

BusinessChoice Rewards Card

complimentary
insurance

For purchases made on and after
October 2008

Westpac
Business

Your future is our future

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This booklet details the terms and conditions of the complimentary insurance provided with the Westpac BusinessChoice Rewards credit card.

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The Insurer is
Zurich Australian Insurance Limited
ABN 13 000 296 640, AFS Licence No 232507
5 Blue Street, North Sydney, NSW, 2060
Phone: 1800 648 093

Important information about all the covers in this booklet

This booklet contains details of the benefits you receive under the BusinessChoice Rewards Card complimentary Insurance policies, for purchases made on or after October 2008.

These benefits are automatically provided under the Master Agreement 78 WTPACBC CCI between Westpac Banking Corporation, ABN 33 007 457 141 of 275 Kent Street, Sydney NSW 2000 ('Westpac') and Zurich Australian Insurance Limited ('Zurich'), ABN 13 000 296 640, AFS Licence No 232507 of 5 Blue Street, North Sydney, NSW, 2060. In this document, Zurich may also be expressed as 'Zurich', 'we', 'us' or 'our'.

Although the benefits included in this document are automatically provided, *account holders* and *cardholders* are not obliged to take these benefits. However, if a person wishes to claim any of these benefits, they will be bound by this document in its totality.

Please read this document carefully and keep it in a safe place. Please also keep detailed particulars and proof of any loss including sales receipts and *Westpac BusinessChoice Rewards card* account statements showing any relevant purchases.

Westpac takes out the Master Agreement with Zurich, which provides valuable benefits for you as set out in this booklet. You do not hold insurance with Zurich but you are a beneficiary of the Master Agreement. Westpac is not the product issuer of this insurance and neither Westpac nor any of its related corporations guarantee any of the benefits under this insurance. This insurance is provided at no additional cost to the *account holder* and *cardholder* and neither Westpac nor any of its related corporations receive any commission or remuneration in relation to this insurance. Neither Westpac nor any of its related corporations are authorised representatives of Zurich or any of its related companies.

Termination of these covers

Westpac may terminate the benefits under any one or all of the covers in this document for all *account holders* and/or all *cardholders*, or an individual *account holder* or an individual *cardholder*, and if so, Westpac will notify the account holder of such termination. Purchases finalised before expiry of this notification will still be eligible for cover. However purchases finalised after expiry of this notification will not be eligible for the insurance.

Privacy

We respect people's privacy. Before a person makes a claim under this policy, they should know the following things:

- We do not require personal information until a claim is made. We may however need personal information to assess claims. We will, in relevant cases, disclose personal information (other than sensitive information such as health information) to Westpac, its service providers and business partners in order to allow them to monitor the claims' service we provide, to prevent fraud and to ensure eligibility for cover.
- However we may also, where relevant, disclose personal information including sensitive information, such as health information to its service providers (including medical practitioners, other health professionals, reinsurers, legal representatives and loss adjusters). By submitting personal details, the person consents to those organisations collecting and us disclosing personal and sensitive information for such purposes.
- A list of the type of service providers and business partners we commonly use is available on request, or on its website. Go to www.zurich.com.au and click on the link to its Privacy link on the homepage.
- If a person does not provide the requested information, the assessment of a claim may be delayed or we may not accept a claim.
- We may also disclose personal information about persons where it is required or permitted to do so by law.
- In most cases, on request, we will give persons access to personal information held about them. In some circumstances, we may charge a fee for giving this access, which will vary but will be based upon its costs.

If you would like to find out more, you may contact us by telephone from anywhere in Australia on 132 687, or email at Privacy.Officer@zurich.com.au, or in writing at:

The Privacy Officer
Zurich Australian Insurance Limited
PO Box 677
North Sydney NSW 2059

General Insurance Code of Practice

As a member of the Insurance Council of Australia Limited, we subscribe to the General Insurance Code of Practice. The purpose of the Code is to raise the standard of practice and service in the general insurance industry. The Code aims to:

- constantly improve claims handling in an efficient, honest and fair manner;
- build and maintain community faith and trust in the financial integrity of the insurance industry; and
- provide helpful community information and education about general insurance.

You can find out more about the General Insurance Code of Practice by visiting the website at www.codeofpractice.com.au

Complaints and Dispute Resolution process

If an *account holder* or *cardholder* has a complaint about an insurance product issued by us or a service they have received from us, including the settlement of a claim, they can call us on 132 687. We will respond to the complaint within 15 working days provided we have all necessary information and we have completed any investigation required. If more information or investigation is required, we will agree reasonable alternative timeframes with the *account holder* or *cardholder*.

If the *account holder* or *cardholder* is unhappy with our response or cannot agree on reasonable alternative timeframes with us, the complaint will be registered as a dispute and it will be reviewed by our internal dispute resolution process which is free of charge.

We will respond to the dispute within 15 working days provided we have all the necessary information and we have completed any investigation required. If more information or investigation is required we will agree reasonable alternative timeframes with the *account holder* or *cardholder*. We will keep them informed of the progress of our review at least every 10 working days and give a response in writing.

If *you* are unhappy with our response or we cannot agree with *you* on reasonable alternative timeframes, *you* can refer the matter to the external Disputes Resolution Scheme of which we are a member. This scheme is administered by the Financial Ombudsman Service (FOS). FOS will review our decision in accordance with their terms of reference. *You* are not bound by their decision. However, we are bound to act immediately on the Ombudsman's decision. This is a free service provided by an independent body.

Brochures outlining the operations of FOS are available from us or the Insurance Council of Australia in your State or Territory. You can phone the FOS from anywhere in Australia on **1300 780 808** or write to them at:

Financial Ombudsman Service

GPO Box 3,
Melbourne,
Victoria, 3001

Facsimile: (03) 9613 6399

Website: www.fos.org.au

Email: info@fos.org.au

Definitions and interpretations

The following key words have special meanings in the Zurich covers included in this booklet and are highlighted in bold.

'accident' means any sudden and unexpected physical force, which occurs on a trip and causes an *injury* that is described in the Schedule of Benefits section in the *cardholder's* transit accident insurance.

'account holder' means any Westpac member being a business entity or corporation, who has entered into a *Westpac BusinessChoice Reward card* facility with Westpac.

'act of terrorism' means an act, including, but not limited to, the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), which from its nature or context is done for, or in connection with, political, religious, ideological or similar purposes or reasons, including the intention to influence any government and/or to put the public, or any section of the public, in fear.

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

'Australian warranty' means the manufacturer's expressed written warranty of up to one year, that is applicable and able to be fulfilled within *Australia* and which has been properly registered with the manufacturer.

'bed care patient' means that as a result of accidental injury or illness during the *journey, you* are confined to an *overseas* hospital bed for a continuous period of not less than 24 hours. *Your* confinement must be certified as necessary by a legally qualified and registered medical practitioner and *you* must be under the

continuous care of a registered nurse (other than yourself or a member of *your* family). Bed care does not cover *you* as a patient in any institution used primarily as a nursing or convalescent home, a place of rest, a geriatric ward, a mental institution, a rehabilitation or external care facility or a place for the care or treatment of alcoholics or drug addicts.

'*business item*', '*business items*' includes all new business property acquired for use by the business, but does not include the following:

- items with a purchase price in excess of \$5,000
- items acquired for the purpose of re-supply/re-sale;
- items acquired for transformation in a business;
- animals or plant life;
- computer software or non-tangible items;
- cash, bullion, negotiable instruments, trading cards, lottery tickets or other gambling related items, tickets of any description, travellers cheques, or collections such as stamps, coins and cards;
- consumable or perishable items (including but not limited to food, drugs, fuel or oil);
- boats, automobiles, motorboats, airplanes or any other motorised vehicles and their integral parts and installed accessories;
- second-hand items, including antiques;
- items of contraband; or
- real estate and 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 office, home or real estate.

'*cardholder*' means a person, being a permanent *Australian* resident, whom Westpac has issued with a *Westpac BusinessChoice Rewards card*. If a family is travelling together, only one person can claim the benefits payable to the *cardholder*. The others can only claim as a *spouse* or *dependent child*.

'*connecting flight*' means a *flight*:

- booked at the same time as your preceding *flight*; and
- scheduled to depart within 6 hours of the scheduled arrival time of the preceding *flight*; and
- scheduled to depart from the same airport as your preceding *flight* is scheduled to land at.

'covered breakdown' means the failure of *personal goods/business items* to operate for the purpose for which they were designed as a result of a breakdown or defect, provided the breakdown or defect is covered by the terms of the *Australian warranty*.

'dependent child/children' means:

- all unmarried children of a *cardholder*, to and including the age of 18, who live with the *cardholder*; and
- unmarried children of a *cardholder* from the age of 19, to and including the age of 21, who are full-time students attending an accredited institution of higher learning in *Australia*, and are dependent upon the *cardholder* for their maintenance and support and always live with the *cardholder*, or live with the *cardholder* when they are not attending the accredited institution of higher learning.

'injury or injured' means loss of life or bodily harm:

- caused by an *accident* whilst this policy is in force; and
- resulting independently of any other cause.

Furthermore *injury* where used with reference to hand or foot means complete severance through or above the wrist for the hand or ankle joint for the foot and, as used with reference to eye, means legally blind.

'interstate flight' means a flight on a registered passenger airline (but not charter trips) from Tasmania to any mainland *Australian* state or territory, or from any mainland *Australian* state or territory to another mainland *Australian* state or territory, or to Tasmania.

