

# Westpac Credit Cards Complimentary Insurance Policy

For purchases on or after 21 October 2012  
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The Insurer is:

**Zurich Australian Insurance Limited** ABN 13 000 296 640,  
AFS Licensee No. 232507, 5 Blue Street, North Sydney, NSW  
2060. Phone: **1800 091 710**.

# Important information about the insurances and price guarantee cover

This document contains your Westpac Credit Cards complimentary insurance benefits, which provides cover for purchases made, and paid in full, on or after 21 October 2012. This document has been updated to include the Black cards as at 25 March 2013. The complimentary insurance benefits are only available to *cardholders* of the following eligible Westpac credit card accounts:

## Black cards

- Altitude Black credit card (including Altitude Qantas Black); and
- Earth Black credit card

## Platinum Plus cards

- Earth Platinum Plus credit card;
- Altitude Platinum Plus credit card (including Private Bank Altitude Platinum Plus credit card); and
- Altitude Qantas Platinum Plus credit card (including Private Bank Altitude Qantas Platinum Plus credit card)

## Platinum A cards

- Singapore Airlines Westpac Platinum credit card; and
- 55 Day Platinum credit card

## Platinum B cards

- Earth Platinum credit card;
- Altitude Platinum credit card (including Altitude Qantas Platinum); and

## Gold cards

- Singapore Airlines Westpac Gold credit card;
- 55 Day Gold credit card; and
- Private Bank Gold MasterCard® credit card

Not all insurance covers are available for all Westpac cards or all *cardholders* and different conditions may also apply for different *cardholders*, so please refer to each section in this document to determine the insurance benefits that apply. Where insurance benefits are applicable, the benefits are provided automatically to *cardholders* pursuant to the

Master Agreement entered into between Westpac Banking Corporation ABN 33 007457141, AFSL and Australian credit licence No. 233714 of 275 Kent Street, Sydney, NSW ("Westpac") and Zurich Australian Insurance Limited ("Zurich"), ABN 13 000 296 640, AFS Licensee No. 232507 of 5 Blue Street, North Sydney, NSW, 2060. In this document, Zurich may also be expressed as 'we', 'us' or 'our'.

Although the benefits under the covers are automatically provided to *cardholders*, *cardholders* are not obliged to take these benefits. However, if a person wishes to claim these benefits, they will be bound by the Definitions, Terms and Conditions, Exclusions and Claims Procedures of the policies as set out in this booklet. **Therefore please read this document carefully and keep it in a safe place.** Please also keep detailed particulars and proof of any loss including the sales receipt and *eligible credit card* account statement showing any purchases.

Zurich is the product issuer of the policies detailed in this document and these benefits are provided at no additional cost to the *cardholder*. Westpac is not the product issuer (insurer) of these policies and neither it nor any of its related corporations guarantee any of the benefits under these covers and Westpac does not receive any commission or remuneration in relation to these benefits. Neither Westpac nor any of its related corporations are Authorised Representatives of Zurich or any of its related companies.

## Other Insurance

The insurance cover described in this booklet is provided for *your* benefit under a Master Policy entered into between Zurich and Westpac. Westpac is the policy owner. As an eligible *cardholder*, *you* have the benefit of insurance cover as a third party beneficiary.

If *you* are entitled to receive a benefit or make a claim under another insurance policy ("Other Policy") (for example, a comprehensive travel insurance policy for *your journey*), in respect of the same loss as *your* claim under this Master Policy, then Zurich is not liable to provide indemnity under this Master Policy until the amount of any indemnity under that Other Policy is exhausted. In other words, any insurance cover under this Master Policy in respect of the same loss shall only be excess insurance cover over and above the applicable Other Policy.

## Sanctions

Notwithstanding any other terms, we shall not be deemed to provide coverage and we will not make any payments or provide any service or benefit to any person or other party to the extent that such cover, payment, service, benefit and/or any business or activity of the person would violate any applicable trade or economic sanctions law or regulation.

## Termination of these covers

Westpac may terminate the benefits under any one or all of the covers in this document for all *cardholders* or an individual *cardholder*, and if so will notify *primary cardholders* of the 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 cover.

## Privacy

Zurich is bound by the Privacy Act 1988 (Cth) and we respect *your* privacy. Before providing us with any personal information or sensitive information, *you* should know the following things:

We will not require personal information until a claim is made or *you* make an application to cover a *pre-existing medical condition*. We collect, use, process and store personal information and, in some cases, sensitive information about *you* in order to comply with our legal obligations, to assess *your* application for a *pre-existing medical condition*, to administer the products or services provided to *you*, to enhance customer service and to manage a claim. We will, in relevant cases, disclose personal information to Westpac, our service providers and business partners in order to allow monitoring of the claims service provided, prevention of fraud and to ensure eligibility for cover.

By providing us with *your* personal information, *you* consent to our use of this information which includes us disclosing *your* personal information including sensitive information such as health information, where relevant for the purposes, to affiliates of the Zurich Insurance Group Ltd, other insurers and reinsurers, our service providers, our business partners or as required by law within Australia or overseas.

If *you* do not agree to provide us with the information, we may not be able to assess *your* application for a *pre-existing medical condition*, we may not be able to assess *your* claim or *your* claim may be delayed.

Zurich may obtain information from government offices and third parties to assess a claim in the event of loss or damage.

In most cases, on request, we will give you access to personal information held about you. In some circumstances, we may charge a fee for giving this access, which will vary but will be based on the costs to locate the information and the form of access required.

For further information about Zurich's Privacy Policy, a list of service providers and business partners that we may disclose your personal information to, a list of countries in which recipients of your information are likely to be located, details of how you can access or correct the Information we hold about you or make a complaint, please refer to the Privacy link on our homepage – [www.zurich.com.au](http://www.zurich.com.au), contact us by telephone on 132 687 or email us at [Privacy.Officer@zurich.com.au](mailto:Privacy.Officer@zurich.com.au).

## General Insurance Code of Practice

As a member of the Insurance Council of Australia Limited, Zurich subscribes to the General Insurance Code of Practice.

The purpose of the Code is to raise the standards of practice and service in the general insurance industry.

The Code aims to:

- constantly improve claims handling them 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.

Find out more about the code from:  
[www.codeofpractice.com.au](http://www.codeofpractice.com.au)

## Complaints and dispute resolution process

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

If *you* are unhappy with our response or we cannot agree on reasonable alternative timeframes, *your* 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 *your* dispute within 15 working days provided we have all necessary information and have completed any investigation required. If more information or investigation is required we will agree on *reasonable* alternative timeframes with *you*. We will keep *you* informed of the progress of our review at least every 10 working days and give *you* our response in writing.

If the account holder or *cardholder* is unhappy with our response or we cannot agree on *reasonable* alternative timeframes, they can refer the matter to the external disputes resolution scheme of which we are a member. This scheme is administered by Financial Ombudsman Services Limited (FOS). FOS will review Zurich's decision in accordance with its terms of reference. The account holder or *cardholder* is not bound by the decision made by FOS. However, we are bound to act immediately on FOS's decision. This is a free service provided by an independent body. Brochures outlining the operations of FOS are available from Zurich or the Insurance Council of Australia in each State or Territory. FOS can be contacted by telephone from anywhere in Australia or in writing at:

Financial Ombudsman Services Limited  
GPO Box 3, Melbourne VIC 3001  
Telephone: 1300 780 808  
Fax: (03) 9613 6399  
Email: [info@fos.org.au](mailto:info@fos.org.au)  
Internet: [www.fos.org.au](http://www.fos.org.au)

## Definitions and interpretation

The following key words (and their plurals) when highlighted in italics have special meaning in the covers included in this document.

