave is revoked;
5. You being called for jury service or being subpoenaed as a witness other than in a professional or advisory capacity;
6. a Special Event You were attending has been cancelled or postponed;
7. Your paid transport has been cancelled by Your transport provider as a result of:
 - a) riot, strike, civil commotion;
 - b) adverse weather (including a Natural Disaster);
 - c) mechanical breakdown of the transport You planned to travel on;provided that there had been no published official warning, prior to Your Relevant Travel Purchase, that any such Event had occurred or was likely to occur;
8. there is a Natural Disaster, or a Natural Disaster has recently happened or is reasonably expected to happen on the direct route to Your destination or at Your destination of Your Trip, provided that there had been no published official warning, prior to Your Relevant Travel Purchase, that any such Event had occurred or was likely to occur;
9. a Natural Disaster at Your Home in Australia or the imminent danger of a Natural Disaster to Your Home;
10. where:
 - a) the Australian Federal Government or an Australian government agency (such as DFAT – Department of Trade and Foreign Affairs) have upgraded a travel advisory warning, advising You to 'Do Not Travel' or that borders are closed, for the destination You planned to travel to; or
 - b) an Australian State or Territory Government or government agency have issued an official written statement advising You not to travel to Your destination, or that borders are closed for the destination You have planned to travel to;and the warning was published after You:
 - I. made Your Relevant Travel Purchase in the case of a claim for a Cancellation; or
 - II. start Your Trip in the case of a claim for a Curtailement or Trip Change;

We will pay up to the maximum relevant cover section limit inclusive of sub-limits as shown in the Schedule of Benefits for:

- a) the non-refundable and unused:
 - i. deposits that You have paid in advance;
 - ii. excursion costs that You have paid in advance;
 - iii. travel and accommodation costs that You have paid in advance;
- b) the non-refundable travel agents' commission;
- c) any other reasonable additional travel or accommodation expenses for a Trip Change or Curtailment.

However, where You have incurred both additional travel or accommodation expenses as well as forfeited expenses, only the greater of each expense is payable under this Policy.

For example, if You forfeited pre-paid accommodation for a particular night, but also incur additional accommodation expenses for the same night, only the highest amount will be payable.

Terms and Conditions applicable to Trip Cancellation and Amendment Cover

1. Claims for Injury or Illness will require confirmation in writing by a treating Doctor confirming the Injury or Illness. If a written confirmation is not provided, You must provide evidence that You have taken reasonable steps to obtain the written confirmation, such as emails, call logs or other reasonable evidence.
2. Without limitation to Exclusion 2 (Pre-Existing Medical Conditions) of this Section A, in respect of claims arising from COVID-19 that are covered under specified Event 1 of this Section B, the initial diagnosis of COVID-19 (whether Yours or Your Travelling Companion's) must occur after You make Your Relevant Travel Purchase.
3. Claims for death will require death certificate confirming death. If a death certificate is not provided, You must provide evidence that You have taken reasonable steps to obtain the death certificate, such as emails, call logs or other reasonable evidence.
4. You must take reasonable steps to recover any refund, credit note or voucher You are entitled to. Where You have received or been offered a refund, credit note or voucher for the cost of a booking, whether partially or in full, the amount offered or received is to be considered refundable. You are only eligible for cover under this cover section for non-refundable and unused costs.

Exclusions applicable to Trip Cancellation and Amendment Cover

Please also refer to the General Exclusions applicable to All Sections within this Policy

We will not pay for or reimburse any costs arising from or relating to:

1. You or any other person having a change of mind and deciding not to start a Trip, continue with the Trip or any other disinclination to travel;
2. Pre-Existing Medical Conditions (whether Yours, Your Travelling Companion's or a Close Relative's) except when You make a Cancellation, Curtailment or Trip Change due to the death of a Travelling Companion or Close Relative and provided the death was not as a result of a Terminal Illness;
3. the death, Injury, unforeseen Illness of any Close Relative or Travelling Companion who is eighty (80) years or older when You make Your Relevant Travel Purchase;
4. Close Relatives who are not Resident(s) of Australia;
5. any costs where a refund, credit-note or voucher has been received or offered for the cost of the booking;
6. additional costs incurred due to Your failure to notify the carrier or travel agent as soon as reasonably possible that Your Trip is to be Cancelled or Curtailed;
7. any government regulation, conditions, prohibition or restriction, including but not limited to:
 - a) Your failure to hold or obtain a valid passport, visa, or other required documentation prior to commencing Your Trip;
 - b) mandatory quarantine except where You have a valid Trip Change or Curtailment claim under specified Event 1 of Section A and incur reasonable additional travel or accommodation expenses resulting from the quarantine;
8. where You do not meet the vaccination protocols required by a transport provider or an Australian State, Territory or the Australian Federal Government or the government of any destination You had planned to travel to, before they allow You to board the Public Transport;
9. COVID-19 (or any mutation or variation thereof) and/or its outbreak, where the claim for Cancellation, Curtailment or Trip Change arises under specified Events 2 – 10 (inclusive) of Section A of this Policy;
10. Your failure to check-in at the required time for any flight, sea crossing, train or bus journey which is within Your control;
11. Cancellation caused by Your work commitments, or amendment of Your entitlement by Your employer, unless You are a member of the Australian armed services (military, naval or air service) or emergency services (police, fire, ambulance) and the expense or cost was incurred as a result of Your leave being revoked;
12. travel or accommodation costs for anyone that is not a Covered Person;
13. costs incurred in respect of any medical condition where You are unable to supply a medical certificate from the Your treating Doctor confirming Cancellation, Curtailment or Trip Change was necessary and unavoidable. If a written

confirmation is not provided, You must provide evidence that You have taken reasonable steps to obtain the written confirmation, such as emails, call logs or other reasonable evidence;

14. Your financial circumstances or any contractual or business obligation;
15. the failure of Your travel agent to pass on monies to operators or to deliver promised services;
16. a Cancellation due to a lack in the number of persons required to commence any tour, conference, accommodation or travel arrangements or due to the negligence (such as failed booking) of a wholesaler or operator;
17. the refusal, failure or inability of any person, company or organisation, including but not limited to a travel agent, tour operator, accommodation provider, airline or other carrier, vehicle rental agency or any other travel or tourism services provider to provide services or accommodation due to their Insolvency or the Insolvency of any person, company or organisation they deal with;
18. additional transportation or accommodation expenses which are payable under another section or benefit of this Policy;
19. any circumstances that were foreseeable, avoidable, unnecessary or within Your control:
 - a) at the time You made Your Relevant Travel Purchase in the case of Cancellation, or
 - b) before You start Your Trip in the case of Curtailment or Trip Change;
20. any costs whereby,
 - a) prior to Your Relevant Travel Purchase in the case of a claim for Cancellation; or
 - b) prior to You starting Your Trip in the case of a claim for Curtailment or Trip Change,an Australian State, Territory, or the Australian Federal Government or an Australian government agency (such as DFAT) issued a travel advisory warning, advising You to 'Do Not Travel' or that borders are closed, for the destination You planned to travel to.

Excess applicable to Trip Cancellation and Amendment Cover

As noted in the Schedule of Benefits.

Section B - Overseas Medical Emergency Expenses Cover

This benefit is only available when You meet the eligibility criteria set out in the Eligibility for Insurance Table.

Please refer to the Schedule of Benefits within this Policy to confirm the available cover under this section.

What We Cover

1. In the event of a Medical Emergency – Overseas Return Trip only

If during Your Overseas Return Trip (except when You are in Australia), You have a Medical Emergency resulting from an Injury or Illness, which is not a Pre-Existing Medical Condition, We will pay or reimburse the reasonable expenses for:

1. Your emergency medical Treatment and hospital costs;
2. Your emergency dental Treatment to natural teeth;
3. Your Repatriation/Evacuation costs if approved by Chubb Assistance following consultation with the treating Doctor;
4. Your incidental expenses, such as food and toiletries expenses, which You may incur as a result of being hospitalised as an in-patient for each complete twenty-four (24) hour period;
5. reasonable extra accommodation costs (room-only) for You and any person who stays or travels with You to provide support or care, as reasonably agreed by Chubb Assistance;
6. if You are travelling alone, We will pay the reasonable costs for:
 - a) a return economy airfare; and
 - b) extra accommodation (room-only);

for Your friend or Close Relative to stay with You as reasonably agreed by Chubb Assistance.

The maximum We will pay or reimburse under the Overseas Medical Emergency Expenses Cover is the maximum relevant cover section limit inclusive of sub-limits as shown in the Schedule of Benefits. However, We will stop paying costs and expenses prior to that limit being reached if until one of the following first occurs:

- i) twelve (12) months have elapsed since the date of the Injury or Illness; or
- ii) You return to Australia; or
- iii) You have been declared fit to travel by a treating Doctor or when recommended by Chubb Assistance's medical officer to return to Australia, but You decide to remain overseas.

2. In the event of Your death

If You die during Your Trip, Chubb Assistance will organise, arrange and pay the reasonable costs up to the maximum

relevant cover section limit inclusive of sub-limits as shown in the Schedule of Benefits for:

- a) transportation of Your remains to an airport of Your Home State or Territory in Australia; or
- b) cremation and subsequent transportation of Your remains to an airport of Your Home State or Territory in Australia; or
- c) local (in the country of Your death) burial.

If You hold a valid Schengen Visa and in the event of Your death in a Schengen member state during Your Overseas Return Trip, the maximum amount We will pay in total will not exceed 30,000 EUR for expenses incurred in that Schengen member state for Your burial or cremation.