'journey' means

The *journey* starts:

- on the departure date shown on *your return overseas travel ticket*; or
- once *you* leave *your* home, if *you* travel directly from *your* home in *Australia* to the *Australian* air or sea terminal that is the departure point for *your overseas* trip.

The *journey* ends:

- three months after the date of departure shown on *your return overseas travel ticket*;
- at midnight on the date when *your* scheduled transport (as shown on *your return overseas travel ticket*) is due to arrive in *Australia*; or

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- when *you* return to *your* home in *Australia*, provided *you* travel directly there from the *Australian* air or sea terminal where *you* landed.

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

'*overseas*' means outside *Australia*.

'*period of cover*'

- for benefit "3 Unexpected cancellation of travel arrangements and other unexpected expenses" in the Overseas travel insurance policy, this means the *period of cover* commences after the deposit for *your return overseas travel ticket* (this does not include airport/departure taxes) has been charged to the *cardholder's Westpac BusinessChoice Rewards card* account, provided *you* intend to charge the remaining cost of *your return overseas travel ticket* to the *cardholder's Westpac BusinessChoice Rewards card*; account.
- for all other sections in the Overseas travel insurance policy, the *period of cover* means the period of the *journey*.

'*personal good*', '*personal goods*' includes all new personal property acquired for personal domestic or household use, but does not include the following:

- items acquired for the purpose of re-sale;
- items acquired for transformation in a business;
- business owned or business related items;
- items purchased in a business name;
- animals or plant life;
- computer software or non-tangible items;
- cash, bullion, negotiable instruments, trading cards, lottery tickets or other gambling related items, tickets of any description, travellers cheques, or collections such as stamps, coins and cards;
- consumable or perishable items (including but not limited to food, drugs, fuel or oil);
- boats, automobiles, motorboats, airplanes or any other motorised vehicles and their integral parts and installed accessories;
- second-hand items, including antiques;
- items of contraband; or

- real estate and 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.

'pre-existing medical condition' is relevant to the *cardholder*, any *relative*, *travel companion* or any other person that may give cause for *you* to claim and means any of the following:

- any medical condition, including but not limited to mental disorder, anxiety, alcoholism, drug addiction or pregnancy and/or any chronic or ongoing physical, medical or dental condition, which *you* are aware of or for which investigation, treatment or advice has been received, or medication prescribed or taken at any time before *your overseas* travel or *interstate flight* was booked;
- any medical condition, including but not limited to mental disorder, anxiety, alcoholism, drug addiction or pregnancy and/or any physical, medical or dental condition which *you* become aware of or for which investigation, treatment or advice is received, or medication prescribed or taken after *you* booked *your overseas* travel or *interstate flight*, but prior to the commencement of *your overseas* travel or *interstate flight*; or
- any complication arising from any such condition outlined above, except that unexpected/unforeseen events relating to pregnancy are not regarded as *pre-existing medical conditions*.

'public place' includes but is not limited to shops, buses, planes, trains, airports, bus depots, streets, hotel foyers (and hallways, common areas and grounds), restaurants, beaches, around swimming pools, toilets, car parks, office areas, behind counters, housing and hostel common areas, unlocked hostel and hotel rooms and any place which is accessible to the public.

'reasonable' means:

- in relation to medical and hospital expenses, the care obtained should be at the standard level given in the country *you* are in and not exceed the level *you* would normally receive in *Australia*; and
- in relation to all other expenses, such as unexpected travel and accommodation, the standard must not exceed the average standard of travel and accommodation *you* booked for the rest of *your journey*.

'relative' means a permanent *Australian* resident living in *Australia*, who is the *cardholder's*:

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

'*rental vehicle*' means a rented vehicle able to carry up to seven passengers but excludes motor cycles and side cars and does not include any other style of vehicle rented from a licensed motor vehicle rental company.

'*return overseas travel ticket*' means a return ticket from and returning to *Australia*.

'*special event*' means a wedding, funeral, pre-paid conference, pre-paid sporting event, pre-paid concert/cultural event, pre-paid tour/cruise or pre-paid accommodation which before *you* left *Australia* you had planned to attend.

'*spouse*' means a married or de facto *spouse*/partner of the *cardholder* who is permanently living with the *cardholder* at the time the *journey* starts. We may ask for proof of this relationship.

'*travel companion*' in regard to Overseas travel insurance means a person whom, before the *journey* began, arranged to accompany *you* from *Australia* and then on *your journey* for at least 50% of the time of *your journey*. In regard to *Interstate flight Inconvenience Insurance* it means a person who is accompanying *you* for at least 50% of the time of *your* interstate trip.

'*trip*' means:

- passage by the *cardholder* as a paying passenger (not as a pilot, driver, or crew member etc.) in a licensed plane, tourist bus, train or ferry authorised pursuant to any statute, regulation, by law or the equivalent thereof for the transportation of passengers for hire. Provided that before the passage commenced the cost of the passage was charged to the *cardholder's Westpac BusinessChoice Rewards card* account; or

- passage by the *spouse* as a paying passenger (not as a pilot, driver, or crew member etc.) in a licensed plane, tourist bus, train or ferry authorised pursuant to any statute, regulation, by law or the equivalent thereof for the transportation of passengers for hire. Provided that before the passage commenced the cost of the passage was charged to the *Westpac Rewards card* account and the *spouse* is accompanying the *cardholder* who is on a *trip*.

'*unattended*' means the person's possessions are not under their's or their *travel companion's* observation, (i.e. *the possession* are in a position where neither the person nor *their travel companion* can observe any attempt by anyone to interfere with them) and/or *the possession* can be taken without the person or their *travel companion* being able to prevent them from being taken. This includes if either person is asleep and the possessions are taken without either knowing.

'*unauthorised transaction*' means a *Westpac BusinessChoice Rewards card* account transaction, which has been processed to the *Westpac BusinessChoice Rewards card* account of the *account holder* but was not authorised in any way by the *account holder* and/or was outside the *cardholder's* authority to transact

'*Westpac Westpac BusinessChoice Rewards card*', means a current and valid Westpac credit card issued for Westpac BusinessChoice Rewards credit card accounts.

'*you*', '*your*', '*yours*', '*yourself*' means the *cardholder* or the *cardholder's spouse* or *cardholder's dependent children* provided they are eligible for the Overseas travel insurance.

Excess – what you contribute to a claim

Excesses may apply to certain sections of cover. An excess is not an additional fee, charged by us at the time of making a claim. Rather, it is the uninsured first portion of a loss for which *you* are otherwise covered, i.e. the amount that *you* must contribute towards each claim. Details of the excess amounts and circumstances in which they will be applied are set out below:

- *Overseas Travel Insurance* – *You* must pay the first A\$200 for each claim made under benefits 1 to 5 of 'Part C'. However, under benefit 2 'Loss of or damage to personal items' there is no excess payable for the replacement of *your* travel documents, credit cards, and travellers cheques, and the emergency replacement of *your* clothes and toiletries. Also if *you* make more than one claim as the result of a single event, the excess only applies once.

- *Purchase Security Insurance* – You must pay the first A\$75 for each claim.
- *Extended Warranty Insurance* – You must pay the first A\$75 for each claim.
- *Interstate flight Inconvenience Insurance* – You must pay the first A\$200 for each claim made under benefits 2 and 4.

Repairing or replacing damaged property/personal goods

If an item is damaged, lost or stolen we may choose to:

- repair the item;
- replace the item (except for footwear and non-leather clothing) with the nearest identical item, from the supplier of our choice; or
- pay *you* the amount it would cost us to replace the item less an amount which takes into account its age;
- however in no circumstances will we pay *you* more than it originally cost *you* to buy the item.

When taking into consideration the age of an item we will deduct the following amounts from our replacement cost:

- For clothing (except leather clothing) and footwear we will deduct 3% for each month *you* have owned the item.
- For jewellery we will deduct 0.25% % for each month *you* have owned the item to a maximum amount of 24%.
- For all other items we will deduct 1% for each month *you* have owned the item to a maximum amount of 40%.

Where the item is part of a pair or set, *you* will receive no more than the value of the particular part or parts lost, stolen or damaged, regardless of any special value that the item may have by way of being part of such pair or set.

Safety of your belongings

You must take all adequate and reasonable precautions (considering the value of the items) to protect *your* property/*personal goods/business items* and *you* are not covered if *you* do not take these precautions (considering the value of the items) to protect your property/personal goods/business items.

There is no cover at any time, under any insurance for jewellery, watches, cameras, computer equipment, mobile phones, electrical items left in a motor vehicle or if they are transported in the storage area of any aircraft, ship, train, bus or any other means of transport.

Also, no property/*personal goods/business items* are covered under any of the policies if they are left:

- *unattended* in a *public place*;
- *unattended* in an unlocked motor vehicle;
- *unattended* in a motor vehicle in view of someone looking into the motor vehicle;
- *unattended* in a motor vehicle overnight;
- behind, forgotten or misplaced in a *public place*; or
- with a person who steals or deliberately damages them.

Reporting lost, stolen or wilfully damaged items

In the event that *your* property is stolen, wilfully damaged or accidentally lost, *you* must make a report to the police or to the nearest government agency or authority. *You* must do this within 24 hours of learning of the theft, loss or damage and the report must list and describe the missing or damaged items/*personal goods*.