*"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 contained in the 'Transit accident policy'.

*"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, that is applicable and able to be fulfilled within Australia and which has been properly registered with the manufacturer, provided the warranty is for a period of six months or more up to a period of five years.

“bed care patient” means that as a result of an injury or illness during *your 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*). You are not classified as a *bed care patient* if you are a patient in any institution used primarily as a nursing or convalescent home, a place of rest, a geriatric ward, a mental institution, rehabilitation or external care facility or a place for the care or treatment of alcoholism or drug addiction.

“Black card” means an

- Altitude Black credit card; and
- Earth Black credit card

“cardholder” means a person who permanently resides in Australia or a person who holds a current and valid 457 Visa and resides in Australia and to whom Westpac has issued an *eligible credit card* for an *eligible credit card account*. This includes additional *cardholders*. 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/children*.

In relation to the ‘Purchase security insurance policy’ this definition is also extended to include any *Australian* resident who, by way of a gift from the *cardholder*, receives any *personal goods*, purchased by the *cardholder*.

“dependent child/children” means:

- all children up to and including the age of 18, who the *cardholder* has sole custody of and who live with the *cardholder*;

- all children up to and including the age of 18 who the *cardholder* has shared custody of;
- all children from the age of 19, to and including the age of 25 who are full-time students attending an accredited institution of higher learning in *Australia* and who the *cardholder* has sole or shared custody of, and who are dependent upon the *cardholder* for their maintenance and financial support;
- all unmarried persons who are physically or mentally incapable of self-support who the *cardholder* has custody of and who live with the *cardholder*;

however, *dependent child/children* never means an infant born on the *journey*.

“*eligible credit card*” means one of the following current and valid credit cards issued by Westpac for an *eligible credit card account*.

- *Black card*;
- *Platinum Plus card*;
- *Platinum A card*;
- *Platinum B card*; and
- *Gold card*

“*eligible credit card account*” means a valid credit card facility provided by Westpac in respect of an *eligible credit card* to which purchases made by *cardholders* are charged.

“*family*” means a *cardholder* and his/her *spouse* and/ or *dependent child/children* provided the *spouse* and/ or *dependent child/children* are eligible for the ‘Overseas travel insurance’.

“*Gold card*” means a

- Singapore Airlines Westpac Gold credit card;
- 55 Day Gold credit card; and
- Private Bank Gold MasterCard credit card.

“*injury/injured*” means loss of life or bodily hurt, but not an illness or sickness:

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

Furthermore *injury* as used in the ‘Transit accident policy’ with reference to hand or foot means severance through or above the wrist or ankle joint and, as used with reference to an eye means irrecoverable loss of the entire sight thereof.

“*interstate flight*” means travel 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 when the first of the following occurs:

- on the departure date (from *Australia*) shown on the *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 trip*.

The *journey* ends when the first of the following occurs:

- at midnight on the date when *your* scheduled transport (as shown on *your return overseas travel ticket*) is due to arrive in *Australia*; or
- when you return to *your home* in *Australia*, provided you travel directly there from the air or sea terminal where you landed in *Australia*; or
- six months after the date of departure shown on your *return overseas travel tickets* for *Black card, Platinum Plus card* and *Platinum A card* cardholders and three months after the date of departure shown on your *return overseas travel tickets* for *Platinum B card* and *Gold card* cardholders; or
- when you cancel *your return overseas travel ticket*.

“*natural disaster*” means any event or force of nature that has catastrophic consequences such as avalanche, earthquake, flood, tsunami and volcanic eruption, but not epidemics or pandemics.

“*overseas*” means outside *Australia*.

Also for the purposes of the ‘Overseas travel insurance policy’:

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

- travel from Tasmania or from mainland *Australia* to Lord Howe Island or Cocos Island will be considered as *overseas*, however medical and hospital expenses are not covered; and
- travel from Lord Howe Island or from Cocos Island to Tasmania or mainland *Australia* will be considered as *overseas* travel, however medical and hospital expenses are not covered.

*“period of cover”* means:

- for ‘unexpected cancellation of travel arrangements and other unexpected expenses’ in the ‘Overseas travel insurance policy’ this means the period after becoming eligible for the Overseas travel insurance as outlined in this booklet up until the *journey* ends.
- for all other sections in the ‘Overseas travel insurance policy’, the *period of cover* means the period of the *journey*.

*“personal good(s)”* includes all new personal property acquired for personal domestic or household use, but does not include:

- items acquired for the purpose of re-supply/re-sale; or items acquired for transformation in a business; or items purchased in a business name; or
- business owned or business related items; or animals or plant life; or
- computer software or non tangible items; or
- 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; or
- consumable or perishable items (including but not limited to food, drugs, fuel or oil); or
- boats, automobiles, motorboats, airplanes or any other motorised vehicles and their integral parts and installed accessories; or
- second-hand items, including antiques; or
- 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; or
- items acquired for a purchase price exceeding A\$10,000.

*“Platinum A card”* means a

- Singapore Airlines Westpac Platinum credit card; and
- 55 Day Platinum credit card.

*“Platinum B card”* means an

- Earth Platinum credit card;
- Altitude Platinum credit card (including Altitude Qantas Platinum).

*“Platinum Plus card”* means an

- Earth Platinum Plus credit card;
- Altitude Platinum Plus credit card (including Private Bank Altitude Platinum Plus credit card); and
- Altitude Qantas Platinum Plus credit card (including Private Bank Altitude Qantas Platinum Plus credit card).

*“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 existing 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, for which investigation (whether or not a diagnosis has been made), treatment or advice has been received, or medication prescribed or taken at any time before *you* obtained *your return overseas travel ticket*; and
- any condition, including but not limited to mental disorder, anxiety, alcoholism, drug addiction or pregnancy and/or any physical, medical or dental condition, for which investigation (whether or not a diagnosis has been made), treatment or advice is received, or medication prescribed or taken, after *you* obtained *your return overseas travel ticket*, but prior to the commencement of *your journey*; and
- any complication arising from any such condition outlined above, except that unexpected/unforeseen events relating to pregnancy are not regarded as a *pre-existing medical condition*.

*“Primary cardholder”* means the person(s) in whose name the *eligible credit card account* is opened.

*“reasonable”* means:

- for 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

- for 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 the *cardholder's*:

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

*"rental vehicle"* means a rented passenger vehicle rented from a licensed motor vehicle rental company.

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

*"special event"* means a wedding, funeral, pre-paid conference, pre-paid sporting event or pre-paid concert, or other event which does not ordinarily occur on a regular basis which before you left Australia you had planned to attend. We reserve the right to determine if any other event other than those listed above qualifies as a *special event*.

*"spouse"* means a defacto partner of the *cardholder* who is permanently living with the *cardholder* at the time the *journey* starts or a person married to the *cardholder*. We may ask for proof of any relationship.

*"travel companion"* means a person whom, before the *journey* began arranged to accompany you for at least 50% of the time of *your journey*.