Terms and Conditions applicable to Overseas Medical Emergency Expenses Cover

1. You must be seventy-nine (79) years of age or younger when You make Your Relevant Travel Purchase.
2. Without limitation to Exclusion 1 (Pre-Existing Medical Conditions) of this Section B, in respect of claims arising from COVID-19 that are covered under this Section B, the initial confirmation or diagnosis of COVID-19 must be provided by a Doctor whilst on Your Trip.
3. We shall not be liable to pay or reimburse You for any medical Treatment, hospital costs, dental Treatment or any other ancillary Treatment (i.e. physiotherapy) that are incurred in Australia.
4. You must take all reasonable measures to avoid or minimise any claim, to follow all applicable care and safety procedures notified to You by a treating Doctor or Chubb Assistance's medical officer, to obtain help or assistance as soon as reasonably possible and avoid danger, except in an attempt to save human life.
5. You must make all reasonable attempts to call (demonstrated in call logs) Chubb Assistance before seeking overseas emergency medical Treatment. If Your medical condition prevents You from calling, if possible, someone else should call on Your behalf, such as a relative, Travelling Companion, nurse or Doctor. If You do not make reasonable attempts to call Chubb Assistance before seeking emergency medical Treatment, or You chose to seek Treatment from a medical service provider not approved by Chubb Assistance, You may be responsible for Your medical expense costs to the extent that those medical expenses could otherwise have been reduced through preferred medical providers arranged by Chubb Assistance.
6. In the event of an overseas Medical Emergency, We will arrange Your transportation to the nearest hospital or evacuate You to the nearest adequately equipped hospital in the event that local medical facilities consider they cannot adequately treat You or where Chubb Assistance's medical officer considers local medical facilities to be inadequate.
7. If Your original means of transportation cannot be used, We will repatriate You directly to Australia when You are deemed medically fit to travel by the local treating Doctor or by Chubb Assistance's medical officer.
8. To understand the extent of Your Injury or Illness and what Treatment or Repatriation/Evacuation, if any, is required, We may seek a second independent Doctor or Dentist to review and confirm what medical Treatment, expenses or Repatriation/Evacuation is appropriate.
9. We will repatriate or evacuate You to Australia by the quickest and most direct route as determined by the treating Doctor or as recommended by Chubb Assistance's medical officer. However, if You chose to be repatriated or evacuated without first discussing this with Chubb Assistance, You may be responsible for any costs to the extent that those Repatriation/Evacuation costs could otherwise have been reduced through preferred medical providers arranged by Chubb.
10. Claims for death will require a death certificate confirming the cause of death. If it is not reasonably practical to obtain a death certificate, You or Your legal representative must provide reasonable evidence in support of why a death certificate cannot be obtained, such as emails, call logs demonstrating Your or Your legal representative's attempt to obtain the death certificate.
11. Benefits will be paid in Australian dollars to Your estate following death.

Exclusions applicable to Overseas Medical Emergency Expenses Cover

Please also refer to the General Exclusions applicable to All Sections within this Policy.

We will not pay for or reimburse any costs arising from or relating to:

1. Your Pre-Existing Medical Condition(s);
2. any medical Treatment, hospital costs, dental Treatment or any other ancillary Treatment (i.e. physiotherapy) that are incurred within Australia (including where such costs are incurred within the territorial waters of Australia);
3. costs that are incurred twelve (12) months after the date of the Injury or Illness first occurs;
4. Your failure to make any reasonable attempt to contact Chubb Assistance where You were reasonably able to do so;
5. Your participation in Excluded Sports and Activities;
6. participation in a sporting event where You receive, or You are eligible to receive, an appearance fee, wage, salary or prize money in excess of \$1,000. Participation includes training for, coaching or otherwise competing in that sporting event;
7. dental Treatment caused by or related to the deterioration and/or decay of teeth or associated tissue;
8. dentures, crowns and orthodontics;
9. routine medical or dental Treatment or prenatal visits;

10. Treatment or prescription medication (including medication and ongoing immunisations) started prior to Your Overseas Return Trip;
11. Treatment performed by Close Relatives, except in a life-threatening emergency;
12. You remaining overseas after Chubb Assistance confirms, based on medical evidence from the treating Doctor, that You are fit to travel and can return to Australia;
13. an Overseas Return Trip involving pre-planned Treatment, or for the purpose of obtaining Treatment, and Treatment for cosmetic reasons. Unless Chubb Assistance's medical officer agrees that such Treatment is necessary as a result of any covered accident;
14. any expenses incurred in relation to Treatment that can reasonably be delayed until You return to Australia;
15. You engaging in Manual Work;
16. COVID-19 where it was first confirmed or diagnosed prior to the commencement of Your Trip;
17. expenses incurred for diagnostic or routine screening tests that are not recommended by a Doctor as part of Your emergency medical Treatment required as a result of You contracting COVID-19;
18. any costs incurred in a destination where an Australian State, Territory, or the Australian Federal Government or an Australian government agency (such as DFAT) have issued or upgraded a travel advisory warning, advising You to 'Do Not Travel' or that borders are closed, for the destination You planned to travel to and this occurred prior to You Starting Your Trip. This exclusion applies even if You have been granted a travel exemption by an Australian State or Territory, the Australian Federal Government or an Australian government agency (such as DFAT) to travel.

Excess applicable to Overseas Medical Emergency Expenses Cover

As noted in the Schedule of Benefits.

Section C - Accidental Death Cover

This benefit is only available when You meet the eligibility criteria set out in the Eligibility for Insurance Table.

Please refer to the Schedule of Benefits within this Policy to confirm the available cover under this section.

What We Cover

1. Accidental Death due to Injury

If during Your Overseas Return Trip, You suffer an Injury that results in Your Accidental Death within twelve (12) months of the date of the Injury, We will pay Your estate the applicable benefit amount up to the maximum relevant cover section limit inclusive of sub-limits as shown in the Schedule of Benefits.

If You are eligible for the higher Accidental Death benefit under Section D – Public Transport Accident Cover, the above benefit cannot also be claimed.

Terms and Conditions applicable to Accidental Death Cover

1. Benefits will be paid in Australian dollars to Your estate.
2. Claims for Accidental Death will require death certificate confirming cause of death.
3. If You are also entitled to make a claim from Us under a separate insurance policy on another Bank of Sydney card, We will only make 1 payment in relation to the accident and loss in question. In that instance, We will pay the highest benefit amount applicable.

Exclusions applicable to Accidental Death Cover

Please also refer to the General Exclusions applicable to All Sections within this Policy.

We will not pay for or reimburse any costs arising from or relating to:

1. Your death if it occurs within Australia;
2. the Accidental Death of a person that is not a Covered Person;
3. death caused by Illness, a Pre-Existing Medical Condition or natural causes;
4. costs where a claim has been paid under any other section under this Policy for the same Event.

Excess applicable to Accidental Death Cover

As noted in the Schedule of Benefits.

Section D - Public Transport Accident Cover

This benefit is only available when You meet the eligibility criteria set out in the Eligibility for Insurance Table. Please refer to the Schedule of Benefits within this Policy to confirm the available cover under this section.

What We Cover

1. Accidental Death or Permanent Disablement arising while travelling as a passenger on Public Transport

If during Your Trip, You sustain an Injury that results in an Accidental Death or Permanent Disablement as described within the Schedule of Benefits as a result of:

- travelling as a passenger on Public Transport, or
- boarding or disembarking from Public Transport,

We will pay the corresponding benefit amount noted in the Schedule of Benefits.

2. Accidental Death or Permanent Disablement arising from exposure

If during Your Trip, You sustain an Injury due to exposure to excessive weather conditions that results in an Accidental Death or Permanent Disablement as described within the Schedule of Benefits due to the disappearance, sinking or wrecking of the Public Transport on which You were travelling on, We will pay the applicable benefit amount noted in the Schedule of Benefits.

3. Accidental Death arising from disappearance while travelling on Public Transport

If during Your Trip, You disappear due to the disappearance, sinking or wrecking of the Public Transport on which You were travelling, and Your body has not been found within 12 months, You will be deemed to have died at the time of Your disappearance and We will pay the corresponding Accidental Death benefit amount noted in the Schedule of Benefits.

Terms and Conditions applicable to Public Transport Accident Cover

1. Benefits will be paid in Australian dollars to You, and in the case of Your Accidental Death, to Your estate.
2. We will only pay one benefit type (i-vii in the Schedule of Benefits) for each Event, even if multiple benefit types apply. If multiple benefit types apply, We will pay the benefit type with the highest benefit amount.
3. Claims for Permanent Disablement will require confirmation in writing by a treating Doctor as soon as reasonably possible. Medical certificates must be provided at your own cost.
4. Claims for Accidental Death will require death certificate confirming cause of death.
5. If You are also entitled to make a claim under the insurance cover provided by Us under another Bank of Sydney issued card account, We will only make one (1) payment in relation to the accident and loss in question. In that instance, We will pay the Event with the highest benefit.

Exclusions applicable to Public Transport Accident Cover

Please also refer to the General Exclusions applicable to all Sections within this Policy.

We will not pay for or reimburse any costs arising from or relating to:

1. travelling on privately hired, rented or chartered transport;
2. the Accidental Death or Permanent Disablement of a person that is not a Covered Person.

Excess applicable to Public Transport Accident Cover

As noted in the Schedule of Benefits.

Section E - Loss of Income Cover

This benefit is only available when You meet the eligibility criteria set out in the Eligibility for Insurance Table. Please refer to the Schedule of Benefits within this Policy to confirm the available cover under this section.