If the loss or wilful damage occurs *overseas* a copy of this report must be obtained and the authority must sign the copy and write on it that it is a true and accurate copy of the original.

In the event the cardholder does not make a report or take all reasonable steps to assist Zurich, the account holder may have the claim(s) refused and prejudice any further claims.

Policy exclusions – what is not covered

In any insurance policy there are situations that are not covered (i.e. exclusions). Whilst we try to extend our cover to most situations, we are not able to insure some situations because of the costs or types of events involved.

The following exclusions apply to all the covers in this booklet provided by us. As well as these exclusions, there are also specific exclusions included in the Overseas travel insurance policy.

- We do not insure *you* for any event that is caused by, or arises as a result of, any *pre-existing medical condition* of *yours*, a *relative*, *travel companion* or any other person that may give cause for *you* to claim, unless it is specifically covered in the Overseas travel insurance or we have given prior written approval to cover *your pre-existing medical condition* and *you* have paid the administration fee.
- We do not insure *you* for any expenses that arise due to the normal development and consequences of pregnancy, including but not limited to regular or routine medical consultations and

tests (such as ultrasounds) and the childbirth itself. Unless the expenses arise as an unforeseen consequence of the pregnancy or childbirth and which otherwise would be covered. We do not insure you in the event you have acted in a reckless or illegal manner or a manner which was likely to encourage or incur a loss or injury to you or another person.

- We do not insure *you* for any travel that:
 - *you* book or take against medical advice;
 - *you* take for the purpose of getting medical treatment or advice; or
 - *you* take after a qualified and registered member of the medical profession informs *you* that you are terminally ill.
- We will not pay for loss of or damage to:
 - any item that *you* post or otherwise pay to be transported, and that is not part of *your* accompanying baggage;
 - any item that is brittle or fragile (except photographic or video equipment), unless the loss or damage is caused by thieves, burglars, fire, or an accident involving the means of transport in which *you* are travelling; or
 - sporting equipment while it is being used.
- We do not insure *you* for any event that is intentionally caused by *you* or by a person acting with *your* consent (including suicide or attempted suicide).
- We will not pay for:
 - any item that *you* buy to resell in *your* business;
 - commercial samples;
 - items *you* take to sell whilst *overseas*;
 - securities, stamps, manuscripts or books of account;
 - works of art, and antiques; or
 - jewellery, watches, cameras, computer equipment, mobile phones, electrical items left in a motor vehicle or if they are being transported in the storage area of any aircraft, ship, train, bus or any other means of transport.
- We do not insure *you* for any event that is caused by or arises from any of the following:
 - any person, organisation, government or government authority who lawfully destroys or removes *your* ownership or control of any property/goods;
 - any government prohibition or restrictions; or government authorities delaying *you* or seizing or keeping *your* belongings;

- radioactivity, or the use, existence or escape of any nuclear fuel, nuclear material or nuclear waste;
- any *act of terrorism*;
- disappearance of the property/*personal goods* in circumstances which cannot be explained to our reasonable satisfaction;
- illegal activities, fraud or abuse;
- consequential loss or damage, punitive damages or any fines or penalties, including punitive, exemplary, liquidated or aggravated damages;
- *you* being under the influence of liquor or drugs;
- laundering (including washing, ironing and dry cleaning) whether by professional persons or otherwise;
- non-receipt of the property/*personal goods* that *you* have purchased and is being transported to *you*;
- additional damage caused whilst an item is being serviced or repaired, unless we have authorised the work;
- *your* financial circumstances or any other business or other contractual relationship;
- changes in currency rates;
- any war or war like activities, whether war has been formally declared or not, any hostilities, rebellion or revolution, or civil war, military coup, or overthrow/attempted overthrow of a government/military power;
- *your* conscious exposure to exceptional danger unless in an attempt to preserve *your* life or the life of another person;
- *your* underwater activities that involve using artificial breathing equipment (unless *you* have an open water diving licence or are diving with a qualified and registered diving instructor);
- *your* mountaineering or rock climbing (if *you* need to use climbing equipment, ropes or guides), white water rafting or boating, abseiling, bungy jumping, pot holing, running with the bulls, caving or tobogganing;
- *your* racing (other than on foot);
- *your* participation in any kind of professional sport;
- *your* or *your travel companion's* employment or work (whether paid or unpaid or voluntary) either in *Australia* or *overseas*;
- *your* air travel (unless *you* are a paid passenger in a fully licensed commercial passenger aircraft) or any aerial activity (for example, hang-gliding, base jumping and skydiving);

- any activities involving hunting equipment or projectiles (e.g. shooting and archery);
- *your* participation in motorcycling, unless:
 - it involves a hired motorcycle with an engine capacity of 200cc or less; and
 - *you* are the driver; and
 - *you* hold a current *Australian* motorcycle licence; and
 - *you* are also licensed (if a licence is required) to drive the motorcycle in the country *you* are in; however
- we never cover any event that is caused by or arises from motorcycle racing; or
- *your* failure to follow advice or take heed of a warning from:
 - any government;
 - any official body; or
 - any publication or broadcast by any member of the mass media;
- *you* not taking all adequate precautions (considering the value of the items) to protect *your* property/*personal goods/business items* or if the property/*personal goods/business items* are left:
 - *unattended* in a *public place*;
 - *unattended* in an unlocked motor vehicle;
 - *unattended* in a motor vehicle in view of someone looking into the motor vehicle;
 - *unattended* in a motor vehicle overnight;
 - behind, forgotten or misplaced in a *public place*; or
 - with a person who steals or deliberately damages them.
- We will not pay for loss or damage caused by any of the following:
 - an electrical or mechanical fault or breakdown unless covered under the extended warranty insurance;
 - vermin or insects;
 - mildew, atmospheric or climatic conditions, or flood;
 - deterioration, normal wear and tear, or damage arising from inherent defect in the property/*personal goods*;
 - any defective item or any defect in an item, unless covered under the Extended Warranty Insurance policy;
 - any process of repairing or restoring the item unless we have given prior approval; or

- *your* failure to comply with the recommended security guidelines for the use of bank or currency notes, cheques, credit card, postal or money orders or petrol coupons.

Claims procedures

Please do not contact Westpac in the event of a claim as they are not involved in processing insurance claims.

If *you* want to make a claim under any of these policies, *you* must:

1. Whilst you are overseas:

Phone Zurich Assist via a reverse charges call to Australia +61 2 9995 2021 (refer to page 27, 'Emergency and medical service whilst *overseas*').

In order for Zurich Assist to confirm *your* eligibility for this insurance, *you* will need to have copies of the document listed on page 27, 'Documents to take with *you*'.

2. If you are in Australia, you must follow the steps listed below.

- The quickest way to get a claim form is to go to the Zurich Website (www.zurich.com.au); look up credit card insurance in the product section and follow the links to the claim form; or you can contact us on 1800 091 710

You must contact us or lodge your completed claim form within 30 days of returning home from *overseas* or interstate (even if *you* previously reported the matter to Zurich Assist), or if *you* are already home, contact us within 30 days of learning of an occurrence (loss, damage or breakdown) that may result in a claim. However, if *you* are making a Guaranteed pricing scheme claim, *you* must contact us or lodge *your* completed claim form within 21 days of the purchase of the *personal good/business item*.

Note: Failing to contact us or return the completed loss report within the times stated might result in denial of the claim.

In regard to *your* claim *you* must provide us with any evidence/documentation we require to verify *your* claim.

Depending on the policy *you* are claiming under, this might include (but is not limited to) any of the following:

- proof that *you* are eligible for insurance cover – e.g. *your* credit card account statement and credit card receipt to confirm your eligibility for the insurance, etc.;

- if items were stolen, wilfully damaged, or accidentally lost *you* must give us the police report number, or if the incident occurred whilst *you* were *overseas*, a copy of the report *you* obtained from the police or nearest government agency or authority. The report should be certified by the relevant authority as being a true and correct copy of the original;
- proof of *your* ownership of any lost, stolen or damaged items (e.g. purchase receipts);
- evidence of *your* intended flight (e.g. ticket, travel agent's itinerary showing *your* flight or a letter from the airline, etc.);
- evidence of the delay, including in the case of luggage delay, a lost property/delayed property report issued by the airline;
- receipts for any items *you* buy to replace those that were lost or stolen or purchased as emergency replacement of *your* clothes and toiletries;
- if any items are lost or stolen during the time that a carrier was responsible for looking after them, *you* must get a letter from the carrier explaining what happened and stating the amount of refund *you* received from them;
- if *your* travel or accommodation arrangements are cancelled and *you* intend claiming, *you* must provide a letter from the carrier, hotel, etc., outlining the refund *you* were entitled to;
- any damaged items for which *you* are claiming so that they can be inspected by us or our authorised representative;
- a quote for the replacement of lost or stolen items, or quote (noting the serial number for Extended Warranty Insurance claims) for the repair of damaged or broken down items;
- copy of the *Australian warranty* if claiming under the Extended warranty insurance; or
- in regard to the Guaranteed pricing scheme, we require evidence that the cheaper item is the same (i.e. model number, model year, and manufacturer) as the *personal good/business item* *you* purchased, and we require a copy of the printed catalogue advertising the cheaper item, and evidence that the advertisement was printed after *you* purchased the *personal good/business item*.

You must assist Zurich with your claim

When making a claim you must advise Zurich of the details of any other insurance under which you are entitled to claim.