*"trip"* means:

- *overseas passage* by the *cardholder* as a paying passenger (not as a pilot, driver, or crew member etc.) in a licensed plane, 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 eligible credit card account* and the *cardholder* is not on their way to or from their place of work (whether paid, unpaid or voluntary work); and

- overseas passage by the *cardholder's spouse and/or dependent child/children* as paying passengers (not as a pilot, driver, or crew member etc.) in a licensed plane, 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 eligible credit card account* and they are accompanying the *cardholder* who is on a *trip* and they are not on their way to or from their place of work (whether paid, unpaid or voluntary work).

*"unattended"* means (but is not limited to) *your possessions* are not with either *you* or *your travel companion* or are in a position where they can be taken without *you* or *your travel companion* knowing or being able to prevent them from being taken.

*"you", "your", "yours", "yourself"* means the *cardholder* or the *cardholder's spouse* or *cardholder's dependent child/children*.

## 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 policy – *You* must pay the first A\$250 for each claim made under Benefits 1 to 7 of 'Part B'. However under 'Benefit 2 – 'Loss/damage to personal property' 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 policy – *You* must pay the first A\$250 for each claim.
- Extended warranty insurance policy – *You* must pay the first A\$250 for each claim.
- Interstate flight inconvenience insurance policy – *You* must pay the first A\$250 for each claim made under 'Benefits 2 and 4'.

- Transit Accident Insurance – You must pay the first A\$250 for each claim.
- Rental vehicle excess insurance in Australia policy – You must pay the first A\$250 for each claim.

## Repairing or replacing damaged property/personal goods

In the event that an item is damaged, lost or stolen we may choose to:

- repair the item;
- replace the item, less an amount which takes into consideration its age as shown below; or
- pay you the amount it would cost us to replace the item less an amount which takes into consideration its age as shown below.

However under no circumstances will we pay you more than it originally cost you to buy the item and 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.

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

- For toiletries (including skin care, make-up, perfume and medications) we will deduct 3.00% for each month you have owned the item to a maximum amount of 80%.
- For phones, electrical devices, communication devices, all computers, photographic equipment, tablets and electronics equipment we will deduct 1.75% for each month you have owned the item up to a maximum amount of 60%.
- For clothing, footwear, luggage and books we will deduct 1.75% for each month you have owned the item to a maximum amount of 80%.
- For camping, sporting and leisure equipment (but not leisure clothing) and musical instruments we will deduct 1.00% for each month you have owned the item up to a maximum 60%.
- For jewellery we will deduct 0.25% for each month you have owned the item to a maximum amount of 25%.

- For all other items we will deduct 1.25% for each month you have owned the item to a maximum amount of 60%.

For example: If your stolen bracelet has been owned for 8 years (96 months) and we can replace it for A\$1,000, we pay you (or replace) A\$760, as we will deduct A\$240 (\$1,000 x 24% {i.e. 96 months x 0.25%/month}) from our replacement cost. This assumes that the stolen bracelet originally cost you at least A\$760.

However, property or personal/goods left *unattended* in a motor vehicle are only insured for up to A\$5,000 in total for *Black cards, Platinum Plus cards and Platinum A cards*, and A\$2,500 in total for *Platinum B cards and Gold cards*.

Where we choose, we may require proof of ownership/purchase from you. In instances where you are not able to supply proof of ownership/purchase or other evidence which we deem satisfactory for the purpose of proving ownership/purchase, we may be unable to properly assess or approve your claim.

## Safety of your property/personal goods

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

Property or personal goods is/are not covered under any of the insurances if left:

- *unattended* in a public place; or
- *unattended* in an unlocked motor vehicle; or
- *unattended* in a motor vehicle, where it may be in view of someone should they look into the motor vehicle ; or
- *unattended* in a motor vehicle overnight; or
- behind, forgotten or misplaced; or
- with a person who steals or deliberately damages them.

A 'public place' includes, but is not limited to shops, airports, bus depots, streets, hotel foyer (or hallways and grounds), restaurants, beaches, public 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.

## Reporting lost, stolen or wilfully damaged property/personal goods

In the event that *your* property or *personal goods* are 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 *property/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 to police or to the nearest government agency or authority or take all reasonable steps to assist Zurich, the claim may be refused and it may prejudice any further claims.

## Pre-existing medical conditions

The insurances do 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. The insurances do not cover *you* for condition(s) where *you* should have reasonably known they existed. If however, *you* are going *overseas* *you* may, prior to leaving *Australia* apply for *your pre-existing medical condition* to be covered under the '*Overseas travel insurance*'.

The *pre-existing medical conditions* of *your relatives, travel companion* or any other persons that may give cause for *you* to claim cannot be waived.

Subject to the requirements set out below this policy automatically covers *your pre-existing medical conditions* shown below.

If *your pre-existing medical condition* is not automatically covered as shown below *you* can apply for cover for *your pre-existing medical condition*. Please phone Zurich Assist on **1800 091 710**. Our team of medical professionals will assess *your* condition. If Zurich Assist determines to cover *your pre-existing medical condition*, *you* will need to pay an administration fee and Zurich Assist will send *you* a letter confirming that *your pre-existing medical condition* is covered for the remainder of the *period of cover* for the *journey* in question.

In regard to pregnancy, 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. We do cover the mother's expenses if they arise as an unforeseen consequence of the pregnancy or childbirth and for which otherwise the mother would be covered. This however, does not mean that cover is provided for the health of a child born on the *journey*.

## Conditions we automatically cover without referral

This policy automatically covers the following conditions subject to the requirements set out below:

Condition	Requirements
Acne	If <i>you</i> have not required treatment by a medical practitioner in the last 3 months.
Allergies	If the condition has not required treatment by a medical practitioner in the last 9 months and <i>you</i> have no known respiratory conditions e.g. Asthma.
Asthma	If no exacerbation requiring treatment by a medical practitioner in the last 12 months.
Cataracts / Glaucoma	If <i>you</i> have no ongoing complications, are not on a waiting list for an operation and have not been operated on in the last 2 months.
Coeliac Disease	If the condition has not required treatment by a medical practitioner in the last 6 months.
Diabetes / Glucose Intolerance	If <i>you</i> were diagnosed over 12 months ago and have not had any complications in the last 12 months. <i>You</i> must also have a Blood Sugar Level reading between 4 and 12 or a HbA1C score of 9% or less. <i>You</i> must also not currently be undergoing treatment for kidney, eye or nerve complications.
Ear Grommets	With no current infection.

Condition	Requirements
Epilepsy	If there are no underlying medical conditions (e.g. previous head trauma, stroke) and you have not required treatment by a medical practitioner for a seizure in the last 2 years.
Gastric Reflux	If the condition does not relate to another underlying diagnosis (e.g. Hernia / Gastric Ulcer).
Gout	If the gout has remained stable for the last 9 months.
Hiatus Hernia	If no surgery is planned.
Hip / Knee Replacement	If performed more than 9 months ago and less than 10 years ago.
Hypertension (High Blood Pressure)	If you have no known heart conditions and your current blood pressure reading is lower than 165/95.

## Enquiries

- Additional copies of this document can be obtained by phoning Westpac on **1300 651 999** if you are a *Black card cardholders* or **1300 859 100** if you are a *Platinum Plus card* or *Platinum A card* or *Platinum B card cardholder*, or **1300 651 089** for *Gold card cardholders*, or visit **westpac.com.au** (select "Credit Cards" from the navigation menu).
- If you require personal advice on any of these insurances, please see your insurance adviser.
- Helpful FAQs, claims forms and copies of this document can be found at the Zurich website - [www.zurich.com.au](http://www.zurich.com.au) or for general enquiries you can phone us on **1800 091 710**, however please make sure you have this document on hand when you phone us.