What We Cover

Temporary Total Disablement – Loss of Income Cover

If You are employed or self-employed at the time You are on Your Overseas Return Trip, and during the course of Your Overseas Return Trip, You suffer an Injury which:

- a) was not a Pre-Existing Medical Condition; and

- b) leads to Temporary Total Disablement, as confirmed by Your treating Doctor; and
- c) causes the loss of Your entire regular Monthly Salary lasting thirty (30) days or longer,

We will pay for any one (1) Injury, Your Monthly Salary up to the maximum relevant cover section limit inclusive of sub-limits as shown in the Schedule of Benefits for a maximum period of five (5) months.

Terms and Conditions applicable to Loss of Income Cover

1. You must see a Doctor. The first day of Your Temporary Total Disablement is the date from which Your treating Doctor confirms You were unable to work.
2. You must provide Us with the treating Doctor's certificate confirming Your continuing Temporary Total Disablement at the end of the first thirty (30) days and/or as soon as reasonably practicable after thirty (30) days and after every subsequent thirty (30) day period or within a reasonable time if We request it. Medical certificates must be provided at Your cost.
3. We will pay one (1) monthly benefit on or after the thirty-first (31st) day and will continue to pay for each complete calendar month, or until You are no longer suffering Temporary Total Disablement as deemed to be medically fit by a treating Doctor or by Chubb Assistance's medical officer.
4. After the first thirty (30) days of Temporary Total Disablement, if Temporary Total Disablement is less than a complete calendar month, We will pay a benefit of one-thirtieth (1/30th) of the monthly benefit for each subsequent day of Temporary Total Disablement.
5. In the event of claims for separate periods of Temporary Total Disablement resulting from the same or different conditions or causes, We will only pay a Temporary Total Disablement monthly benefit if You have been in employment or self-employed and engaged in Your usual employment duties for ninety (90) consecutive days between each period of Temporary Total Disablement.
6. If two (2) periods of Temporary Total Disablement resulting from the same condition or cause are separated by less than ninety (90) days, We will treat this as one (1) claim. Therefore, the first thirty (30) days will not apply to the second period of Temporary Total Disablement. However, We will not pay for any days when You did not suffer Temporary Total Disablement.

Exclusions applicable to Loss of Income Cover

Please also refer to the General Exclusions applicable to All Sections within this Policy.

We will not pay for or reimburse any costs arising from or relating to:

1. any income where Your employment ends with the employer. Meaning: if Your employment ends before the Temporary Total Disablement then this cover does not apply or if Your employment ends after the Temporary Total Disablement, We will only pay up until the point Your employment ended;
2. any future income You expect or could receive as part of any bonus or bonus structure, salary increase, salary sacrifice scheme or employee benefit scheme (such as shares);
3. Pre-Existing Medical Conditions.

Excess applicable to Loss of Income Cover

As noted in the Schedule of Benefits.

Section F - Resumption of Long Overseas Trip Cover

This benefit is only available when You meet the eligibility criteria set out in the Eligibility for Insurance Table.

Please refer to the Schedule of Benefits Table within this Policy to confirm the available cover under this section.

What We Cover

1) Returning to Australia for a Close Relative

In the event that You have to interrupt a Long Overseas Trip and return to Australia immediately following the:

1. death;
2. imminent death;
3. Injury; or
4. unforeseen illness;

of a Close Relative which was not as a result of a Pre-Existing Medical Condition and where the Close Relative is:

- a) seventy-nine (79) years of age or younger when You make Your Relevant Travel Purchase; and
- b) a Resident of Australia;

We will pay or reimburse the costs of a Scheduled Flight of equal class, seat or cost for You to resume Your Long Overseas Trip if:

- i. You resume Your Long Overseas Trip within thirty (30) days of returning to Australia; and
 - ii. You have more than fourteen (14) days remaining on Your Long Overseas Trip;
- up to the maximum relevant cover section limit inclusive of sub-limits as shown in the Schedule of Benefits.

2) Returning to Australia for a Close Relative with a Pre-Existing Medical Condition

In the event that You have to interrupt a Long Overseas Trip and return to Australia immediately following the death of a Close Relative which was as a result of a Pre-Existing Medical Condition and where the Close Relative is:

- a) seventy-nine (79) years of age or younger when You make Your Relevant Travel Purchase; and
- b) a Resident of Australia;

We will pay or reimburse the costs of a Scheduled Flight of equal class, seat or cost for You to resume Your Long Overseas Trip if:

- i. You resume Your Long Overseas Trip within thirty (30) days of returning to Australia; and
 - ii. You have more than fourteen (14) days remaining on Your Long Overseas Trip;
- up to the maximum relevant cover section limit inclusive of sub-limits as shown in the Schedule of Benefits.

Terms and Conditions applicable to Resumption of Long Overseas Trip Cover

1. We will deduct any airline refunds or travel credits You receive from the amount We pay or reimburse.
2. We will deduct any airfares reimbursed under Section A - Trip Cancellation and Amendment Cover.
3. We will only pay or reimburse for airfares that are of equal class, seat or cost to that of the original booking.
4. The resumption of Your Long Overseas Trip must be in the country You left to return Home or the country You would be in had Your return Home not occurred based on the original travel schedule.
5. You must resume Your Long Overseas Trip within thirty (30) days of returning to Australia.
6. You must have more than fourteen (14) days remaining on Your Long Overseas Trip.
7. We will only pay if the death, imminent death, Injury or unforeseen Illness of a Close Relative occurred after You make Your Relevant Travel Purchase.

Exclusions applicable to Resumption of Long Overseas Trip Cover

Please also refer to the General Exclusions applicable to All Sections within this Policy

We will not pay for or reimburse any costs arising from or relating to:

1. the death, serious injury or acute illness of any Close Relative:
 - a) who is eighty (80) years of age or older when You make Your Relevant Travel Purchase; or
 - b) that occurred before You made Your Relevant Travel Purchase;
2. any Terminal Illness of a Close Relative which was diagnosed before You made Your Relevant Travel Purchase;
3. Close Relatives who are not Resident(s) of Australia;
4. any transportation costs within Australia;
5. airfare costs to resume Your Long Overseas Trip where You have made a claim under Section A - Trip Cancellation and Amendment Cover;
6. circumstances where there was a reasonable likelihood that a return Home may be necessary or a reasonable person under the circumstances would have foreseen prior to making the Relevant Travel Purchase or booking, arrangement or rearrangement the Long Overseas Trip, may lead Your return Home from a Long Overseas Trip;
7. any airfares for which have not been booked and paid for before You started Your Long Overseas Trip;
8. costs where a claim has been paid under any other section within this Policy for the same Event.

Excess applicable to Resumption of Long Overseas Trip Cover

As noted in the Schedule of Benefits.

Section G - Trip Delay Cover

This benefit is only available when You meet the eligibility criteria set out in the Eligibility for Insurance Table. Please refer to the Schedule of Benefits within this Policy to confirm the available cover under this section.

What We Cover

1) Delayed, cancelled, overbooked or missed onward flight

If during Your Trip, Your Scheduled Flight is:

- a) delayed or cancelled for six (6) hours or more; or
- b) You are denied boarding of the aircraft due to over-booking, and no alternative flight is made available to You within six (6) hours of the scheduled departure time of such flight; or
- c) Your onward connecting Scheduled Flight is missed at the transfer point due to the late arrival of Your incoming connecting Scheduled Flight, and no alternative onward flight is made available to You within six (6) hours of the actual arrival time of the incoming flight;

We will reimburse You for additional hotel accommodation (room only) up to the maximum relevant cover section limit inclusive of sub-limits as shown in the Schedule of Benefits.

2) Extended delayed, cancelled, overbooked or missed onward flight

If You have a claim under 1) Delayed, cancelled, overbooked or missed onward flight (above), We will also reimburse You for additional accommodation expenses (room only) for each full 24-hour period that the delay continues beyond the initial six (6) hour delay up to the maximum relevant cover section limit inclusive of sub-limits as shown in the Schedule of Benefits.

3) Delay of Personal Baggage delay checked-in on Scheduled Flight

If during Your Trip, Your accompanying Personal Baggage, which is checked in on the Scheduled Flight is not delivered to You by the airline provider within twelve (12) hours of Your arrival at the scheduled destination point, We will reimburse You for the purchase of essential emergency clothing and toiletries which are required for use within the first twenty-four (24) hours of the Personal Baggage delay up to the maximum relevant cover section limit inclusive of sub-limits as shown in the Schedule of Benefits.

There is no cover under this section for loss arising from Personal Baggage delay on the leg of the Scheduled Flight that returns You Home.

4) Extended Delay of Personal Baggage delay checked-in on Scheduled Flight

If during Your Trip, Your accompanying Personal Baggage, which is checked in on the Scheduled Flight is not delivered to You by the airline provider upon Your arrival at the scheduled destination point, We will reimburse You for the reasonable emergency purchase of essential clothing and toiletries for each additional twenty-four (24) hours after the initial (12) hours baggage delay, up to the maximum relevant cover section limit inclusive of sub-limits as shown in the Schedule of Benefits.

There is no cover under this section for loss arising from extended Personal Baggage delay on the leg of the Scheduled Flight that returns You Home.

5) Delayed arrival to a Special Event

If during Your Trip, Your Scheduled Flight is delayed due to an unforeseeable circumstance outside Your control and as a result You would be unable to arrive in time for a Special Event, which cannot be delayed due to Your late arrival, We will pay reasonable additional expenses for the cost of alternative public transport to arrive at the Special Event, up to the maximum relevant cover section limit inclusive of sub-limits as shown in the Schedule of Benefits.