You must also, as far as allowed by law, give Zurich all the assistance Zurich requires to institute proceedings against other parties for the purpose of enforcing rights or remedies to which *you* would become entitled or subrogated upon, by making good any loss or damage under this policy.

Fraudulent claims

When making a claim, *you* have a responsibility to assist the insurer and to act in an honest and truthful manner.

If any claim is fraudulent in any way or if *you* or anyone acting on *your* behalf uses fraudulent means to make a claim under this policy, then no payment will be made in regard to the claim. Also, Westpac will be informed of the situation and *you* may no longer be eligible for any of the insurance in this booklet or the credit card facility.

In the event we believe you or anyone acting on your behalf has made or attempted to make a fraudulent claim, we may file a criminal complaint. You will also be liable for any loss we incur as a result of your fraudulent claim.

Limited Death Benefits

Death or serious injury benefits are payable under a number of policies within this booklet and the Westpac commercial credit card insurance booklet, however in regard to an individual event a person is only able to make a claim under one of these policies.

Overseas travel insurance

Who is eligible for the overseas travel insurance?

Subject to the following terms and conditions and the details contained in the “Important information about all the Insurances & Price guarantee cover provided by Zurich Australian Insurance Limited” section of this booklet, a *cardholder*, their *spouse* and/or *dependent children* become eligible for this overseas travel insurance as follows:

A *cardholder* becomes eligible for this overseas travel insurance when, before leaving *Australia*, the entire cost of their *return overseas travel ticket*; (this does not include airport/departure taxes) is charged to the *cardholder's Westpac BusinessChoice Rewards card* account. The insurance is not available to persons who use airline reward points to partly or fully obtain their *return overseas travel ticket*.

- The *spouse* of the *cardholder* who is travelling with an eligible *cardholder* for the entire *journey*, becomes eligible for this overseas travel insurance when, before leaving *Australia*, the entire cost of both their *return overseas travel tickets*; (this does not include airport/departure taxes) is charged to the *cardholder's Westpac BusinessChoice Rewards card* account. The insurance is not available to persons who use airline reward points to partly or fully obtain their *return overseas travel ticket*
- A *dependent child* of the *cardholder* who is travelling with an eligible *cardholder* for the entire *journey*, becomes eligible for this overseas travel insurance when, before leaving *Australia*, the entire cost of both their *return overseas travel tickets*; (this does not include airport/departure taxes) is charged to the *cardholder's Westpac BusinessChoice Rewards card* account. The insurance is not available to persons who use airline reward points to partly or fully obtain their *return overseas travel ticket*

This insurance covers *you* whilst *overseas* (subject to the definition for “*period of insurance*”) for a period of up to three (3) months and cannot be extended. *You* do not have to advise us or Westpac that *you* will be travelling as *you* are automatically covered, if *you* are eligible for this insurance subject to the provisions of this overseas travel insurance.

For the purposes of this insurance:

- travel from Tasmania or from mainland *Australia* to Norfolk Island or Christmas Island will be considered as an *overseas* trip;
- travel from Norfolk Island or from Christmas Island to Tasmania or mainland *Australia* will be considered as an *overseas* trip, however, medical and hospital expenses will not be covered if the person claiming is eligible for Medicare benefits;
- travel from Tasmania or from mainland *Australia* to Lord Howe Island or Cocos Island will be considered as an *overseas* trip, however, medical and hospital expenses are not covered; and
- travel from Lord Howe or from Cocos Island to Tasmania or mainland *Australia* will be considered as an *overseas* trip, however, medical and hospital expenses are not covered.

Part A – **policy limits and summary of cover we provide**

The table below shows the limits that apply and an outline of the cover available for *Cardholders* and their *spouses* and *dependent children*. Please read the entire policy to make sure *you* understand the details of the cover provided and to ensure it meets *your* requirements.

Benefit	Limits
1 Medical & hospital expenses	Unlimited, except No cover for pre-existing medical conditions, unless prior approval given and the administrative fee paid.
2 Loss or damage to personal property & business computers and business mobile phones	<p>Up to A\$15,000 per cardholder (but only up to \$2,500 in total for items left unattended in a motor vehicle) subject to the following limits</p> <ul style="list-style-type: none"> • clothing and personal valuables A\$3,000/ item. • portable electrical equipment & binoculars A\$3,000/ item. • business mobile phones A1,000 • cameras and associated equipment/accessories A\$3,000/ camera. • personal and business computers and associated equipment/accessories A\$2,500 • travel documents, traveller's cheques, credit cards, cash etc A\$500/ person to a maximum of A\$1,000 for a family. • emergency replacement of your clothes and toiletries with a maximum of A\$1,000 for a family. <p>NB. No cover for items used for any business purpose or purchased in a business name except for business computers and associated equipment/accessories and business mobile phones.</p>

Benefit	Limits
3 Unexpected cancellation of travel arrangements and other unexpected expenses	Unlimited for covered events, except for travel agent's cancellation fee, which is limited to an amount equal to the lesser of A\$500 or 15% of the value of the travel arranged by the agent. Also, cover for the financial insolvency or financial collapse of a licensed service provider is limited to A\$3,250 per person up to a maximum of A\$7,000 for a family.
4 Special event	Up to A\$3,250 for reasonable cost of arranging alternative transport in order to attend a special event.
5 Rental vehicle excess	Up to A\$5,000.
6 Travel delay	For reasonable additional meal and accommodation costs after 6-hour delay, up to A\$500 per person up to a maximum of A\$900 for a family.
7 Funeral expenses	Up to A\$12,500 per person to a maximum A\$25,500 for a family for an overseas funeral/cremation or return of remains to Australia.
8 Replacement representative	Up to \$15,000 to send a replacement representative in the event accidental death of the cardholder whilst overseas or if the cardholder needs to attend the funeral of a relative.
9 Resumption of journey	Up to A\$5,250 per person up to a maximum of A\$12,500 for a family following the death of a relative
10 Accidental Death	In the event of accidental death which is not covered under the Transit accident insurance policy included in this document, we will pay A\$15,000 per cardholder and A\$10,000 for a spouse.
11 Legal Liability	Limit of A\$2,500,000.

Part B – Important matters you should know about

Pre-existing medical conditions

This insurance does not cover *you* for any event that is caused by, or arises as a result of, a *pre-existing medical condition* of *yours*, or any *pre-existing medical condition* of a *relative*, *travel companion* or any other person that may give cause for *you* to claim. Refer to 'Important information about the covers provided by Zurich Australian Insurance Limited' for definition of *pre-existing medical condition*.

However, if *you* are going on an *overseas journey*, *you* may, before leaving *Australia*, apply for *your pre-existing medical condition* to be covered under this policy.

You can't cover the *pre-existing medical conditions* of *your relatives*, *travel companion* or any other persons that may give cause for *you* to claim.

If *you* wish to apply for cover for *your pre-existing medical condition* please phone Zurich Assist on 1800 285 189. Our team of medical professionals will assess *your* condition. If we determine to cover *your pre-existing medical condition*, *you* will need to firstly pay an administration fee and Zurich Assist will send *you* a letter confirming that *your pre-existing medical condition* is covered under this policy for the *journey* in question.

In regard to pregnancy, we do not cover any expenses that arise due to the normal development and consequences of pregnancy, including but not limited to regular or routine medical consultations and tests (such as ultrasounds) and the childbirth itself. However, we do cover the mother's medical expenses if they arise as an unforeseen consequence of the pregnancy or childbirth and for which the mother would otherwise be covered. This, however, does not mean that cover is provided for the health of a child born on the mother's *journey*.

Enquiries

- If *you* wish to apply for cover for *your pre-existing medical condition* *you* must phone Zurich Assist on 1800 091 710 before *you* leave *Australia*.
- General enquiries regarding this policy should be directed to us on 1800 285 189. However, if *you* require personal advice on this cover, please see *your* general insurance adviser.

Emergency and medical service whilst overseas

In the event of an emergency *overseas*, simply call Zurich Assist (reverse charge/collect) any time from any place in the world.

You can do this by phoning the local operator where *you* are and booking a reverse charges call to Australia +61 2 9995 2021.

Our team of medical professionals is only a phone call away and is available 24 hours a day, 7 days a week for advice and assistance in the event of a medical emergency and any associated problems for travellers outside *Australia*.

Zurich Assist has access to a worldwide team of skilled doctors and medical professionals and provides the following services free of charge:

- access to registered medical practitioners for emergency assistance and advice;
- emergency transportation to the nearest suitable hospital;
- emergency evacuation, if necessary;
- if requested by *you*, *your* family in *Australia* will be advised of *your* medical condition and be kept informed of the situation;
- payment guarantees to hospitals and insurance verification;
- second opinions on medical matters; and
- urgent message service and emergency travel planning.

Documents to take with you when travelling

Please take this policy booklet with *you* (it contains important phone numbers and details of the cover provided). *You* must also take with *you* *your* *Westpac BusinessChoice Rewards card account* statement or credit card receipt to confirm your eligibility for the insurance. If *you* want to make a claim under this insurance whilst *overseas*, it will be necessary for Westpac or their agents to confirm to us or our agents that *you* are eligible for the insurance as previously outlined. Without this information, a claim may be delayed and it may not be possible for us or our agents to give approval for *overseas* medical attention.

Part C – Cover we provide

1. Medical and hospital expenses incurred overseas

We insure *you* for medical and hospital expenses *you* incur *overseas* on *your journey*.