Please also note:

- The 'Overseas travel insurance' cover is for a maximum period of six consecutive months for *Black cards*, *Platinum Plus cards* and *Platinum A cards*, and a maximum period of three consecutive months for *Platinum B cards* and *Gold cards* and cannot be extended. You do not have to

advise us that you will be travelling as you are automatically covered, provided you are eligible for this cover and adhere to the Definitions, Terms and Conditions, Exclusions and Claims Procedures of that policy.

## Emergency and medical services whilst overseas (Overseas travel insurance)

In the event of an emergency **overseas**, simply call Zurich Assist in Australia at any time on +61 2 9995 2466. Reverse charge calls to this number can be made from many countries via Australia Direct®, Telstra's international reverse charge service.

Zurich's team of medical professionals is only a phone call away and is available 24 hours a day, seven 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 where possible, 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;
- advise *your family* in *Australia* of *your* medical condition and keep them informed of the situation (only at *your* request);
- 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 you are travelling overseas (Overseas travel insurance)

You should take this booklet (it contains important phone numbers and details of the cover provided), and copies of *your return overseas travel ticket* and also *your eligible credit card account* statement and/or the necessary receipts and documents to prove that you are eligible for the 'Overseas travel insurance policy'.

Without this information, a claim may be delayed and/or it may not be possible for us or our agents to give approval for any overseas medical attention.

At our discretion, where we honour a claim on the basis that you will, at a later date, 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.

## Insurance exclusions – what is not covered

In any insurance policy there are situations that are not covered. 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.

In addition to any specific exclusions contained in any individual cover in this document, the following exclusions apply to all the covers in this policy:

- We reserve the right to not insure you if you act against our advice or that of our Medical Team, i.e. we decide to arrange for you to be moved from your location to hospital at another location and you decide against it.
- 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 the claim relates to *overseas travel insurance* and your *pre-existing medical condition* is automatically covered as outlined in the "*Pre-existing medical conditions*" section of this booklet, or we have given prior written approval to cover your *pre-existing medical condition* and you have paid the administration fee.
- We do not cover your property or *personal goods* left *unattended* in a motor vehicle for any more than A\$5,000 in total for *Black cards, Platinum Plus cards and Platinum A cards* and \$2,500 in total for *Platinum B cards and Gold cards*.
- We do not insure you in regard to any travel that:
  - you book or take against medical advice; or
  - 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 do not insure *you* for any event that is caused by or arises from *you* failing to follow advice or take heed of a warning from:
  - any government;
  - or any official body;
  - or any publication or broadcast by any member of the mass media; or
- We do not insure *you* for any event that is caused by or arises from:
  - *you* being under the influence of liquor or drugs; or *your* involvement in illegal activities, fraud or abuse; or
  - *your* underwater activities that involve using artificial breathing equipment (unless *you* have an open water diving license or are diving with a qualified and registered diving instructor); or
  - *your* mountaineering (if you need to use climbing equipment, ropes or guides), rock climbing (if *you* need to use climbing equipment, ropes or guides), white water rafting, white water boating, abseiling, bungee jumping, pot holing, running with the bulls, caving or tobogganing; or
  - *your* racing (other than foot); or
  - *your* participation in any kind of professional sport for which you obtain/are attempting to obtain financial gain, sponsorship or benefit from participating in or training for that sport; or
  - *your* air travel or any aerial activity (for example, base jumping and skydiving). But if *you* are a paid passenger in a fully licensed commercial passenger aircraft, we do insure *you*; or
  - any activities involving hunting equipment or projectiles (e.g. shooting and archery); or
  - *your* participation in motor cycling, 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; but
- we never cover any event that is caused by or arises from motorcycle racing; or
- any *act of terrorism*; or
- 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; or
- any person or organisation, who lawfully destroys or removes *your ownership* or control of any property/*personal goods*; or
- any government prohibition or restrictions or government customs, or government authorities delaying or detaining *you* or seizing or keeping *your baggage*; or
- non-receipt of the property or *personal goods* that *you* have purchased and is being transported to *you*; or
- *your* participation as a crew member or pilot of any conveyance; or
- *you* or *your travel companion's* employment or work (whether paid or unpaid or voluntary) either in *Australia* or *overseas*. This includes not being able to take leave from that employment, unless *your* claim is covered under unexpected cancellation of travel arrangement and other unexpected expenses in the '*Overseas travel insurance policy*'; or
- *you* or *your travel companion's* financial circumstances or any business or other contractual relationship; or
- changes in currency rates, or any losses due to the devaluation or change in currency value; or
- theft, loss or damage to business owned items, business related items or items purchased in a business name; or
- *you* or *your travel companion* not wanting to continue with *your* travel arrangements/*journey*, or cancelling it or cutting it short, unless *your* claim is covered under the '*Overseas travel insurance policy*' in the section unexpected cancellation of travel arrangement and other unexpected expenses; or

- deterioration, normal wear and tear; or
- any defective item or any defect in an item, or damage arising from inherent defects in an item or an electrical or mechanical fault or breakdown, unless covered under the 'Extended warranty insurance policy'; or
- any process of servicing, repairing or restoring an item unless we have given prior approval; or
- laundering (including washing, ironing and dry cleaning) whether by professional persons or otherwise; or
- vermin or insects, mildew, atmospheric or climatic conditions, or flood; 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; or
- *you* not taking all adequate precautions (considering the value of the items) to protect *your* property/*personal goods* or if the property/*personal goods* are left:
  - *unattended* in a public place; or
  - *unattended* in an unlocked motor vehicle; or
  - *unattended* in a motor vehicle in view of someone looking into the motor vehicle; or
  - *unattended* in a motor vehicle overnight;
  - or behind, forgotten or misplaced; or
  - with a person who steals or deliberately damages them.

A 'public place' includes, but is not limited to shops, airports, bus depots, streets, hotel foyer (or hallways and grounds), restaurants, beaches, public 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.

- disappearance of the *property/personal goods* in circumstances which cannot be explained to our satisfaction; or
- radioactivity, radioactivity contamination or the use, existence or escape of any nuclear fuel, nuclear material or nuclear waste; or

- consequential loss or damage, punitive damages or any fines or penalties, including punitive, exemplary, liquidated or aggravated damages; or
- *you or your travel companion's* failure to procure a passport or visa; or
- the inability of the tour operator, wholesaler, transport provider, travel agent or any other service provider to complete arrangements or complete any part of a tour.

## Claims procedures

Please do not contact Westpac in the event of a claim, as Westpac does not approve claims and is not involved in processing the claims.

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

1. Whilst *you* are overseas:

Phone Zurich Assist (refer to 'Emergency and medical services whilst overseas' in this document).

In order for Zurich Assist to confirm *your* eligibility for Overseas travel insurance, *you* will need to have copies of the documents listed in 'Documents to take with *you*'.