Terms and Conditions applicable to Trip Delay Cover

1. In the event of a claim, You must provide Us with invoices and/or receipts.
2. Claims for lost or delayed luggage must be reported to the transport provider or carrier and a property irregularity report (such as a luggage incident report) obtained where reasonably possible. If a property irregularity report or incident report is not provided, You must provide evidence that You have taken reasonable steps to obtain a report, such as emails, call logs or other reasonable evidence. A copy of any property irregularity report obtained from the airline must be supplied to Us together with the following information:
 - a) full details of the flight (airline, flight numbers, departure airport, destination, scheduled flight times and arrival airport);
 - b) full details of the delay or loss incurred; and
 - c) full details of expenses for which reimbursement is claimed.
3. We will deduct all credits, refunds and allowances provided or offered to You by the transport provider or carrier from the amount We pay or reimburse.

Exclusions applicable to Trip Delay Cover

Please also refer to the General Exclusions applicable to All Sections within this Policy.

We will not pay for or reimburse any costs arising from or relating to:

1. the confiscation or requisition by any customs agency or other government authorities;
2. the purchase of clothing and toiletries that are not reasonably necessary for Your Trip;
3. any lost or delayed Personal Baggage where a property irregularity report is not provided and where You are unable to provide evidence that You have taken reasonable steps to obtain one. Such evidence includes emails and call logs to the transport provider;
4. Personal Baggage delay or extended Personal Baggage delay on the leg of the Scheduled Flight that returns You Home;
5. any costs that relate to any other person for which You have paid for that is not a Covered Person;
6. where a claim has been paid under any other section of the Policy for the same Event.

Excess applicable to Trip Delay Cover

As noted in the Schedule of Benefits.

Section H - Personal Baggage, Valuables, Money and Travel Documents Cover

This benefit is only available when You meet the eligibility criteria set out in the Eligibility for Insurance Table.

Please refer to the Schedule of Benefits within this Policy to confirm the available cover under this section.

What We Cover

If during Your Trip, Your:

1. Personal Baggage, Valuables or Travel Documents are accidentally damaged or destroyed; or
2. Personal Baggage, Valuables, Money or Travel Documents are accidentally lost; or
3. Personal Baggage or Travel Documents are lost or stolen when they have been checked in or stowed in the luggage hold of an airplane, ship, bus or train, where You had no access to that Personal Baggage until the end of the transport; or
4. Personal Baggage, Valuables, Money or Travel Documents are lost or stolen when they have been stowed in a specially designated area (such as overhead compartment, luggage rack or hotel storage room) on an airplane, ship, bus or train transport or with an accommodation provider; or
5. Personal Baggage, Valuables, Money or Travel Documents are stolen from Your locked accommodation (excluding motor vehicle accommodation) where the accommodation was reasonably able to be locked; or
6. Personal Baggage (excluding Valuables and Money) or Travel Documents left Unattended are stolen from a motor vehicle, where:
 - a) items were locked out of sight in a Secure Area; and
 - b) Forcible Entry has been used by an unauthorised person to gain entry to the vehicle; and
 - c) evidence of such Forcible Entry is available; or
7. Personal Baggage, Valuables, Money or Travel Documents which are:
 - a) carried by You; or
 - b) under Your observation and within three (3) metres of Youare lost or stolen;

We will, after We deduct the Excess from Your claim, do one of the following:

- pay You the reasonable costs for the item to be repaired if it is practical and economic for the item to be repaired;
- If it is not practical and economic to repair the item, We will pay You the lesser of:
 - i. the original purchase price of the item minus depreciation (wear and tear); or
 - ii. the current replacement cost of the item with the same or nearest type if the item is available (i.e. make and model);

up to the maximum relevant cover section limit inclusive of sub limits as shown in the Schedule of Benefits.

Terms and Conditions applicable to Personal Baggage, Valuables, Money and Travel Documents Cover

1. Any payment will be based on the item's depreciated value, repair cost (to the condition before the loss) or current replacement cost, as outlined directly above.
2. You must take all reasonable precautions for the safety and supervision of Your Personal Baggage, Valuables, Money and Travel Documents.
3. For any claims to a Pair or Set, if You agree to surrender the undamaged item(s) of the Pair or Set to Us and We agree to accept them, We will pay You the current replacement cost of the entire Pair or Set. If You do not agree to surrender the undamaged items, We will only be liable for the value of that part of a Pair or Set which has been lost, stolen, damaged or destroyed. For example, if one earring is stolen We will only pay 50% of the cost of replacement earrings.
4. If We ask, You must send to Us any damaged or undamaged items and pay for postage.
5. Theft of Personal Baggage or Travel Documents left Unattended in a motor vehicle is subject to the following:
 - a) items must be locked out of sight in a Secure Area, and
 - b) Forcible Entry must have been used by an unauthorised person to gain entry to the vehicle, and
 - c) evidence of such entry is available.
6. To support all claims, You must supply a copy of the item's purchase receipt or invoice or an alternative written or printed proof of the purchase price or value.
7. Claims for loss, theft or criminal damage must be reported to the:
 - a) local police; or
 - b) appropriate issuing authority (in the case of Travel Documents);
 and a written report obtained where reasonably possible. If a written report is not provided, You must provide evidence that You have taken reasonable steps to report the loss, theft or criminal damage including details of the time and place You made the report, and the name and contact details of who You reported the loss, theft or criminal damage to (to the extent such details are within Your power to provide).
8. Claims for damaged items in transit, must be reported to the carrier, tour or transport provider or accommodation provider and a written report obtained. If it is not possible to obtain a written report, You must provide reasonable evidence in support of why a report cannot be obtained, such as emails, call logs to the travel or accommodation provider demonstrating Your attempt to obtain the report.
9. Benefits will not be payable under more than one section or benefit of this Policy as a result of one Event. We will, however, pay the benefit type with the highest benefit amount.

Depreciation applicable to Personal Baggage, Valuables, Money and Travel Documents Cover

We will apply depreciation (and wear and tear) in determining the value of Your Personal Baggage and Valuables as specified in the table below.

Depreciation considers an item's age, damage or change that is caused to an item when its being used normally. Depreciation will be calculated from the date of purchase of the item until the date of claimable Event, based on the original purchase price.

For example: If You purchased a Smartphone for \$1,000, went on a Trip and the Smartphone was stolen, We will calculate the number of months between the date You purchased Your Smartphone and the claimable Event date. Suppose the number of months is 6, We will calculate the depreciation as follows:

- $\text{-Excess} + \text{purchase price} - \text{depreciation} = \text{amount payable}$
- Number of months = 6
- 6 multiplied by depreciation for Smartphone of 2.5% = 15%
- Depreciation: \$1,000 multiplied by 15% = \$150
- Amount payable for Your stolen Smartphone: $(-\$250) + \$1,000 - \$150 = \600

Depreciation Table

Items	Deduction for each month of age of the item at the time of Event	Maximum Applicable Depreciation
Electronic equipment	2.5%	65%
Camera (including accessories)	2.5%	65%
Sunglasses	1.5%	65%
Smartphone	2.5%	65%
Laptop	2.5%	65%

Items	Deduction for each month of age of the item at the time of Event	Maximum Applicable Depreciation
Jewellery	0%	0%
Sports equipment	2.0%	65%
Cosmetics	2.5%	65%
Clothing	1.9%	65%
Other personal items	1.5%	65%

Exclusions applicable to Personal Baggage, Valuables, Money and Travel Documents Cover

Please also refer to the General Exclusions applicable to All Sections within this Policy.

We will not pay for or reimburse any costs arising from or relating to:

1. any items loaned, hired or entrusted to You;
2. loss, theft, criminal damage where there is insufficient evidence that You have taken reasonable steps to report the incident to the local police or appropriate issuing authority (in the case of Travel Documents). Such evidence includes details of the time and place You made the report, and the name and contact details of who You reported the loss, theft or criminal damage to (to the extent such details are within Your power to provide);
3. claims for damaged items in transit where a written report from the carrier, tour, transport or accommodation provider is not provided and where the Covered Person is unable to evidence that they have taken reasonable steps to obtain a written report from the carrier, tour, transport or accommodation provider. Such evidence includes emails and call logs to the carrier, tour, transport or accommodation provider;
4. theft from a Travelling Companion, Close Relative or any person You have given consent to visit You, stay or travel with You;
5. furniture, furnishings or household appliances;
6. electrical or mechanical breakdown of items;
7. items left Unattended in a Public Place (unless You have no option other than to leave the items Unattended due to an emergency medical, security or evacuation situation);
8. Valuables or Money left Unattended in a motor vehicle;
9. Personal Baggage or Travel Documents left Unattended and which are stolen from a motor vehicle if the items have not been locked in the Secure Area (unless You have no option other than to leave the Personal Baggage or Travel Documents Unattended due to an emergency medical, security or evacuation situation);
10. Valuables or Money within Your Personal Baggage checked in or stowed in the luggage hold of an airplane, ship, bus or train;
11. atmospheric or climatic conditions, wear and tear (damage that naturally and inevitably occurs as a result of normal wear or aging), vermin, insects, rodents or any process of cleaning, repairing, restoring or alteration;
12. any business goods or specialised equipment relating to a trade or profession;
13. the confiscation or destruction by order of any government or public authority;
14. any items sent under the provisions of any freight contract, postal, courier or similar service;
15. damage to fragile or brittle items unless caused by fire or resulting from an accident to an aircraft, sea vessel or motor vehicle;
16. any sporting equipment, bicycles, surfboards or waterborne craft (including their ancillary equipment) of any description. This exclusion does not apply while in the custody of a transport provider;
17. any drones;
18. any motor vehicle, motor vehicle accessories or parts, motorised or propelled vehicles such as scooters, electric bicycles or golf buggies;
19. shortages, errors, omissions, depreciation in value in respect of Money and Travel Documents;
20. any bonds, coupons, gift cards, stamps, vouchers, warranties, pre-loaded or rechargeable cards including but not limited to phone, debit or stored value cards;
21. loss of Money or Valuables from Your accommodation unless evidence is available of unauthorised entry to Your accommodation for example: evidence of Forcible Entry, key entry recording or CCTV footage;
22. any of the following: animals or plant life, antiques and historical artefacts, securities or documents of any kind other than those within the definition of Money and Travel Documents, china, consumable or perishable items, contact or corneal lenses, dentures, glass, hearing aids, keys, musical instruments, pictures, photos;
23. costs where a claim has been paid under any other section of this Policy for the same Event;
24. lost or stolen cryptocurrency;
25. loss of any electronic data or software.