We reserve the right to return *you* to *Australia* for ongoing medical attention. In *Australia* we are not licensed to pay medical and hospital expenses and *you* would need to claim on Medicare and/or *your Australian* medical insurer. If *you* choose not to return to *Australia*, we will cease to pay for the subsequent medical and hospital expenses *you* incur *overseas*.

By medical expenses or hospital expenses, we mean expenses for:

- medical, paramedical, or surgical treatment;
- other treatment, given or prescribed by a qualified and registered member of the medical profession;
- ambulance, hospital, or nursing home charges; or
- expenses for emergency evacuation to *Australia* or another country, if the local medical services are inadequate or not available. The evacuation must be authorised and arranged by Zurich Assist (book a reverse charges call from anywhere in the world on +61 2 9995 2021).

We will pay for:

We will pay for *your* medical or hospital expenses if *you*:

- become ill; or
- get injured, during the *period of insurance* provided the injury was caused by a sudden physical force; and
- incur the expenses whilst *you* are *overseas* on *your journey*.

We will only cover *your* medical expenses if:

- *you* incur them *overseas*, during *your journey overseas*;
- *you* are legally responsible for paying them;
- *you* show us a medical advice, written by a registered and qualified member of the medical profession, as proof of *your* illness or injury and the treatment *you* need for it; and
- we think *your* medical expenses are *reasonable* in amount and reasonably necessary.

Please remember that *you* can only claim for emergency evacuation if it is arranged by Zurich Assist (book a reverse charges call from anywhere in the world on +61 2 9995 2021).

We will also pay for

Under this section we will also pay for:

- *your* ongoing medical expenses or hospital expenses incurred *overseas* after *your journey* ends, provided that when the *journey* ended *you* were prevented from returning to *Australia* because of the illness or injury *you* suffered during the *period of insurance*. We will pay these expenses for a period of 12 months after the initial date of *your* illness, injury or disablement;
- *your* actual incidental expenses (such as a rental TV, newspapers or hospital phone calls) up to \$100/day for each continuous 24-hour period *you* are confined in an *overseas* hospital as a *bed care patient*, provided we have agreed to pay the hospital and medical expenses associated with *your* stay in the *overseas* hospital;
- emergency dental treatment up to A\$1,500 where the treating dentist confirms in writing that the treatment was to relieve unexpected, sudden and severe pain; and
- a *relative* or friend to travel to where *you* are and escort *you* back to *your* normal residence in *Australia* if:
 - *you* are injured or become seriously ill during the *period of insurance*;
 - *you* show us a medical advice written by a qualified and registered member of the medical profession, saying that an escort is necessary; and
 - Zurich Assist firstly agrees that an escort is reasonably necessary.

Payment of the escort's costs will be made to the person who incurs the expense.

But we will not pay for:

We will not pay for medical or hospital expenses that arise from any of the following:

- a *pre-existing medical conditions* unless we have given prior written approval to cover *your pre-existing medical condition* and *you* have paid the administration fee;
- dental treatment caused by or related to the deterioration and/or decay of teeth or involving the use of precious metals;
- HIV, AIDS, ARC (AIDS Related Complex, however, this syndrome may be acquired or named), or any related illness, no matter how *you* become infected;
- a sexually transmitted disease;

- any disease that is transmitted when giving or taking a drug unless the giving or taking of the drug is supervised by a qualified and registered member of the medical profession and the disease is not excluded anywhere else in this policy;
- *you* intentionally injuring yourself;
- medical or hospital expenses which:
 - *you* incur in *Australia*;
 - *you* can recover from any private medical fund or similar government scheme;
 - *you* incur more than 12 months after the initial date of *your* illness, injury or disablement; or
 - *you* incur after *your journey* ends, unless *you* were prevented from returning to *Australia* because of the illness or injury *you* suffered during the *period of insurance*.

2. Loss of or damage to personal items, business laptops and business mobile phones

We insure *you*, during *your journey*, for the theft and accidental loss or damage to the following personal items that *you* either take with *you* or buy on *your journey*: (However please refer to the “Safety of your belongings” section on page 14 to ensure you understand *your* responsibility to protect your personal items/ business items.).

- baggage, clothing and personal valuables;
- portable electrical equipment and binoculars (but we will not pay for scratched lenses);
- cameras and associated equipment/accessories (but we will not pay for scratched lenses);
- laptop computers and associated equipment/accessories (but we will not pay for scratched screens); or
- travel documents, travellers cheques, bank notes, currency notes, postal orders, money orders, cash, credit cards or petrol coupons taken with *you* on *your journey* for personal use.

We will also provide for the emergency replacement of *your* clothes and toiletries, if your entire luggage (except carry on luggage) is delayed, misdirected, or temporarily misplaced by any carrier for more than 12 hours.

If *your* travel documents, credit cards or travellers cheques are accidentally lost or stolen, *you* are covered for their replacement and any legal liability for payment arising out of their unauthorised use only if:

- *you* have complied with all the conditions *you* agreed to when *your* travel documents, credit cards or cheques were issued; and
- *you* have reported the loss to the appropriate authorities (e.g. bank) as soon as possible after the discovery of the loss.

Please note:

- We do not cover *your personal goods/property/business* computers left *unattended* in a locked motor vehicle for any more than A\$2,500 in total; and
- in the event of a claim, *you* must prove *your* ownership of the property and prove the value of the property (e.g. receipt or valuation for jewellery). If *you* cannot prove the value of *your* property, the most we will pay for each individual item is 10% of the limit shown for the type of item, in “Part A – policy limits and a summary of the cover”; and
- there is no cover at any time for jewellery, watches, cameras, computer equipment, mobile phones, electrical items left in a motor vehicle or if they are transported in the storage area of any aircraft, ship, train, bus or any other means of transport.; and
- if *you* are claiming for the emergency replacement of *your* clothes and toiletries, *you* will need to obtain written confirmation from the carrier who was responsible for the luggage and *you* will need to provide us with receipts for the replacement items *you* needed to purchase.

3. Unexpected cancellation of travel arrangements and other unexpected expenses

In regard to this section the cover ends when the *journey* ends and commences once the deposit for the cardholder’s *return overseas travel ticket* (this does not include airport/departure taxes) and the cardholder’s spouse and dependant child (if applicable have been charged to the *cardholder’s Westpac BusinessChoice Rewards card* account, provided *you* intend to charge the remaining cost of *your return overseas travel ticket* to the *cardholder’s Westpac BusinessChoice Rewards card*;

We cover *you* for the unexpected cancellation of travel arrangements and other unexpected expenses, provided the claim is not covered elsewhere in this policy and is for one of the reasons listed below

- there is a *natural disaster*, or a *natural disaster* has recently happened or is reasonably expected to happen either at *your* destination or at *your* or *your travel companion's* normal residence in *Australia*;
- *your* or *your travel companion's* normal residence in *Australia* is totally destroyed;
- *you* or *your travel companion* are quarantined;
- *you* or *your travel companion* are subpoenaed to attend court in *Australia*;
- if *you* require medical attention relating to a *pre-existing medical condition*, provided we have given prior written approval to cover *your pre-existing medical condition* and *you* have paid the administration fee;
- if after becoming eligible for this insurance, but prior to *your* departure, *you* become aware of a medical condition *you* have, for which we will then not provide *pre-existing medical condition* cover;
- *you, your travel companion* or a *relative*:
 - die(s);
 - is/are seriously injured; or
 - become(s) seriously ill;

(We will need to see medical advice written by a qualified and registered member of the medical profession regarding any of the above events and be satisfied that the cancellation was appropriate and reasonably necessary);

- *you* or *your travel companion* having to sit unexpected exams in regard to studies either of *you* are undertaking;
- a *special event* has been cancelled or postponed for reasons beyond *your* expectations or control;
- *your* arranged travel is cancelled or delayed by the carrier because of unexpected:
 - mechanical breakdown;
 - riots, strikes, civil commotion (but not acts of terrorism);
 - weather conditions;
 - *natural disasters*; or
- the financial insolvency/financial collapse of a licensed service provider provided the booking was made via a licensed travel agent.

But we will not pay for:

We will not pay for any event that is caused by or arises from any of the following:

- *you* or *your travel companion's* failure to procure a passport or visa;
- bookings made with or via any unlicensed parties (including but not limited to tour operators, wholesalers, transport providers or travel agents etc.); or
- the negligence or inability of the tour operator, wholesaler, transport provider or travel agent to complete arrangements (e.g. conference, accommodation or transport arrangements) including due to lack in numbers required to commence or complete any part of the tour.

Important

If *you* want to claim under this section, *you* must take steps to minimise *your* losses. As soon as possible after a cancellation *you* must:

- recover any refund *you* are entitled to, and
- cancel any other travel or accommodation arrangements that depend on *your* cancelled arrangements and that *you* are now unable to use.

We will pay for:

If *you* continue *your* travel

You may decide to continue *your* cancelled travel arrangements. If *you* do this at the earliest possible opportunity after cancellation, we will, at our option, either:

- pay for any part of your cancelled travel arrangements that:
 - you have paid for but are unable to use; and
 - are non-refundable; or
- pay the costs of a higher class of travel, or increased seasonal rates for travel, if that is the only class or rate available. We will pay these costs minus the amount of any refundable part of *your* cancelled travel arrangements.

We will also pay for any part of *your* cancelled accommodation arrangements that:

- *you* have paid for but are unable to use; and
- are non-refundable.