2. If *you* are in Australia, (or when *you* return to Australia) *you* must follow the steps listed below.

Contact us on **1800 091 710** within 30 days or as soon as possible of returning home from overseas or interstate (even if *you* have previously reported the matter to Zurich Assist), or if *you* are already home, contact us within 30 days or as soon as possible of learning of an occurrence (loss, damage or breakdown) that may result in a claim. However, if *you* are making a guaranteed pricing claim, *you* must contact us within 21 days of the purchase of the *personal good*.

We may require *you* to complete a written loss report. If we do, we will provide *you* with the forms which should be returned to us within 30 days or as soon as possible after *you* receive them.

Note: Failing to contact us or return the completed loss report (if required) within the times stated might result in denial of the 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 eligible credit card account* statement and credit card receipt to confirm *your* eligibility for the insurance;
- 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 (at *your* expense) 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. We will however pay the *reasonable* cost of the quote if we agree to pay the claim;
- copy of the *Australian warranty* if claiming under the ‘Extended warranty insurance policy’;

- 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* 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.

## Subrogation and you assisting Zurich with your claim

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

*You* must also, as far as allowed by law, give us all the assistance we may require to institute proceedings against other parties for the purpose of enforcing rights or remedies to which we would become entitled or subrogated upon, by making good any loss or damage under any of the covers included in this document.

## Fraudulent claims

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

If any claim is fraudulent in any way or if *you* or any one acting on *your* behalf uses fraudulent means to make a claim on any of the covers in this document, 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 insurances and 'Price guarantee cover' contained in this document. In the event we believe *you* or any one acting on *your* behalf has made or attempted to make a fraudulent claim, we may make a criminal complaint. *You* will also be liable for any loss we incur as a result of *your* fraudulent claim.

# Overseas travel insurance policy for persons up to and including 80 years of age

## Eligibility for Overseas travel insurance.

Overseas travel insurance is a benefit available to current Westpac cardholders, their spouses and dependent child/children provided that the person is up to and including 80 years of age when they become eligible for the cover as outlined below.

A cardholder becomes eligible for this Overseas travel insurance when, before leaving Australia on an overseas journey, they have a return overseas travel ticket, and A\$500 of each of their prepaid travel costs (i.e. costs of their return overseas travel ticket; and/or airport/departure taxes; and/or their prepaid overseas accommodation/travel; and/or their other prepaid overseas itinerary items) have been charged to the cardholder's eligible credit card account.

If the cardholder is eligible for this Overseas travel insurance as outlined above the cardholder's spouse and/or dependent child/children, who are travelling with the cardholder for the entire journey become eligible for this Overseas travel insurance when, before leaving Australia on an overseas journey, the cardholder's spouse and/or dependent child/children has/have a return overseas travel ticket, and A\$500 of each of their prepaid travel costs (i.e. costs of their return overseas travel ticket; and/or airport/departure taxes; and/or their prepaid overseas accommodation/travel; and/or their other prepaid overseas itinerary items) has been charged to the cardholder's eligible credit card account.

The cover is available for a period of six months for Black cards, Platinum Plus cards and Platinum A cards and three months for Platinum B cards and Gold cards and cannot be extended. However if your return to Australia is delayed because of events covered under this policy, or your scheduled transport back to Australia is delayed for reasons beyond your control, the period of insurance will automatically be extended for a period of up to four weeks or until you return to your home in Australia, whichever occurs first.

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## Part A – The limits that apply and a summary of the cover

The table below shows the limits that apply and an outline of the cover available. 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	
	<i>Black cards, Platinum Plus cards and Platinum A cards</i>	<i>Platinum B cards and Gold cards</i>
1. Medical and hospital expenses incurred overseas.	<p>Unlimited, except emergency dental is limited to A\$2,000 per person and <i>bed care patient</i> allowance is limited to a total of A\$15,000 (A\$100 per day, e.g. miscellaneous expenses such as phone calls and TV rental).</p> <p>Note: No cover for <i>pre-existing medical conditions</i>, unless automatically covered as listed in the 'Pre-existing medical conditions' section of this booklet or prior approval given and the administrative fee is paid.</p>	
2. Loss or damage to personal property.	<p>Up to A\$20,000 per person and up to a maximum A\$30,000 for a <i>family</i> subject to the following limits. However property and <i>personal goods</i> left <i>unattended</i> in a motor vehicle are only insured up to A\$5,000 in total.</p>	<p>Up to A\$15,000 per person and up to a maximum A\$20,000 for a <i>family</i> subject to the following limits. However property and <i>personal goods</i> left <i>unattended</i> in a motor vehicle are only insured up to A\$2,500 in total.</p>

Benefit		Limits	
		<i>Black cards, Platinum Plus cards and Platinum A cards</i>	<i>Platinum B cards and Gold cards</i>
2. Loss or damage to personal property.	Clothing and personal valuables.	Up to A\$5,000/item.	Up to A\$3,500/item.
	Portable electrical equipment and binoculars.	Up to A\$5,000/item.	Up to A\$3,500/item.
	Cameras and associated equipment/accessories.	Up to A\$5,500/item.	Up to A\$3,500/item.
	Laptop computers and associated equipment/accessories.	A\$5,500 in total.	
	Travel documents, travellers' cheques, credit cards, cash etc.	Up to A\$550/person to a maximum of A\$1,250 for a <i>family</i> .	
2. Loss or damage to personal property.	Emergency replacement of <i>your</i> clothes and toiletries.	Up to A\$800/person to a maximum of A\$1,600 for a <i>family</i> . Note: No cover for items used for any business purpose or purchased in a business name.	Up to A\$550/person to a maximum of A\$1,000 for a <i>family</i> . Note: No cover for items used for any business purpose or purchased in a business name.

Benefit	Limits	
	<i>Black cards, Platinum Plus cards and Platinum A cards</i>	<i>Platinum B cards and Gold cards</i>
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\$5,000 per person up to a maximum of A\$10,000 for a family.	Also, cover for the financial insolvency or financial collapse of a licensed service provider is limited to A\$3,750 per person up to a maximum of A\$7,500 for a family.
4. Resumption of <i>journey</i> following the death of a <i>relative</i> .	Up to A\$5,750 per person up to a maximum A\$12,500 for a family.	Up to A\$5,250 per person up to a maximum A\$12,500 for a family.
5. <i>Special event</i> .	Up to A\$3,750 for <i>reasonable</i> cost of arranging alternative transport in order to attend a <i>special event</i> .	Up to \$3,250 for <i>reasonable</i> cost of arranging alternative transport in order to attend a <i>special event</i> .
6. <i>Rental vehicle excess</i> .	Up to A\$5,500	Up to A\$5,000.

Benefit	Limits	
	<i>Black cards, Platinum Plus cards and Platinum A cards</i>	<i>Platinum B cards and Gold cards</i>
7. Travel delay.	For <i>reasonable</i> additional meal and accommodation costs after a six hour delay, up to A\$500 per person up to a maximum of A\$1,100 for a <i>family</i> .	
8. Funeral expenses.	Unlimited.	
9. Accidental death.	In the event of <i>accidental</i> death which is not covered under the 'Transit accident insurance policy' included in this document, we will pay A\$50,000 per <i>cardholder</i> and A\$25,000 for a <i>spouse or dependent child/children</i> to a maximum A\$150,000 per <i>family</i> .	In the event of <i>accidental</i> death which is not covered under the 'Transit accident insurance policy' included in this document, we will pay A\$25,000 per <i>cardholder</i> and A\$25,000 for a <i>spouse or dependent child/children</i> to a maximum A\$75,000 per <i>family</i> .
10. Legal liability.	Limit of A\$2,500,000.	
11. Loss of income	Up to 12 consecutive weeks cover up to A\$1,000 per person per week to a maximum A\$12,000 in total.	Up to 12 consecutive weeks cover up to A\$750 per person per week to a maximum A\$9,000 in total.