Excess applicable to Personal Baggage, Valuables, Money and Travel Documents Cover

As noted in the Schedule of Benefits.

Section I - Hijack Cover

This benefit is only available when You meet the eligibility criteria set out in the Eligibility for Insurance Table. Please refer to the Schedule of Benefits within this Policy to confirm the available cover under this section.

What We Cover

If during Your Trip, Your Public Transport is Hijacked by persons using violence or threat of violence and You are detained in excess of 24 hours as a result of the Hijack, We will pay costs for:

- a) a return economy airfare; and
- b) extra accommodation (room-only) for each twenty-four (24) hour period;

for Your Close Relatives to travel to and stay at the location of the Hijacking, up to the maximum relevant cover section limit inclusive of sub-limits as shown in the Schedule of Benefits.

Terms and Conditions applicable to Hijack Cover

1. Payment and cover start after the first twenty-four (24) hours from the time a government authority had been notified of the Hijacking.
2. We will not act as Your negotiator or intermediary or advise You or any person in dealing with the Hijackers.

Exclusions applicable to Hijack Cover

Please also refer to the General Exclusions applicable to All Sections within this Policy.

We will not pay for or reimburse any costs arising from or relating to:

1. Hijacking from a member of Your family, Close Relative or Travelling Companion.

Excess applicable to Hijack Cover

As noted in the Schedule of Benefits.

Section J - Kidnap Cover

This benefit is only available when You meet the eligibility criteria set out in the Eligibility for Insurance Table. Please refer to the Schedule of Benefits within this Policy to confirm the available cover under this section.

What We Cover

If during Your Trip, You are Kidnapped, We will pay costs for:

- a) a return economy airfare; and
- b) extra accommodation (room-only) for each twenty-four (24) hour period;

for Your Close Relatives to travel to and stay at the location of the Kidnapping, up to the maximum relevant cover section limit inclusive of sub-limits as shown in the Schedule of Benefits.

Terms and Conditions applicable to Kidnap Cover

1. Payment and cover start after the first twenty-four (24) hours from the time a government authority had been notified of the Kidnapping.
2. We will not act as Your negotiator or intermediary or advise You or any person in dealing with the Kidnappers.

Exclusions applicable to Kidnap Cover

Please also refer to the General Exclusions applicable to All Sections within this Policy.

We will not pay for or reimburse any costs arising from or relating to:

1. Kidnapping from a member of Your family, Close Relative or Travelling Companion.

Excess applicable to Kidnap Cover

As noted in the Schedule of Benefits.

Section K - Personal Liability Cover

This benefit is only available when You meet the eligibility criteria set out in the Eligibility for Insurance Table. Please refer to the Schedule of Benefits within this Policy to confirm the available cover under this section.

What We Cover

If during Your Trip, You become unintentionally legally liable to pay compensation to someone (other than a member of Your family, a Close Relative or a Travelling Companion) as a result of:

- a) an Injury or death to that person; or
- b) accidental physical damage or loss to someone else's tangible property;

We will pay or reimburse costs up to the maximum relevant cover section limit inclusive of sub-limits as shown in the Schedule of Benefits for:

- a) Your legal costs;
- b) damages that are recoverable from You;
- c) costs that are incurred with Our consent (which will not be unreasonably withheld or delayed);
- d) costs for legal representation at any coroner's inquest or fatal accident inquiry or in a court of summary jurisdiction.

Terms and Conditions applicable to Personal Liability Cover

1. You must not admit liability, negotiate, make any promise, payment or settlement without Our prior written consent (which will not be unreasonably withheld, delayed or conditioned).
2. You must as soon as reasonably possible once You receive them, send Us every letter, claim, writ, summons, process, notice of any prosecution or inquest that relates to, or may give rise to, liability.
3. We may at any time make full and final settlement of any claim at Our cost pursuant of this Personal Liability Cover. If We do so, We will have no further liability in respect of such Event or Events except for the payment of costs and expenses incurred prior to the date of settlement.
4. We may make any investigation We deem necessary.

Exclusions applicable to Personal Liability Cover

Please also refer to the General Exclusions applicable to All Sections within this Policy.

We will not pay for or reimburse any costs arising from or relating to:

1. You intentionally incurring any liability;
2. Injury to any person who is a member of Your family, a Close Relative or Your Travelling Companion or under a contract of service or apprenticeship with You;
3. loss of or damage to any material property belonging to You or in Your care, custody or control or belonging to a member of Your family, a Close Relative or Your Travelling Companion or anyone under a contract of service or apprenticeship with You. This does not apply to loss of or damage to buildings and their contents temporarily occupied by You during a Trip;
4. liability You incur under a contract or agreement which You would not have in the absence of such contract or agreement;
5. any unlawful, wilful or malicious act by You and including any assault and/or battery committed by You;
6. aggravated, exemplary or punitive damages or the payment of any fine or penalty;
7. liability arising out of the transmission of a sexually transmittable disease or passing on an illness, virus or disease to another person;
8. liability arising directly or indirectly out of the ownership, possession, control or use by You or on Your behalf of:
 - a) mechanically propelled vehicles (including scooters), aircraft (including drones), hovercraft or watercraft (other than non-mechanically propelled watercraft less than ten (10) metres in length);
 - b) firearms;
 - c) animals (other than horses and domestic pets);
9. injury or loss of or damage to material property arising directly or indirectly from:
 - a) the ownership possession or occupation of land, immobile property or caravans other than as temporary accommodation in the course of a Trip;
 - b) the carrying on of any trade, business or profession;
10. liability arising from Excluded Sports and Activities.

Excess applicable to Personal Liability Cover

As noted in the Schedule of Benefits.

Section L - Rental Vehicle Excess Cover

This benefit is only available when You meet the eligibility criteria set out in the Eligibility for Insurance Table. Please refer to the Schedule of Benefits within this Policy to confirm the available cover under this section.

What We Cover

If during Your Trip, You hire a Rental Vehicle:

- a) for less than thirty (30) days; and
- b) pay for the comprehensive vehicle insurance option on the Rental Vehicle for the duration of the rental period; and

Your Rental Vehicle is:

- a) damaged in a motor vehicle collision; or
- b) damaged by fire; or
- c) maliciously damaged; or
- d) stolen;

whilst in Your control or custody, We will pay or reimburse You the lesser of:

- I. the Rental Vehicle Deductible You would be required to pay as part of the Rental Agreement; or
- II. the Rental Vehicle damage;

that You become liable to pay under the Rental Agreement, up to the maximum relevant cover section limit inclusive of sub-limits as shown in the Schedule of Benefits.

Terms and Conditions applicable to Rental Vehicle Excess Cover

1. You must be the nominated driver or specified driver under the Rental Agreement.
2. You must have a valid international driving licence or a driver's licence that permits You to legally drive the Rental Vehicle.
3. You have paid for comprehensive vehicle insurance on the Rental Vehicle for the duration of the rental period that is within Your Trip.
4. Cover will take effect from the time You take legal control of the Rental Vehicle and will cease at the time the Rental Company assumes control of the Rental Vehicle whether at its business location or elsewhere.
5. Claims will not be paid in respect of expenses to the extent that they are assumed, waived or paid by the Rental Company or its insurers.
6. In the event You have a claim, You must provide a copy of:
 - a) Your Rental Agreement;
 - b) any incident report that was completed.
7. Losses will not be paid in respect of any property or expenses insured under another policy or any claim, which should be recoverable under any other insurance.

Exclusions applicable to Rental Vehicle Excess Cover

Please also refer to the General Exclusions applicable to All Sections within this Policy.

We will not pay for or reimburse any costs arising from or relating to:

1. the rental of trucks, mini buses, buses, trailers, caravans, campervans, motorcycles, mopeds, motorbikes, motor homes, scooters or bicycles;
2. use of the Rental Vehicle in, or in training for, racing competitions, trials, rallies or speed testing;
3. operation of the Rental Vehicle in violation of the terms of the Rental Agreement;
4. where You are not a nominated driver or specified driver under the Rental Agreement;
5. where You do not have an appropriate and a valid driving licence giving You legal rights to drive;
6. anyone who is not a Covered Person;
7. damage sustained whilst driving on an un-sealed or private road;
8. any administration costs, petrol, loss of use penalties or fines;
9. atmospheric or climatic conditions, wear and tear (damage that naturally and inevitably occurs as a result of normal wear or aging), vermin, insects, rodents or any process of cleaning, repairing, restoring or alteration;
10. any damage that results in You filling the vehicle with inappropriate petrol or diesel that is not specified by the manufacturer;
11. any pre-existing damage.