If you do not continue your travel

You may decide not to continue with the cancelled travel arrangements at the earliest possible opportunity after cancellation. If so, we will pay for any part of *your* cancelled travel and accommodation arrangements that:

- *you* have paid for, but will not use; and
- are non-refundable.

4. Special event

If *your journey* is interrupted by any unexpected cause outside of *your control* and as a result *you* are going to miss a *special event* which can not be delayed, we will pay the *reasonable* additional costs of using alternative transport to arrive at the destination for the *special event*.

5. Rental vehicle insurance excess cover

We will reimburse *you* for any insurance excess or deductible which *you* become legally liable to pay in respect of loss of or damage to a *rental vehicle* during the rental period provided:

- the *rental vehicle* must be rented from a licensed rental agency; and
- as part of the rental agreement *you* have taken comprehensive motor insurance against loss of or damage to the *rental vehicle*; and
- *you* have complied with all requirements of the rental organisation under the hiring agreement and of the *rental vehicle* insurer.

But we will not pay for:

We will not pay for *your* costs arising from loss or damage resulting from the operation of the *rental vehicle* in violation of the terms of the rental agreement.

6. Travel delay

If the departure of any scheduled transport in which *you* have arranged to travel is delayed for at least six hours due to any unforeseen cause outside *your control* we will reimburse *your* costs. This benefit is only payable when *you* supply receipts for the expenses incurred and written confirmation from the carrier confirming the period of delay.

7. Funeral expenses

We insure *you* for funeral expenses that are incurred whilst on *your journey*. However, we will not pay for *your* funeral expenses if *your* death is the result of a *pre-existing medical condition* unless we have given prior written approval to cover *your pre-existing medical condition* and *you* have paid the administration fee.

By funeral expenses, we mean:

- the costs of returning *your* remains or ashes to *Australia*; and/or
- the costs of *your overseas* funeral or cremation.

We will pay for funeral expenses if:

- *you* die during the *journey*; and
- a death certificate given by a qualified and registered member of the medical profession is shown to us as proof of the cause of death.

8. Replacement Representative

In the event of accidental death of the *cardholder* whilst on their *journey* or in the event that the *cardholder* needs to attend the funeral in *Australia* of a *relative* and will not be returning overseas to complete their trip, we will pay to send another employee of the *account holder* to complete the business transaction that the *cardholder* was involved with.

We will only pay if:

- *the cardholder's journey* had not already ended;
- there is at least a 3 days or 15% of the time of *cardholder's journey* remaining (whichever is the greater);
- the death occurred after the *cardholder* booked their travel; and
- the claim is not excluded elsewhere in this policy. However, if the exclusion is due to the *relative's pre-existing medical condition*, we will pay benefits provided that before the *cardholder* commenced their *journey* a medical professional had not declared the *relative* as being terminally ill.

We will pay for:

We will pay for the replacement's economy air ticket from and returning to *Australia* and accommodation expenses if the *cardholder's* accommodation can not be utilised. Any refund of accommodation etc. is to be initially used to cover the replacement's accommodation.

9. Resumption of journey

We insure *you* for the *reasonable* transport expenses incurred to return to *Australia* and then resume *your journey*, if you have to interrupt *your journey* and return to *Australia* immediately following the death of a *relative*.

We will only pay if:

- *you* resume *your journey* within 30 days of returning to *Australia*; and
- *your journey* had not ended before *your* return and there is at least a fortnight or 25% of the time of *your journey* remaining (whichever is the greater); and
- the death occurred after *you* booked *your* travel; and
- *your* claim is not excluded elsewhere. However, if the exclusion is due to *your relative's pre-existing medical condition*, we will pay benefits provided that before *you* commenced *your* journey a medical professional had not declared *your relative* as being terminally ill.

We will pay for:

We will reimburse *you* the costs of an economy air ticket to *Australia* and an economy air ticket to return *you* to the *overseas* location where *you* were to be at that time when *you* returned *overseas* (as stated in *your* original itinerary).

10. Accidental Death

We will insure *you* if, whilst on *your journey*, *you* die as a result of injuries sustained in an accident (but not illness or disease). Provided *you* are not claiming benefits under the Transit accident insurance policy contained in this booklet or the Transit accident insurance policy contained in the Westpac commercial card insurance booklet.

The death must occur within 12 months of the accident and the accident must have been caused by violent, external and visible means and must be supported by a death certificate, signed by a qualified and registered member of the medical profession.

If the transport *you* are travelling in is involved in an accident caused by violent, external and visible means and *your* body can not be found, we will after 12 months treat *you* as having died as a result of the accident.

11. Legal liability

We insure *your* legal liability during *your journey*. By legal liability, we mean *your* responsibility to pay compensation for negligently causing:

- bodily injury or death to someone other than *you*; or
- loss of or damage to property owned or controlled by someone other than *you*.

Only we have the right to:

- settle or defend the claim;
- make or accept an offer of payment; or
- in any way admit *you* are liable.

We will pay for:

We will pay for *your* legal liability if the event that gives rise to it:

- happens during the *journey*; and
- is one that *you* do not intend or expect to give rise to *your* legal liability.

Legal costs

We will also pay all *reasonable* legal fees and expenses if:

- we incur them on your behalf; or
- you incur them after we agree in writing.

But we will not pay for . . .

We will not pay for *your* legal liability that arises:

- from bodily injury to, or the illness or death of:
 - any *relative* or *travel companion*; or
 - *your* employee;
- from *you* owning or occupying any land or building (unless the building is a residence and *you* occupy it as a tenant or lessee, or in some other temporary way);
- from *you* owning, controlling or using a motorised vehicle, an aircraft or a watercraft (other than a non-motorised watercraft used on inland waterways).

However, if *you* do not own or control the transport and are using it just as a passenger, *you* are not within this exclusion:

- from *your* business, profession or occupation;
- from loss of or damage to any property that is owned or controlled by *you*; or
- from any fines or penalties, including punitive, exemplary, liquidated or aggravated damages.

(These are damages a judge may order a person to pay as punishment. They are different from damages that must be paid as compensation.)

Purchase security insurance

Purchase security insurance is a benefit automatically available to Westpac *cardholders* and *account holders*, subject to the following terms and conditions and the details contained in the “Important information about all the Insurances & Price guarantee cover provided by Zurich Australian Insurance Limited” section of this booklet. This cover provides ninety (90) consecutive days of free insurance against loss, theft or damage to *business items/personal goods* purchased anywhere in the world, provided the purchase is charged to the *Westpac BusinessChoice Rewards card* and the value of the *business item/personal good* does not exceed A\$5,000. However please refer to the “Safety of your belongings” section on page 14 to ensure *you* understand *your* responsibility to protect the *business items/personal goods*.

Terms and conditions

1. This policy provides automatic insurance protection for *business items/personal goods* when their purchase is charged to a *Westpac BusinessChoice Rewards card* unless the item and/or claims are excluded by the Definitions, Terms and Conditions, or Exclusions, or the *cardholder* or *account holder* fails to comply with the Claims Procedures.
2. The *business items/personal goods* are insured anywhere in the world for ninety (90) consecutive days from the date of purchase in the event of loss, theft or damage. However, there is no cover until *cardholder* or *account holder* has taken possession of the *business item/personal good*.
3. Our liability for claims made pursuant to this policy shall not exceed:
 - the actual amount charged to the *Westpac BusinessChoice Rewards card* account to purchase the *business item/personal good*;
 - A\$5,000 per claim; or
 - A\$10,000 in any 12 month period in respect of any one *Westpac BusinessChoice Rewards card* account.

Extended warranty insurance

Subject to the following terms and conditions and the details contained in the “Important information about all the Insurances & Price guarantee covers provided by Zurich Australian Insurance Limited” section of this booklet, the Extended warranty insurance is a benefit automatically available to Westpac *cardholders* and *account holders*. The purpose of the cover is to extend the manufacturer’s expressed *Australian warranty on business items/personal goods* purchased, provided the purchase is charged to the *Westpac BusinessChoice Rewards card* and the value of the *business item/personal good* does not exceed A\$5,000.

The policy does not affect the rights of *cardholder* or *account holder* against a manufacturer in relation to contravention of statutory or implied warranties under Australian legislation.

Terms and conditions

1. The insurance cover provided by this policy in respect of the purchase of *business items/personal goods* comes into effect at the end of the *Australian warranty* period that applies to those *business items/personal goods* and covers the cost to repair or replace the *business item/personal good*.
2. This extended warranty period will be for a duration equivalent to the *Australian warranty* period, up to a maximum of 3 months for *business items* and 12 months for *personal goods*, and does not apply if the *Australian warranty* exceeds 1 year.

For example:

Australian warranty period	Extended warranty period
7 days	7 days
14 days	14 days
1 month	1 month
3 months	3 months
Over 3 months to 1 year for <i>business items</i>	3 months for <i>business items</i>
Over 3 months to 4 years for <i>personal goods</i>	1 year for <i>personal goods</i>
Over 4 years	No cover

3. Only *covered breakdowns* are eligible for this extended warranty.
4. Our liability for claims made pursuant to this policy shall not exceed:
 - the actual Australian dollar purchase price of the *business item/personal good* which was charged to the *Westpac BusinessChoice Rewards card* account; and
 - in any 12 month period the sum of A\$10,000 per *Westpac BusinessChoice Rewards card* account.
5. *Reasonable care* must be taken to protect and maintain the *business items/personal goods* insured under this policy.
6. If a claim is to be paid under this policy, *you* must obtain approval from us prior to proceeding with any repairs or replacement of the *business items/personal goods* which have broken down, or are defective. *You* must also retain the *business items/personal goods* or parts for our inspection.