Benefit	Limits	
	<i>Black cards, Platinum Plus cards and Platinum A cards</i>	<i>Platinum B cards and Gold cards</i>
12. Domestic Pets Boarding	Up to A\$50/24 hour period to a maximum A\$500.	
13. Assault requiring hospitalisation	Limit of A\$500.	
14. Hijack and detention	Up to A\$250/person/24 hour period to a maximum A\$20,000 per family	
15. Kidnap and Ransom	Up to A\$100,000	

## Part B – The cover we provide

### Benefit 1: Medical and hospital expenses incurred overseas

We insure *Westpac cardholders*, their *spouses* and their *dependent child/children* up to and including 80 years of age as at the date they become eligible for Overseas travel insurance for medical and hospital expenses incurred *overseas* on their *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 we mean expenses for:

- medical, paramedical, or surgical treatment; or
- other treatment, given or prescribed by a qualified and registered member of the medical profession; or
- emergency dental treatment to natural healthy teeth (but not ongoing dental treatment) where the treating dentist confirms in writing that the treatment was solely to relieve sudden and severe pain; or

- 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 (simply call Zurich Assist in Australia at any time on **+61 2 9995 2466**. Reverse charge calls to this number can be made from many countries via Australia Direct®, Telstra's international reverse charge service).

If we agree to pay the hospital and medical expenses associated with *your* stay in an overseas hospital, we will also pay *you*, in addition to the hospital and medical charges, a cash bedcare allowance which covers incidental expenses, such as a rental TV and newspapers or hospital phone calls for each continuous 24 hour period *you* are confined in an overseas hospital as a *bed care patient*, provided the claim is supported by written confirmation from the hospital of the length of *your* stay.

We will also pay for a *relative* or friend to travel to where *you* are, to either care for *you* and/or to escort *you* back to *your* normal residence in Australia if:

- *you* are injured or become seriously ill during the *period of cover*; and
- *you* show us medical advice written by a qualified and registered member of the medical profession, stating that a companion/escort is necessary; and
- Zurich Assist agrees that a companion/escort is reasonably necessary.

The companion's/escort's costs will be reimbursed to the person who incurs the expense.

## **Medical expenses**

### **We will pay for...**

We will pay for *your overseas* medical expenses during the *period of cover* if *you*:

- become ill overseas; or
- get injured overseas, provided the *injury* was accidentally caused by a sudden physical force.

## **We will only cover your medical expenses if:**

- you incur them *overseas*, during *your journey*; and
- you are legally responsible for paying them; and
- you show us 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.
- We assess that *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 (simply call Zurich Assist in Australia at any time on **+61 2 9995 2466**).

Reverse charge calls to this number can be made from many countries via Australia Direct®, Telstra's international reverse charge service).

## **We will not pay for...**

We will not pay for medical expenses that:

- arise from *pre-existing medical conditions* unless your *pre-existing medical conditions* is automatically covered as outlined in the "*Pre-existing medical conditions*" section in this booklet or prior to you leaving Australia, we have given prior written approval to cover your *pre-existing medical condition* and you have paid the administration fee; or
- arise from dental treatment caused by or related to the deterioration and/or decay of teeth or involving the use of precious metals; or
- you can recover from any private medical fund or similar government scheme; or
- you incur in *Australia*; or
- arise from HIV, AIDS, ARC (AIDS Related Complex, however this syndrome may be acquired or named), or any related illness, no matter how you become infected; or
- arise from a sexually transmitted disease; or
- arise from 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 '*Overseas travel insurance policy*'; or
- you incur more than 12 months after the date of *your illness* or disablement.

## Benefit 2: Loss or damage to personal property

We insure *you*, during *your journey* for the theft and accidental loss or damage to the following property/*personal goods* that *you* either take with *you* or buy on *your journey*:

- baggage, clothing and personal valuables; and
- portable electrical equipment and binoculars (but we will not pay for scratched lenses); and
- cameras and associated equipment/accessories (but we will not pay for scratched lenses); and
- laptop computers and associated equipment/accessories (but we will not pay for scratched screens); and
- 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.

Note: Items used for any business purpose or purchased in a business name are not covered.

Whilst *you* are overseas we will also provide for the emergency replacement of *your* clothes and toiletries, if *your* entire 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. Police) within 24 hours of the discovery of the loss. 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.

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 – The limits that apply and a summary of the cover'.

## Benefit 3: Unexpected cancellation of travel arrangements and other unexpected expenses

Under this section Zurich covers *you* for the unexpected cancellation of travel arrangements and other unexpected expenses, after you become eligible for the Overseas travel insurance provided the claim is not covered elsewhere in this policy. The expense must be incurred during the *period of cover* 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*; or
- whilst *overseas* *you* or *your travel companion's* travel documents are lost or stolen; or
- *your* or *your travel companion's* normal residence in *Australia* is destroyed; or
- *you* or *your travel companion* are quarantined; or
- *you* or *your travel companion* are subpoenaed to attend court in *Australia*; or
- *your pre-existing medical condition*, if *your pre-existing medical conditions* is automatically covered as outlined in the "*Pre-existing medical conditions*" section in this booklet or if we have given prior written approval to cover *your pre-existing medical condition* and you have paid the administration fee; or
- if after purchasing *your overseas travel tickets*, you become aware you have a medical condition, which we will then not provide *medical cover* for; or
- *you, your travel companion* or *your relative* living in *Australia*:
  - dies; or
  - is seriously injured; or
  - becomes seriously ill;

Note: 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.

- the unexpected cancellation of *you* or *your travel companion's* authorised prearranged leave provided, the person whose leave has been cancelled is a full time employee of the police, fire, ambulance, defence or emergency services; or
- *you* or *your travel companion* having to sit unexpected exams in regard to studies either of *you* are undertaking; or
- a *special event* has been cancelled or postponed for reasons beyond *your* expectations or control; or
- *your* arranged travel is cancelled or delayed by the carrier because of unexpected:
  - mechanical break down; or
  - weather conditions; or
  - *natural disasters*; or
  - riots, strikes, civil commotion (but not acts of terrorism, any war like activities, war, whether it has been formally declared or not, any hostilities, rebellion or revolution, or military coup, or overthrow of a government); or
- *you* or *your travel companion* are unexpectedly retrenched. This does not include voluntary retrenchment or redundancy; or
- *you* miss *your* arranged travel because *your* proceeding flight was delayed or cancelled; or
- *you* miss *your* arranged travel because *your* or *your travel companion's* travel documents were stolen and the theft was reported to the appropriate local authorities (e.g. police) and *you* provide us with a copy of the report; or
- the financial insolvency or financial collapse of a licensed service provider, provided the booking was made via a licensed travel agent.

### **Important**

If *you* want to claim under this section, *you* must take steps to minimise *your* losses. As soon as possible after the 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
  - that 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 only pay to upgrade *your* travel on the type of transport you chose in *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
- which 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
- which are non-refundable.