Excess applicable to Rental Vehicle Excess Cover

As noted in the Schedule of Benefits.

Section M - Card Purchase Cover

This benefit is only available when the Card Member meets the eligibility criteria set out in the Eligibility for Insurance Table.

What We Cover

Theft or damage of an Eligible Item

If the Card Member's Eligible Item is stolen or accidentally damaged within ninety (90) days of purchase, We will:

- pay the Card Member the reasonable costs for the Eligible Item to be repaired if it is practical and economic for the Eligible Item to be repaired;
- If it is not practical and economic for the Card Member to have the Eligible Item repaired, We will reimburse the Card Member with the replacement amount not exceeding the original purchase price of the Eligible Item;

up to the maximum relevant cover section limit inclusive of sub-limits as shown in the Schedule of Benefits.

Terms and Conditions applicable to Card Purchase Cover

1. Any claims to a Pair or Set, if the Card Member agrees to surrender the undamaged item(s) of the Pair or Set to Us and We agree to accept them, We will pay the Card Member the current replacement cost of the entire Pair or Set. If the Card Member does not agree to surrender the undamaged items, We will only be liable for the value of that part of a Pair or Set which has been stolen, damaged or destroyed. For example, if one earring is stolen We will only pay 50% of the cost of replacement earrings.
2. An Eligible Item which is left Unattended in a Public Place and which is not subsequently recovered shall not constitute theft, unless the Card Member has no option other than to leave the Eligible Item Unattended due to an emergency medical, security or evacuation situation.
3. If the Card Member purchases the Eligible Item as a gift for someone else, the Card Member may request for Us to pay a valid claim directly to the recipient of the gift.
4. The Card Member must provide Us with copies of invoices and/or receipts relating to the Eligible Item. Upon request, the Card Member must also provide Us with the damaged Eligible Item or receipt as proof of mailing/shipping.
5. Claims for theft must be reported to the local police and a written report obtained where reasonably possible. If a written report is not provided, the Card Member must provide evidence that they have taken reasonable steps to report the theft or criminal damage including details of the time and place they made the report, and the name and contact details of who they reported the theft or criminal damage to (to the extent such details are within their power to provide).

Exclusions applicable to Card Purchase Cover

Please also refer to the General Exclusions applicable to All Sections within this Policy.

We will not pay for or reimburse any costs arising from or relating to:

1. damage to an Eligible Item wilfully damaged by the Card Member;
2. claims for theft where there is insufficient evidence that the Card Member has taken reasonable steps to report the incident to the local police. Such evidence includes details of the time and place the Card Member made the report, and the name and contact details of who they reported the theft or criminal damage to (to the extent such details are within their power to provide);
3. costs where a claim has been paid under any other section under this Policy for the same Event;
4. theft or damage to an Eligible Item received as a gift;
5. items purchased in a business name or business owned or business related;
6. an Eligible Item which is left Unattended in a Public Place, unless the Card Member has no option other than to leave the Eligible Item Unattended due to an emergency medical, security or evacuation situation;
7. damage resulting from normal wear and tear (damage that naturally and inevitably occurs as a result of normal wear or aging) to an Eligible Item;
8. damage to an Eligible Item caused by product defects;
9. theft of or damage to an Eligible Item left Unattended in a motor vehicle, except when:
 - i. the Eligible Item is locked out of sight in a Secure Area and Forcible Entry has been used by an unauthorised person to gain entry to the vehicle, and evidence of such Forcible Entry is available; or
 - ii. the Card Member has no option other than to leave the Eligible Item Unattended due to an emergency medical, security or evacuation situation;
10. theft of or damage to jewellery, watches, precious metals and gemstones in baggage unless carried by the Card Member;
11. theft of or damage to:
 - a) animals, living plants, perishable goods (including but not limited to food, drugs, fuel or oil);
 - b) software, operating systems or firmware;

- c) cash, its equivalents, traveller's cheques, tickets or negotiable instruments;
- d) a boat, automobiles, motorboats, airplanes or any other motorised vehicles and their integral parts and installed accessories;
- e) second-hand, including antiques;
- f) real estate or movable fixtures or fittings (including but not limited to dish washers and fixed air conditioners) which are, or are intended to form part of any home or real estate.

Excess applicable to Card Purchase Cover

As noted in the Schedule of Benefits.

Section N - Buyer's Advantage Cover

This benefit is only available to the Card Member when the Card Member meets the eligibility criteria set out in the Eligibility for Insurance Table.

Specific Definitions under Buyer's Advantage Cover

Original Warranty means a manufacturer's written warranty that does not exceed five (5) years and is applicable within Australia to the Eligible Item.

What We Cover

If a Card Member purchases an Eligible Item from a retailer, the Card Member will receive cover for the breakdown or defect of Eligible Item purchased, provided that such breakdown or defect would have been covered by the Original Warranty and occurs between the date that the Original Warranty expired and the end of the buyer's advantage period (see table below).

Buyer's advantage commences on expiry of the original manufacturer's warranty.

Where the Original Warranty period is:	The buyer's advantage period is:
1 month	1 month commencing at the end of the Original Warranty period
6 months	6 months commencing at the end of the Original Warranty period
1 – 4 years	1 year commencing at the end of the Original Warranty period
4+ years	No Cover

We will, after We first deduct the applicable Excess from the Card Member's claim, do one of the following:

- pay the Card Member the reasonable costs to repair or rebuild the Eligible Item if it is practical and economic for the item to be repaired;
- if it is not practical and economic for the Card Member to have the Eligible Item repaired or rebuilt, We will pay the Card Member the lesser of the original purchase price or the replacement cost of the Eligible item;

up to the maximum relevant cover section limit inclusive of sub-limits as shown in the Schedule of Benefits.

Terms and Conditions applicable to Buyer's Advantage Cover

1. The Card Member will need to provide a copy of the Original Warranty, the sales receipt and account statement showing the purchases as they need these in order to make a claim.
2. Claims to a Pair or Set, if the Card Member agrees to surrender the undamaged item(s) of the Pair or Set to Us and We agree to accept them, We will pay the Card Member the current replacement cost of the entire Pair or Set. If the Card Member does not agree to surrender the undamaged items, We will only be liable for the value of that part of a Pair or Set which has been damaged or destroyed. For example, if one earring is damaged We will only pay 50% of the cost of replacement earrings.

Exclusions applicable to Buyer's Advantage Cover

Please also refer to the General Exclusions applicable to All Sections within this Policy.

We will not pay for or reimburse any costs arising from or relating to:

1. any damage caused by a failure to take reasonable care in the circumstances to protect and maintain the Eligible Item against damage or to take reasonable care to mitigate any damage to the property;
2. any costs other than for parts and or labour costs resulting from a covered breakdown or defect;
3. any obligations, costs or losses beyond those set out in the Original Warranty;
4. any payments, costs, expenses or claims for bodily injury, property damage, consequential loss of damage, loss of profit, punitive damages or legal costs associated in any way with the product;

5. any costs for:
 - a) an Eligible Item purchased in a business name or business owned or business related;
 - b) a boat, automobiles, motorboats, airplanes or any other motorised vehicles and their integral parts and installed accessories;
 - c) second-hand, including antiques;
 - d) real estate or movable fixtures or fittings (including but not limited to dish washers and fixed air conditioners) which are, or are intended to form part of any home or real estate.

Excess applicable to Buyer's Advantage Cover

As noted in the Schedule of Benefits.

General Exclusions Applicable to All Sections

We will not cover losses, pay or reimburse any costs, under any section of this Policy which are recoverable from any other source, or arising from:

1. circumstances when after You made Your Relevant Travel Purchase, You start a Trip against the following advice:
 - I. when an Australian State or Territory or the Australian Federal Government or an Australian government agency (such as DFAT) have issued a travel advisory warning, advising You to 'Do Not Travel' or that borders are closed, for the destination You planned to travel to. Please refer to who.int, smartraveller.gov.au, dfat.gov.au or other government sites for further information. This exclusion applies even if You have been granted a travel exemption by an Australian State or Territory, the Australian Federal Government or an Australian government agency (such as DFAT) to travel;
 - II. when a Doctor has deemed You unfit to travel;
2. You or any other person having a change of mind and deciding not to start a Trip, continue with the Trip or any other disinclination to travel;
3. any Pre-existing Medical Conditions (except under Section F - Resumption of Long Overseas Trip Cover, 2 - Returning to Australia for a Close Relative with a Pre-Existing Medical Condition);
4. You, a Travelling Companion's or Close Relative's Terminal Illness which was diagnosed before You made Your Relevant Travel Purchase;
5. where You:
 - a) are eighty (80) years of age or older when You make Your Relevant Travel Purchase; and/or
 - b) have not started and ended Your Trip in Australia; and/or
 - c) are not a Resident of Australia;
6. any trip where You have not made Your Relevant Travel Purchase prior to Your trip departure date;
7. any Trip undertaken by a Spouse or Dependent Child who is not travelling with the Card Member on each part of the Trip.
8. any costs arising directly from You being unfit to travel if You knew, or a reasonable person in Your circumstances would have known, that You were unfit to travel whether or not You had sought medical advice;
9. a Domestic Return Trip where You do not stay at the destination for at least one (1) night and/or that is less than 150-kilometre radius from Your Home;
10. any One-Way Trip where You are unable to provide reasonable evidence of Your intention to return to Your Home or Your Work. Such evidence may include providing copies of a return ticket, itinerary or schedule, return transfer or accommodation bookings, confirmation of return-to-Work dates;
11. being under the influence of alcohol, where You have a recorded blood alcohol concentration (BAC) greater than the limit prescribed by the applicable governing authority whilst operating a motor vehicle, or at all other times having recorded a blood alcohol concentration (BAC) greater than 0.10%;
12. taking of any drug, medication, narcotic or hallucinogen, unless as prescribed by a Doctor and taken in accordance with the prescription and Doctors' advice but is not for the Treatment of addiction to illegal drugs;
13. Your intentionally self-inflicted injury, suicide, self-destruction or any attempt thereof;
14. Your participation, involvement or taking part in Excluded Sports and Activities while on a Trip;
15. any reckless misconduct or wilful or malicious act committed by You;
16. any costs where You are participating in a sporting event where any participant receives, or is eligible to receive, an appearance fee, wage, salary or prize money in excess of \$1,000. Participation includes training for, coaching or otherwise competing in that sporting event;
17. travel into hazardous work sites (e.g. underwater, mines, construction sites, oilrigs, etc.);
18. any costs with respect to Cuba;
19. declared or undeclared war, civil war, rebellion, revolution, insurrection, military or usurped power or any act thereof; however, any act committed by an agent of any government, party or faction engaged in war, hostilities or other warlike operations provided such agent is acting secretly and not in connection with any operation of armed forces (whether military, naval, or air forces) in the country where the injury occurs shall not be deemed an act of war;
20. service in the armed forces (military, naval or air service of any country) except Australia where cover applies for Cancellation,

Curtailment or Trip Change under Section A – Trip Cancellation and Amendment Cover (specified Event number 4);

21. participation in any military or emergency services, such as police or fire-fighting;
22. activities undertaken as an operator or crew member of any transport provider;
23. flying in military aircraft or any aircraft which requires special permits or waivers;
24. commission of or attempt to commit an illegal act by or on behalf of You or Your beneficiaries. This exclusion does not apply to any Covered Person who is not the perpetrator of any such illegal act, or who did not know of or condone any such act;
25. direct or indirect, actual, alleged or threatened discharge, dispersal, seepage, migration, escape, release of or exposure to any hazardous biological, chemical, nuclear or radioactive material, gas, matter or contamination;
26. the refusal, failure or inability of any person, company or organisation, including but not limited to a travel agent, tour operator, accommodation provider, airline or other carrier, vehicle rental agency or any other travel or tourism services provider to provide services or accommodation due to their Insolvency or the Insolvency of any person, company or organisation they deal with;
27. an act of Terrorism except for when such Event occurs under the following cover in Sections; B - Overseas Medical Emergency Expenses Cover, I - Hijack Cover or J - Kidnap Cover of this Policy;
28. any loss of enjoyment or any financial loss not specifically covered within this Policy;
29. any loss which is recoverable by compensation under any other workers compensation act, transport accident laws or any other similar legislation or by Government sponsored fund, plan, medical benefit scheme required to be affected by or under a law;
30. an epidemic, pandemic or outbreak of an infectious disease or virus or any derivative or mutation of such viruses (or arising directly or indirectly from these) or the threat, or perceived threat, of any of these. Without limitation to the foregoing, and except for the cover provided under Section A and specified Event 1 in Section B, this Policy does not cover, and We will not pay for claims of any kind directly arising from, relating to or in any way connected with the COVID-19 (or any mutation or variation thereof) and/or its outbreak;
31. any costs in relation to You being required to be quarantined except where You have a valid Trip Change or Curtailment claim under specified Event 1 of Section B and incur reasonable additional travel or accommodation expenses resulting from the quarantine;
32. You are riding a motorcycle:
 - a) without wearing a helmet (either as the driver or a passenger);
 - b) as the driver without being licensed in both Australia and the country of travel to drive such a motorcycle; or
 - c) whilst You are racing or participating in a professional capacity or motocross;
33. pregnancy in the following circumstances:
 - a) any past medical condition(s) relating to a previous pregnancy or if You have experienced pregnancy complications prior to You making Your Relevant Travel Purchase;
 - b) for any costs under Section B - Overseas Medical Emergency Expenses Cover after the end of the 23rd week of Your pregnancy, which is calculated from the last known date of Your menstrual period or calculated from staging ultrasound and is not otherwise excluded within this Policy;
 - c) for any costs under Section B - Overseas Medical Emergency Expenses Cover arising from childbirth or the health of a newborn child. This exclusion applies irrespective of the stage of pregnancy at which the child is born. Meaning a newborn (whether premature or otherwise) is not considered a Covered Person under the Policy if the child was born on the Trip;
 - d) for any costs under Section B - Overseas Medical Emergency Expenses Cover arising from or relating to an abortion, unless this is to save life of the mother following an Injury or Illness;
 - e) for any costs under Section B - Overseas Medical Emergency Expenses Cover arising from fertility Treatment or Treatment associated with an assisted reproduction program including but not limited to, in vitro fertilisation (IVF);
34. Treatment from, or medical advice given, by a doctor or dentist who is You or Your Close Relative except in a life-threatening emergency.

How do I make a claim?

Overseas emergency – Call Chubb Assistance on **+61 2 8907 5666**.

If You are admitted to a hospital or You incur costs and expenses covered under Section B, You must advise Chubb Assistance as soon as practically possible. Approvals are required for all costs and expenses or for any Repatriation.

Non-emergency – Making a claim is quick and easy: in 5 steps You can submit Your claim online by visiting the Chubb Claims Centre www.chubbclaims.com.au

What will I need to submit a claim online?

You (or Your representative) will need to provide:

1. The Policy number as shown in this Policy, which enables Us to verify Your Policy details.
2. Your email address.
3. Your contact information, which allows Us to give You real-time updates on Your claim status or contact You for additional information.

4. Supporting documents. The documents reasonably required vary based on claim type, but may include any relevant:
- medical or doctors' reports;
 - receipts or other proof of expenses;
 - proof of earnings that are being claimed;
 - reports that have been obtained from the police, accommodation provider or transport provider (including an airline) about the loss, theft or damage;
 - product warranties or bank statements;
 - photographs or quotes. Please attach these to Your online submission to expedite assessment;
 - additional evidence that We may reasonably request to enable Us to assess Your claim; and
 - intended payee information, which allows Us to quickly make approved payments.

What should I do before I submit a claim?

1. Take all reasonable steps to mitigate any further losses or unreasonable and unnecessary expenses, including notifying Chubb Assistance as soon as practically possible, if You are admitted to hospital or You anticipate medical or additional accommodation or travel expenses.
2. Claims for loss, theft or criminal damage must, unless not reasonably possible, be reported to the local police and a written report obtained of the incident occurring. If it is not reasonably practical to obtain a written report, You must provide reasonable evidence in support of why a report cannot be obtained, such as emails, call logs to the local police demonstrating Your attempt to obtain the report.

When should I notify Chubb of my claim?

You should advise Us as soon as possible of an occurrence or an Event which could lead to a claim, or within thirty (30) days of the Event taking place which gives rise to a claim, or as soon as reasonably practical.

Will I need to undertake a medical examination?

If required and to enable Us to confirm if some of the benefits sections within the Policy respond or continue to respond to an Event, We may need to arrange for You to undertake a medical examination at Our expense when and as often as We may reasonably require.

Can I claim under this Policy if I can claim for the same expense under another insurance Policy e.g. my private health insurance?

If You wish to submit Your claim under this Policy, please advise Us if You have already made a claim under any other insurance policies or tell Us if You have any insurance policies in place which might respond to Your loss. As a general rule, the amount You can recover for Your expenses under this Policy or any other policies cannot exceed Your expenses.

Can I claim expenses that I have incurred in obtaining evidence to submit with my claim?

No, expenses incurred by You in obtaining evidence for Us to assess Your claim cannot be claimed as an expense under this Policy. These expenses are payable by You.

Can I admit liability if an Event occurs which may give rise to a claim?

No, You (or Your legal representative) should not make any offer, promise of payment or admit any liability without written consent from Us (where such consent will not be unreasonably withheld or delayed). You should request the claim against You be put in writing.

Do I need to help Chubb make recoveries for any amounts paid under the Policy?

Yes, You may need to help Us to make recoveries of any amounts that We pay You under Your Policy. We have the right to sue under any other party in Your name to recover money payable or paid under the Policy, or to choose to defend any action brought against You. You must provide reasonable assistance to Us in this regard.

How long will it take for my claim to be assessed?

Once all evidence to support Your claim has been submitted, if We approve Your claim, We will settle Your claim within five (5) business days.

If my claim is approved, how long will it take for me to receive payment?

Once We have approved Your claim, if there is an associated payment due to You, We will issue the payment within five (5) business days.

If I die, will my estate be able to claim under the Policy?

Yes, if Your Policy provides cover in the event of Your death, Your estate will be able to make a claim under the Policy.

I don't have internet access / an email address to submit my claim online; can I still submit a claim?

Yes, however this may increase the time taken to assess Your claim. You can call Us on **1800 717 614** to request a claim form to be mailed out to You which can then be mailed back to Us. Hours of operation: 8:30am to 5pm Monday to Friday.

Privacy Statement

In this Statement **We**, **Our** and **Us** means Chubb Insurance Australia Limited (**Chubb**).