Interstate flight inconvenience insurance

Subject to the following terms and conditions and the details contained in the "Important information about all the Insurances & Price guarantee cover provided by Zurich Australian Insurance Limited" section of this booklet, *Interstate flight* inconvenience insurance is automatically available to *cardholders*. It covers the *cardholder* during an *Australian* trip of up to 14 days, provided the *cardholder* charges the entire cost of their return *interstate flight* fare (but not taxes, or airport or travel agent's charges) to their *Westpac BusinessChoice Rewards card* account¹. This cover extends to the *cardholder's spouse* and/or *dependent children* provided they are travelling with the *cardholder* and the entire cost of their return *interstate flight* fares (but not taxes, or airport or travel agent's charges) was also charged to the *cardholder's Westpac BusinessChoice Rewards card account*¹.

Except for the cancellation cover, the other covers included in this policy are available for a period of 14 days from the date *you* leave *your Australian* home to travel directly to the airport from where *you* are catching *your interstate flight*. The cover will cease after this 14 day period or earlier if *you* return to *your Australian* home within the 14 day period.

This cover, however, is not designed to provide travel insurance benefits as prescribed under the Insurance Contract Act 1984.

Benefits

1. Delays

Flight delay

If either *your flight* or the boarding of *your* intended *flight* is delayed by 90 minutes or more and no alternative transport is made available within 90 minutes, *you* are entitled to A\$125/person reimbursement for meals and refreshments *you* have whilst waiting to board *your flight*.

Missed Connection

If as result of a preceding *flight* being delayed *you* misses *your* connecting *flight* and there is no alternative transport or alternative *flight* available within 90 minutes, *you* are entitled to A\$125/person reimbursement for meals and refreshments *you* have prior to boarding the *connecting flight* or taking alternative transport.

4 Hour Luggage Delay

If following a *flight* of 2 hours or more, the *your* luggage containing *your* clothes, shoes and/or toiletries is delayed in getting to *you* for over 4 hours, *you* are entitled to A\$275 reimbursement for emergency clothing, shoes and toiletries *you* purchase prior to obtaining *your* delayed luggage. *You* are not entitled to this benefit if *you* have returned to *your* home.

24 hour luggage delay

If following a *flight* of six hours or more, the luggage containing *your* clothes shoes and/or toiletries is delayed in getting to *you* for over 48 hours, *you* are entitled to A\$1,000 reimbursement for emergency clothing, shoes and toiletries *you* purchase prior to obtaining *your* delayed luggage. *You* are not entitled to this benefit if *you* have returned to *your* home.

2. Loss of or damage to personal items

We insure *you* for the theft and accidental loss of or damage to clothing and *your personal goods* and business mobile phone and business computer and associated equipment/accessories (but no other business items) that *you* have with *you*. However please refer to the "Safety of your belongings" section on page 14 to ensure *you* understand *your* responsibility to protect *your* belongings

We will pay up to a value of A\$450 for each item to a maximum of A\$1,900 in total plus up to an additional A\$2,500 in total for a business laptop computer or business mobile phone.

3. Funeral expenses as a result of accidental death

If, whilst on an interstate trip *you* die as a result of injuries caused accidentally, directly and solely by a sudden physical force (but not illness or disease), we will pay for funeral expenses up to A\$3,250 per person to a maximum of A\$7,000.

By funeral expenses we mean:

- the costs of returning *your* remains or ashes to *your* home town/city in *Australia*; and/or
- the costs of the funeral or cremation.

4. Cancellation of domestic travel arrangements

Under this section, we cover *you* to a maximum A\$3,000 if travel arrangements *you* have paid for (but not business-related travel) are cancelled for any of the following reasons, provided the entire cost of *your* return *interstate flight* fares has already been charged to the *cardholder's Westpac BusinessChoice Rewards card* account¹:

- *you, your travel companion* or a *relative* unexpectedly:
 - die(s);
 - is/are seriously injured; or
 - become(s) seriously ill;

(We will need to see a medical advice written by a qualified and registered member of the medical profession regarding any of the above events, and be satisfied that the expenses involved are *reasonable* in amount and reasonably necessary.)

- *your* or *your travel companion's* normal residence in *Australia* is totally destroyed but not as an *act of terrorism*;
- *you* or *your travel companion* are quarantined;
- *you* or *your travel companion* are subpoenaed to attend court in *Australia*;
- *your* arranged travel is cancelled or delayed by the carrier because of unexpected *natural disasters*; or
- the *cardholder* or *spouse* is unexpectedly retrenched. This does not include voluntary retrenchment or redundancy.

This cancellation cover will cease 14 days after *you* leave *your Australian* home to travel directly to the airport from where *you* are catching *your interstate flight*, or when before the 14 days has expired *you* return to *your Australian* home.

5. Replacement Representative

In the event of accidental death of the *cardholder* we will pay up to A\$5,250 to send another employee of the *account holder* to replace the *cardholder*.

In the event that the *cardholder* needs to attend the funeral of a *relative*, we will pay up to A\$5,250 to send another employee of the *account holder* to replace the *cardholder* or if after attending the funeral of a relative we will pay up to A\$1,500 to cover the cost of returning the *cardholder*.

6. Rental vehicle insurance excess cover

We will reimburse *you* for any insurance excess or deductible up to A\$1,650, which *you* become legally liable to pay in respect of loss of or damage to a *rental vehicle* during the rental period provided:

- the *rental vehicle* must be rented from a licensed rental agency; and
- as part of the rental agreement *you* have taken comprehensive motor insurance against loss of or damage to the *rental vehicle*; and
- *you* have complied with all requirements of the rental organisation under the hiring agreement and of the *rental vehicle* insurer.

But we will not pay for:

your costs arising from loss or damage resulting from the operation of the *rental vehicle* in violation of the terms of the rental agreement.

Guaranteed pricing scheme

Subject to the following terms and conditions and the details contained in the “Important information about all the Insurances & Price Guarantee covers provided by Zurich Australian Insurance Limited” section of this booklet, the guaranteed pricing scheme is a benefit available to *account holders*, when new *business items/personal goods* to the value of A\$350 are purchased anywhere in *Australia*, and the entire cost is charged to the *Westpac BusinessChoice rewards card* account. This scheme guarantees the *account holder* gets the best price subject to the terms and conditions listed below.

Terms and conditions

The cheaper *business item/personal good* must be:

- the same model number; and
- the same model year; and
- produced by the same manufacturer as the *business item/personal good*.

The entire cost of the *business item/personal item* purchased must be charged to the *Westpac BusinessChoice Rewards card* account.

The original *business item/personal good* must have been purchase by the *cardholder* attending a store and not purchased over the phone, via the internet or via any other electronic means.

The cheaper article must be available from a store within a 25-kilometre radius of the store where the *business item/personal good* was purchased.

The catalogue showing the cheaper article must have been printed within 21 days of the date *you* purchased the *business items/personal good*.

In order to make a claim, the *account holder* or *cardholder* must report the cheaper article to us within 21 days of the purchase of the *business item/personal good*. This is because we only provide cover for cheaper items reported within 21 days of the date of purchase of the original *business item/personal good*.

Provided the price difference is greater than A\$75, we will refund the price difference up to A\$350.

Transit accident insurance

As a *cardholder* with a *Westpac BusinessChoice Rewards card* you are automatically protected against certain accidental death and *injury* cover when you sustain an *injury* while riding as a passenger in (not as a pilot, driver or crewmember etc), or boarding or alighting a plane, tourist bus, train or ferry as outlined in this policy.

This cover is available on *trips* where prior to the *trip*, the entire payment for the *trip* was charged to the *cardholder's Westpac BusinessChoice Rewards card* account. In certain circumstances the benefits also extend to the *cardholder's spouse*, provided the *spouse* is travelling with the *cardholder* and before the *trip* the entire payment for their *trip* was also charged to the *cardholder's Westpac BusinessChoice Rewards card* account.

Your complimentary *cardholder's* transit accident insurance is available to you in addition to any other insurance payments or compensation you may be entitled to and is explained below. However you/*your legal representatives* can not also claim the Transit accident insurance benefits payable under the Transit accident insurance policy contained in the Westpac commercial card insurance booklet. It is in *your* best interests to read the information carefully and to have a clear understanding of your rights and responsibilities.

Terms and Conditions

1. The benefits listed under the Schedule of Benefits will be paid if the *cardholder* or their *spouse* suffers a loss as a result of an *injury*, under any of the following circumstances:
 - The *injury* is sustained on a *trip* while the *cardholder* and/or their *spouse* as a paying passenger is riding in, boarding or alighting the plane, tourist bus, train or ferry;
 - The *injury* is sustained while the *cardholder* and/or their *spouse* as a paying passenger is riding in, boarding or alighting from a licensed taxi or bus or hire vehicle authorised pursuant to any statute, regulation, by-law or the equivalent thereof for the transportation of passengers for hire. Provided the *cardholder* and/or their *spouse* are travelling directly to or from an airport, tourist bus depot, railway station or dock, immediately preceding or following the scheduled *trip*;

- When, by reason of an *accident* specified above, the *cardholder* and/or their *spouse* are unavoidably exposed to the elements and, as a result of such exposure, suffer an *injury* for which indemnity is otherwise payable hereunder, the loss shall be covered under the terms of this policy; or
- If the body of the *cardholder* and/or their *spouse* has not been found within one year of the date of their disappearance arising out of an *accident* which would give rise to a loss as specified above, it will be presumed that they suffered loss of life as a result of bodily *injury* caused by the *accident* at the time of their disappearance.