## **How we value travel tickets or accommodation obtained by way of redeeming reward/frequent flyer points**

If the travel/accommodation provider or travel agent will not refund the value of the component (or will only refund a portion of the value) of the accommodation/transport ticket which was obtained by redeeming reward/frequent flyer points, we will refund the cost of the equivalent accommodation/transport ticket based on the quoted retail price at the time the accommodation/transport ticket was issued less the value of the portion of points refunded back to you.

## Benefit 4: Resumption of journey following the death of a relative

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* living in *Australia*.

### 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 in this document.

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...

The costs (through reimbursement to you) 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*).

### We will not pay for...

We will not pay in the event you knew the death of a *relative* was impending and likely to happen when you were travelling. Note: When lodging a claim under Benefit 4, we may require proof, or proof of the cause, of *your claim*.

## Benefit 5: 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 *special event* destination in time for the *special event*.

## Benefit 6: Rental vehicle excess

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

- the *rental vehicle* must be rented from a licensed rental agency; and
- the *cardholder* was operating the *rental vehicle* within the local laws of the country/city; and
- the hiring agreement must incorporate the standard comprehensive motor insurance normally provided by the rental agency covering loss or damage to the *rental vehicle*; and
- you must comply with all the requirements of the rental organisation under the hiring agreement and of the *rental vehicle* insurance.

### 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; or
- wear and tear, gradual deterioration, damage from insects or vermin, inherent vice or damage; or
- driving the *rental vehicle* on non-public roads.

## Benefit 7: 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 reasonable* additional meal and accommodation 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.

## Benefit 8: 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 suicide or a *pre-existing medical condition* unless *your pre-existing medical condition* is automatically covered as outlined in the 'Pre-existing Medical conditions' section in this booklet or 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 *reasonable* costs of returning *your* remains or ashes to *Australia*; and/or
- the *reasonable* 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.

## Benefit 9: Accidental death

We will insure you, if whilst on *your journey* you die as a result of an *injury* sustained in an *accident* (but not illness or disease or suicide) and the 'Westpac transit *accident* insurance policy' included in this document does not provide 'Loss of Life' benefits for the *accident*.

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*.

## Benefit 10: Legal liability

We cover *your* legal liability during *your journey*.

By legal liability, we mean *your* responsibility to pay compensation for negligently causing:

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

Only we have the right to:

- settle or defend the claim; or
- make or accept an offer or 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.

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.

## We will not pay for...

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

- Bodily harm to, or the illness or death of:
  - any *relative* or *travel companion*; or
  - *your* employee.
- *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).
- *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.
- *Your* business, profession or occupation.
- Loss or damage to any property that is owned or controlled by *you*.
- 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.

## Benefit II: Loss of Income

We cover *cardholders* and their *spouses* for loss of income and will pay this benefit monthly in arrears if:

- (a) a *cardholder* or *spouse* is unable to resume their *pre-journey* work in *Australia* after a *journey* ends solely as a result of *injuries* sustained whilst overseas on a *journey*; and

- (b) the claim is supported by a medical certificate given by an Australian qualified and registered medical practitioner; and
- (c) the *cardholder* or *spouse* had work to return to in *Australia* (supported by written evidence).

We do not cover the income lost during the first month after a *cardholder* or *spouse* planned to resume their pre-journey work in *Australia*.

## Benefit 12: Domestic Pets Boarding

If *your* return to *Australia* is delayed because of events covered under this policy, or *your* scheduled transport back to *Australia* is delayed for reasons beyond *your* control, the period of insurance will automatically be extended for a period of 4 weeks. During this period we will pay any additional boarding fees for *your* domestic cats and dogs, provided *you* provide evidence of the additional fees *you* incurred.

## Benefit 13: Assault requiring hospitalisation

If whilst *overseas* *you* are *injured* whilst being assaulted and require hospitalisation because of the *injuries*, we will compensate *you*, provided the claim is supported by a medical certificate given by a qualified and registered medical practitioner; and *you* provide us with a police report on the incident.

## Benefit 14: Hijack and detention

If whilst *overseas* the control of the plane, bus, train, ferry or taxi *you* are travelling in is seized by force or threat of force by unauthorised persons and *you* are detained for more than 12 continuous hours by these persons or persons connected with these persons using violence or the threat of violence, we will compensate *you* for each 24 hours *you* are held captive.

## Benefit 15: Kidnap and ransom

If whilst *you* are *overseas* on the *journey* *you* are illegally abducted and forcible held hostage for the purpose of demanding extortion/ransom monies, we will reimburse *you* for the extortion/ransom monies paid to *your* abductors which results in *your* release.

## We will only pay if...

- you make every effort to:
  - take all steps to minimise *your* loss ;
  - not disclose the existence of this insurance;
  - immediately inform the appropriate law authorities and conform with their recommendations and instructions;
  - immediately advise us of the situation; and
  - keep identifying details of the money (e.g. serial numbers) or other property handed over to secure *your* release.
- you have not previously:
  - been illegally abducted and/or forcible held hostage for the purpose of demanding extortion/ransom monies;
  - had an extortion demand made against *you* or any member of *your family* living either in *Australia* or *overseas*.

## We will not pay if....

- the kidnapping occurs in the countries or territorial waters of Mexico, the Philippines, Somalia or in any country (or their territorial waters) located in Central America or South America.

## Purchase security insurance policy

Purchase security insurance is a benefit available to Westpac *cardholders*. This cover provides four months of complimentary insurance for *Black card*, *Platinum Plus card* and *Platinum A cards* and provides three months of complimentary insurance for *Platinum B cards* and *Gold credit cards* ('period of insurance') against loss, theft, or *accidental* damage over a wide range of new *personal goods* purchased anywhere in the world, provided the entire purchase is charged to the *cardholder's eligible credit card account*.

This insurance provides automatic protection for *personal goods* when their purchase is charged to an *eligible credit card account* unless the *personal goods* and/or claims are excluded by the definitions, Terms and Conditions, or exclusions, or the *cardholder* fails to comply with the claims procedures.

The *personal* goods are insured anywhere in the world for the period of insurance from the date of purchase in the event of loss, theft or accidental damage. However there is no cover until you have taken possession of the *personal* goods.

The liability of Zurich for claims made pursuant to this insurance shall not exceed the lesser of:

- the actual amount charged to the *cardholder's eligible credit card account* to purchase the *personal* goods; or
- A\$3,500 per claim for *Black cards, Platinum Plus cards and Platinum A cards*, and A\$3,000 for *Platinum B cards, and Gold cards* in respect of jewellery, watches and fine arts; or
- A\$135,000 in any 12 month period for *Black cards, Platinum Plus cards and Platinum A cards*, and A\$125,000 for *Platinum B cards and Gold cards* in respect of any one *eligible credit card account*.

## Extended warranty insurance policy

Extended warranty is a benefit available to Westpac *cardholders*. The cover extends the manufacturer's expressed *Australian warranty* on *personal good(s)*, purchased, provided the entire purchase is charged to the *cardholder's eligible credit card account*. The insurance does not affect the rights of *cardholders* against a manufacturer in relation to contravention of statutory or implied warranties under *Australian* legislation.

The insurance cover provided in respect of the purchase of *personal good(s)* comes into effect at the end of the *Australian warranty* period that applies to the *personal good(s)*, provided the *Australian warranty* is for a period of six months or more up to a period of five years.