Cuscal means Cuscal Limited ABN 95 087 822 455 AFS Licence No. 244116 of 1 Margaret Street Sydney NSW 2000, the holder of the Policy.

You and **Your** refers to Our customers and prospective customers as well as those who use Our website.

This Statement is a summary of Our Privacy Policy and provides an overview of how We collect, disclose and handle Your Personal Information. It also tells You about how We exchange Personal Information with Cuscal. Our Privacy Policy may change from time to time and where this occurs, the updated Privacy Policy will be posted to [Our website](#).

Chubb is committed to protecting Your privacy. Chubb collects, uses and retains Your Personal Information in accordance with the requirement of the *Privacy Act 1988* (Cth) and the Australian Privacy Principles (**APPs**), as amended or replaced from time-to-time.

Why We collect Your Personal Information

The primary purpose for Our collection and use of Your Personal Information is to enable Us to provide insurance services to You.

Sometimes, We may use Your Personal Information for Our marketing campaigns and research, in relation to new products, services or information that may be of interest to You.

How We obtain Your Personal Information

We collect Your Personal Information (which may include sensitive information) at various points including, but not limited to, when You are applying for, changing or renewing an insurance policy with Us or when We are processing a claim. Personal Information is usually obtained directly from You, but sometimes via a third party such as an insurance intermediary or Your employer (e.g. in the case of a group insurance policy). Please refer to Our Privacy Policy for further details.

When information is provided to Us via a third party We use that information on the basis that You have consented or would reasonably expect Us to collect Your Personal Information in this way. We take reasonable steps to ensure that You have been made aware of how We handle Your Personal Information.

When do We disclose Your Personal Information?

We may disclose the information We collect to third parties, including:

- the policyholder (where the insured person is not the policyholder, i.e., group policies);
- service providers engaged by Us to carry out certain business activities on Our behalf (such as claims assessors, call centres in Australia, online marketing agency, etc);
- intermediaries and service providers engaged by You (such as current or previous brokers, travel agencies and airlines);
- government agencies (where We are required to by law);
- other entities within the Chubb group of companies such as the regional head offices of Chubb located in Singapore, UK or USA (Chubb Group of Companies); and
- third parties with whom We (or the Chubb Group of Companies) have sub-contracted to provide a specific service for Us, which may be located outside of Australia (such as in the Philippines or USA). These entities and their locations may change from time-to-time. Please contact Us, if You would like a full list of the countries in which these third parties are located.

In the circumstances where We disclose Personal Information to the Chubb Group of Companies, third parties or third parties outside Australia We take steps to protect Personal Information against unauthorised disclosure, misuse or loss.

Exchanging Personal Information with Cuscal

Cuscal is the holder of the Group Policy under which Your Card insurance benefits are provided. We may share and receive Personal Information from Cuscal in order to manage and administer the Group Policy and insurance benefits, manage and pay claims, resolve complaints, manage litigation, respond to requests from third parties (including regulators and media), and to develop and improve our products and customer service. Cuscal handles all Personal Information strictly in accordance with the Terms & Conditions and Privacy Statement applicable to your Bank of Sydney Card Account.

Your decision to provide Your Personal Information

In dealing with Us, You agree to Us using and disclosing Your Personal Information, which will be stored, used and disclosed by Us as set out in this Privacy Statement and Our Privacy Policy.

Access to and correction of Your Personal Information

Please contact Our customer relations team on 1800 815 675 or email CustomerService.AUNZ@chubb.com if You would like:

- a copy of Our Privacy Policy, or
- to cease to receive marketing offers from Us or persons with whom We have an association.

To request access to, update or correct Your Personal Information held by Chubb, please complete this [Personal Information request form](#) and return to:

Email: CustomerService.AUNZ@chubb.com

Fax: + 61 2 9335 3467

Address: GPO Box 4907 Sydney NSW 2001

Further information request

If You would like more information about how We manage Your Personal Information, please review Our Privacy Policy for more details, or contact:

Privacy Officer
Chubb Insurance Australia Limited
GPO Box 4907
Sydney NSW 2001
+61 2 9335 3200
Privacy.AU@chubb.com

How to Make a Complaint

If You are not satisfied with Our organisation, services, Our response to Your enquiry, or You have any concerns about Our treatment of Your Personal Information or You believe there has been a breach of Our Privacy Policy, or You are not satisfied with any aspect of Your relationship with Chubb and wish to make a complaint, please contact Our Complaints and Customer Resolution Service (**CCR Service**) by post, phone, fax, or email, (as below):

Complaints and Customer Resolution Service
Chubb Insurance Australia Limited
GPO Box 4065
Sydney NSW 2001
P +61 2 9335 3200
F +61 2 9335 3411
E complaints.AU@chubb.com

For more information, please read [Our Complaints and Customer Resolution policy](#).

Complaints and Dispute Resolution Process

We understand that You could be dissatisfied with Our organisation, Our products and services, or the complaints handling process itself. We take all Our customer's concerns seriously and have detailed below the complaints process that You can access.

Complaints and Customer Resolution Service

Contact Details

If You are dissatisfied with any aspect of Your relationship with Chubb including Our products or services and wish to make a complaint, please contact Our Complaints and Customer Resolution Service (**CCR Service**) by post, phone, fax, or email, (as below):

Complaints and Customer Resolution Service
Chubb Insurance Australia Limited
GPO Box 4065
Sydney NSW 2001
P +61 2 9335 3200
F +61 2 9335 3411
E complaints.AU@chubb.com

Our CCR Service is committed to reviewing complaints objectively, fairly and efficiently.

Process

Please provide Us with Your claim or policy number (if applicable) and as much information as You can about the reason for Your complaint.

Our response

We will acknowledge receipt of Your complaint within one (1) business day of receiving it from You, or as soon as practicable. Following acknowledgement, within two (2) business days We will provide You with the name and relevant

contact details of the CCR Service team member who will be assigned to liaise with You regarding Your complaint.

We will investigate Your complaint and keep You informed of the progress of Our investigation at least every ten (10) business days and will make a decision in relation to Your complaint in writing within thirty (30) calendar days. If We are unable to make this decision within this timeframe, We will provide You with a reason for the delay and advise of Your right to take Your complaint to the Australian Financial Complaints Authority (**AFCA**) as detailed below, subject to its Rules. If Your complaint falls outside the AFCA Rules, You can seek independent legal advice or access any other external dispute resolution options that may be available to You.

To the extent allowable at law, if You request copies of the information We relied on to make a decision about Your complaint, We must provide it within ten (10) business days of Your request. Please see the General Insurance Code of Practice 2020 (codeofpractice.com.au) or contact Us for further details.

Please note that if We have resolved Your complaint to Your satisfaction by the end of the fifth (5th) business day after We have received it, and You have not requested that We provide You a response in writing, We are not required to provide a written response. However, this exemption does not apply to complaints regarding a declined claim, the value of a claim, or about financial hardship.

External Dispute Resolution

If You are dissatisfied with Our complaint determination, or We are unable to resolve Your complaint to Your satisfaction within thirty (30) days, You may refer Your complaint to AFCA, subject to its Rules.

AFCA is an independent external dispute resolution scheme approved by the Australian Securities and Investments Commission (**ASIC**). We are a member of this scheme and We agree to be bound by its determinations about a dispute. AFCA provides fair and independent financial services complaint resolution that is free to consumers.

You may contact AFCA at any time at:

Australian Financial Complaints Authority

GPO Box 3

Melbourne VIC 3001

P 1800 931 678 (free call)

F +61 3 9613 6399

E info@afca.org.au

W www.afca.org.au

Time limits may apply to complain to AFCA and so You should act promptly or otherwise consult the AFCA website to find out if or when the time limit relevant to Your circumstances expires.

General Insurance Code of Practice

We are a signatory to the General Insurance Code of Practice (**Code**). The objectives of the Code are to further raise standards of service and promote consumer confidence in the general insurance industry. Further information about the Code and Your rights under it is available at codeofpractice.com.au and on request. As a signatory to the Code, We are bound to comply with its terms. As part of Our obligations under Parts 9 and 10 of the Code, Chubb has [Customers Experiencing Vulnerability & Family Violence Policy](#) (Part 9) and a [Financial Hardship Policy](#) (Part 10). The Code is monitored and enforced by the Code Governance Committee.

Sanctions

This insurance does not apply to the extent that trade or economic sanctions or other laws or regulations prohibit us from providing insurance, including, but not limited to, the payment of claims. All other terms and conditions of the policy remain unchanged.

Chubb is a subsidiary of a US company and Chubb Limited, a NYSE listed company. Consequently, Chubb is subject to certain US laws and regulations [in addition to EU, UN and national sanctions restrictions] which may prohibit it from providing cover or paying claims to certain individuals or entities or insuring certain types of activities related to certain countries such as but not limited to Iran, Syria, North Korea, North Sudan, Crimea and Cuba.

For more information:

- Website:** banksyd.com.au
- Phone:** **13 95 00**
(Mon - Fri, 9am - 5pm AEST)
- Email:** info@banksyd.com.au
- Mail:** Bank of Sydney Ltd
GPO Box 4288
Sydney NSW 2001

Bank of Sydney Ltd
Level 1, 62 Pitt Street, Sydney NSW 2000
ABN 44 093 488 629
AFSL & Australian Credit Licence 243444

The insurance available under this Policy Information Booklet is a Group Policy issued and underwritten by **Chubb Insurance Australia Limited** (ABN 23 001 642 020, AFSL 239687), the benefit of which is provided on a complimentary basis to Bank of Sydney Card Members.