2. Schedule of Benefits

When an *accident* results in any of the following injuries within one year after the date of the *accident*, Zurich will pay the amount shown opposite the said *injury* regardless on any other benefit the *cardholder* may be eligible for. A benefit payable under this policy will be paid to the *injured* person or, in the event of their death the benefit will be paid to their legal representative(s).

If a *cardholder* sustains more than one *injury* resulting from one *accident*, only the Benefit Amount for the greater *injury* will be paid.

<i>injury</i>	Benefit Amount – A	Benefit Amount – B
Life	A\$225,000	\$25,000
Both hands and/or both feet	A\$225,000	\$25,000
One hand in conjunction with one foot	A\$225,000	\$25,000
The entire sight of both eyes	A\$225,000	\$25,000
The entire sight of one eye in conjunction and one hand or one foot	A\$225,000	\$25,000
One hand or one foot or the entire sight of one eye	A\$100,000	\$25,000
The entire sight of one eye	A\$100,000	\$25,000

Benefits payable under this policy will be paid as follows:

- *Benefit Amount – “A”* amount will be paid to the *cardholder* or, if the *cardholder* is a minor, the amount will be paid to the *cardholder’s* legal guardian. When the benefit is payable due to death, the amount will be paid to the *cardholder’s* legal representative(s).

- *Benefit Amount* – “B” amount will be paid to the *account holder’s Westpac BusinessChoice Rewards card account*.
- The most Zurich will pay in claims under this policy, that results from one incident (e.g. a bus crash) is A\$1,000,000 regardless of the number of *cardholders injured* in the incident.

This means that if as a result of one incident a number of *cardholders were injured*, Zurich would pay each *cardholder and accountholder* on a proportional basis (using the above schedule) up to a total of A\$1,000,000. Therefore if say 5 *cardholders* lost their lives in the same bus crash, Zurich would pay A\$180,000 to each of their legal representatives and A\$20,000 to each of the *cardholder’s Westpac BusinessChoice Rewards card account*.

Accountholder’s business inconvenience insurance

Subject to the following terms and conditions and the details contained in the “Important information about all the Insurances & Price guarantee cover provided by Zurich Australian Insurance Limited” section of this booklet, Business inconvenience insurance is automatically available to account holders.

This cover, however, is not designed to provide travel insurance benefits as prescribed under the Insurance Contract Act 1984

1. Business premises invasion

We will compensate the *account holder* up to \$10,000 when during normal business hours the *account holder’s* business premises are invaded, provided that the invasion is reported to the police and a police report is provided to us.

We will compensate the *account holder* \$500 per hour of business interruption due to business premises’ invasion, up to a maximum amount of \$10,000.

We will require the *account holder* to provide reasonable evidence as to the number of hours the business sustained interruption.

We will only pay one claim per 12 month period.

2. Recruitment expenses

We will compensate the *account holder* up to A\$10,500 for actual expenses incurred to advertise for, or engage a recruitment company to find a new employee to replace a *cardholder* who has accidentally died (but not from illness or disease) or who is medically unfit to continue working for the *account holder*.

The accidental death must occur within 12 months of the accident and the accident must have been caused by violent, external and visible means and must be supported by a death certificate, signed by a qualified and registered member of the medical profession.

If the transport the *cardholder* was travelling in is involved in an accident caused by violent, external and visible means and the *cardholder's* body can not be found, we will after 12 months treat the *cardholder* as having died as a result of the accident.

3. Temporary replacement employee expenses

We will compensate the *account holder* up to A\$4,000 for actual expenses incurred to employ a temporary replacement for a *cardholder* who for in excess of 7 consecutive days is medically unfit to work for the *account holder*.

The *cardholder* must be certified as being unfit for work by a qualified and registered member of the medical profession and we must be provided with the medical certificate.

The most we will pay in any 12 month period is A\$4,000 and there is no cover for the first 7 days that the *cardholder* is unfit to work.

Accountholder's unauthorised transaction insurance (previously known as liability insurance)

Under the *Westpac BusinessChoice Rewards card's* Program, *account holders* have the reassurance of being automatically protected, as outlined in this policy, against *unauthorised transactions* made by their *cardholders*. An *unauthorised transaction* means a *Westpac BusinessChoice Rewards card* account transaction, which has been processed to the *Westpac BusinessChoice Rewards card* account of the *account holder* but was not authorised in any way by the *account holder* and/or was outside the *cardholder's* authority to transact

Your complimentary unauthorised transaction insurance is explained below. It is in your best interests to read the information carefully and to have a clear understanding of your rights and responsibilities.

Terms and Conditions

1. The *account holder* shall instruct its *cardholders* in writing of the limits of their authority in using their *Westpac BusinessChoice Rewards card*; and

2. *When:*

- the *account holder* no longer wishes a *cardholder* to use their *Westpac BusinessChoice Rewards card*;
- the *cardholder's* employment is terminated; or
- the *account holder* becomes aware that *unauthorised transaction* amounts have been incurred or are likely to be incurred by the *cardholder*,

the *account holder* must, if possible immediately obtain the *Westpac BusinessChoice Rewards card* from the *cardholder*, cut it in half and return it to Westpac at the address appearing on the *Westpac BusinessChoice Rewards card* statement. On the same day the *account holder* must direct Westpac to cancel the *cardholder's Westpac BusinessChoice Rewards card*. This direction is preferably to be made by telephone or facsimile or by any other electronic advice, which may be approved by Westpac in the future.

If the *account holder* is unable to recover the *cardholder's Westpac BusinessChoice Rewards card*, they must write to the *cardholder* advising them that they are no longer authorised to use the *Westpac BusinessChoice Rewards card* and direct the *cardholder* to return the credit card to the *account holder*.

3. **Claim Procedure**

When the *account holder* becomes aware of an *unauthorised transaction* they must:

- report the matter to the police and press charges against the *cardholder* who performed the *unauthorised transaction*; and
- complete and send to Westpac the "Notification of Claim" form (see Appendix "A"), along with a copy of the letter sent to the *cardholder* if applicable, and a copy of the police report (or quote the report number). Westpac, will forward this notification to us; and
- take all reasonable steps to recover from the *cardholder* all *unauthorised transaction* amounts transacted by the *cardholder*. In addition, the *account holder* shall utilise, where legally possible, any monies held for, or on behalf of, the *cardholder* so as to avoid or reduce any loss resulting from the *unauthorised transaction*.

At our discretion, where we honour a claim on the basis you later provide proof to substantiate the claim and you are later unable to substantiate this claim, you will be liable for any loss we have incurred on your behalf.

On receipt of the above mentioned documentation we may send the *account holder* a claim form. The completed claim form, together with a copy of the relevant *Westpac BusinessChoice Rewards card* account statement(s) detailing the *unauthorised transaction(s)* are to be returned by the *account holder* to us within 30 days of receipt of the claim form. Failure to report the potential claim or to complete and return the claim form within the time stated above might result in denial of the claim.

4. Limit of Cover

Our liability to pay claims is limited, in any 12 months, to A\$20,000 per *cardholder* up to a maximum of A\$150,000 per *account holder*.

5. What is not covered

We shall not be liable under this policy for:

- any indirect losses or consequential liability of any kind;
- any *unauthorised transactions* which occur after the *account holder* became aware of, or should have been aware of any previous *unauthorised transactions* (e.g. receipt of a statement showing *unauthorised transactions*), but failed to report the matter to Westpac;
- any *unauthorised transactions* incurred by a director, partner, principal or owner of the *account holder* or any family members of the said directors, partners, principal or owners;
or
- any loss caused by or resulting from any *act of terrorism*.

Appendix "A"

(To be presented on your company's letterhead)

Westpac Business Choice Rewards card

Notification of Claim

The Manager

Westpac Cards Business Solutions

Level 3, 12-22 Langston Place

EPPING NSW 2121

Westpac Business Choice Rewards card No:

.....

Name of cardholder:

Address of cardholder:

(Home) Postcode

(Business) Postcode

We wish to lodge a claim in respect of an unauthorised transaction and request a claim form to be sent to this office. In terms of the conditions applying to such a claim we hereby request and authorise you to cancel the Westpac BusinessChoice Rewards card specified above.

The police have been notified of this matter and a copy of the police report is attached or the police case number is

(Please tick the appropriate box below)

In the event you have not reported this to the Policy, why?

- The Westpac BusinessChoice Rewards card has been cut in half and destroyed by us.
- The Westpac BusinessChoice Rewards card was previously returned to you.
- Date you withdrew authority for the card.
- The Westpac BusinessChoice Rewards card is still in the possession of the cardholder and accordingly, we have notified the cardholder that he/she is no longer authorised to use the credit card (copy of letter attached).

Signed for and on behalf of (name of accountholder)

..... Date:/...../.....

(Signature of authorised officer of the accountholder)

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The logo features the word "Westpac" in a bold, sans-serif font, with a stylized "W" composed of three slanted bars. Below it, the word "Business" is written in a smaller, clean sans-serif font.

Westpac
Business