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

This extended warranty period will be for an equivalent duration as the *Australian warranty* up to a maximum of two full years for *Black cards, Platinum Plus cards and Platinum A cards* and one full year for *Platinum B credit cards and Gold credit cards* and does not apply if the *Australian warranty* period is in excess of five years.

For example for *Platinum Plus credit cards*:

<b>Australian warranty period</b>	<b>Extended warranty period</b>
Six months	Six months
Eleven months	Eleven months
One to five years	Two years
Over five years	No cover

This extended warranty only covers the failure of a *personal good(s)* 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*.

The liability of Zurich for claims made pursuant to this insurance shall not exceed:

- the *actual* Australian dollar purchase price of the *personal good(s)* charged to an *eligible credit card account*; and
- in a 12 month period the sum of A\$20,000 for *Black cards*, *Platinum Plus cards* and *Platinum A cards* and A\$10,000 for *Platinum B cards* and *Gold cards* per *eligible credit card account*.

If a claim is to be paid under this insurance *you* must obtain our approval prior to proceeding with any repairs or replacement of the *personal good(s)* which have broken-down or are defective.

## Price guarantee cover

Price guarantee is a benefit available to Westpac *Black card*, *Platinum Plus card* and *Platinum A card* cardholders when new *personal goods* are purchased anywhere in *Australia* and the entire cost is charged to the *cardholder's eligible credit card account*.

This scheme guarantees the *cardholder* gets the best price if, within 21 days after the purchase of a *personal good*, they advise us that they have subsequent to their purchase, received a printed catalogue showing the same *personal good* (same model number and same model year), by the same manufacturer, for a lower price from a store within 25 kilometres of the store from where the *personal good* was purchased, and the price difference is greater than A\$75.

The cheaper *personal good* must be:

- the same model number; and
- same model year; and
- produced by the same manufacturer as the *personal good* you had previously purchased.

The catalogue showing the cheaper article must have been printed after the date you purchased the *personal good*.

You must report (make a claim) the cheaper article to Zurich within 21 days of the purchase of the *personal good*. This is because Zurich only provides cover for cheaper items reported within 21 days of the date of purchase of the original *personal good*.

Provided the price difference is greater than A\$75 you will be refunded the price difference up to A\$300.

## Interstate flight inconvenience insurance policy

Interstate flight inconvenience insurance is available to Westpac *Black card*, *Platinum Plus card* and *Platinum A card* cardholders whilst they are on an interstate *Australian* holiday of up to 14 days once the *cardholder* charges the entire cost of their return *interstate flight* fare (but not taxes, or airport or travel agent's charges) to the *cardholder's eligible credit card account*.

If the *cardholder* is eligible for the Interstate flight inconvenience insurance as outlined above the *cardholder's spouse* and/or *dependent child/children*, who are travelling with the *cardholder* for the holiday become eligible for this Interstate flight inconvenience insurance when the entire cost of their *interstate flight* fare (but not taxes, or airport or travel agent's charges) has been charged to the *cardholder's eligible credit card account*.

Except for the cancellation cover, the other covers included in this policy are available for a period of 14 days from the date the *cardholder, spouse, and/or dependent child/children* leaves their *Australian* home to travel directly to the airport from where they are catching their *interstate flight*. The cover will cease after this 14 day period or earlier if the *cardholder, spouse and/or dependent child/children* return to their *Australian* home within 14 days. 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 the intended *interstate flight* is delayed by four hours or more and no alternative transport is made available, the *cardholder* is entitled to charge up to A\$50 per person to their *eligible credit card account* for meals and refreshments up to a total of A\$100.

**12-hour luggage delay** – if following an *interstate flight*, your luggage containing clothes and toiletries is delayed in getting to you for over 12 hours, the *cardholder* is entitled to charge up to A\$75 per person to their *eligible credit card account* for essential clothing and toiletries, up to a total of A\$250.

### 2. Loss or damage to personal items

We insure you during your holiday for the theft and accidental loss or damage to clothing and your personal items (but not laptop computers or business items) that you have with you.

We will pay up to a value of A\$500 for each item to a maximum of A\$1,250 in total.

### 3. Funeral expenses as a result of accidental death

If whilst on the interstate holiday, 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 your funeral expenses up to A\$2,500 per person to a maximum of A\$5,000. Your next of kin will need to contact Zurich to lodge a claim. Zurich will then guide your next of Kin through this process.

By funeral expenses we mean:

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

### 4. Cancellation of domestic travel arrangements

Under this section, we cover you for your cancelled arrangements and additional expenses associated with the cancellation to a maximum of A\$1,750 if travel arrangements you have paid for 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 Black card, Platinum Plus card or Platinum A card eligible credit card account*.

- *you, your travel companion or a relative unexpectedly:*
  - dies;
  - is seriously *injured*; or
  - becomes seriously ill.

Note: 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 expenses involved are *reasonable* in amount and reasonably necessary.

- *your normal residence in Australia is totally destroyed but not as an act of terrorism;*
- *you are quarantined;*
- *you 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.*

Note: We may ask for written proof regarding any of the above events and be satisfied that the expenses involved are *reasonable* in amount and reasonably necessary.

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 you return to your Australian home if you return to your Australian home before the 14 days has expired.*

## Rental vehicle excess insurance in Australia policy

Rental vehicle excess insurance in *Australia* cover is available to Westpac *Black card, Platinum Plus card and Platinum A card cardholders.*

We will reimburse *you* up to A\$5,500 for any insurance excess or deductible which *you* become legally liable to pay in respect of a claim under the comprehensive insurance policy of the *rental vehicle* during the rental period provided:

- *the rental vehicle must be rented from a licensed rental agency; and*
- *the hiring agreement must incorporate the standard comprehensive motor insurance normally provided by the rental agency covering loss or damage to the rental vehicle; and*

- you must comply with all the requirements of the rental organisation under the hiring agreement and of the *rental vehicle insurance*.

## **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; or
- wear and tear, gradual deterioration, damage from insects or vermin, inherent vice or damage; or
- driving the *rental vehicle* on non-public roads.

## **Transit accident insurance policy**

Transit accident *insurance* is a benefit available to Westpac *cardholders*. This cover provides certain *accidental* death and *injury* cover for *cardholders* who sustain an *injury* while riding as a passenger in (not as a pilot, driver or crew member), or boarding or alighting a plane, bus, train or ferry as outlined in this policy. However the cover provided does not include benefits as prescribed under the *Insurance Contract Act 1984*.

This cover is available on *trips* where prior to the *trip*, the entire payment for the *trip* was charged to the *cardholder's eligible credit card account*.

In certain circumstances the benefits also extend to the *cardholder's spouse* and/or *dependent child/children*, provided they have travelled with the *cardholder* for the entire *trip* and before the *trip* the payment for their *trip* was also charged to the *cardholder's eligible credit card account*.

The benefits listed under the Schedule of Benefits will be paid if whilst outside *Australia*, the *cardholder* and/or the *cardholder's spouse* and/or *dependent child/children* suffer a loss as a result on an *injury* suffered under the circumstances specified in points 1, 2, 3, 4 or 5 as follows:

1. The *injury* is sustained on a *trip* while you are riding as a passenger or boarding or alighting the plane, bus, train or ferry.
2. The *injury* is sustained while you are riding as a passenger in (not as a pilot, driver or crew member), a licensed taxi pursuant to any statute, regulation, by-law or the equivalent thereof for the transportation of passengers for hire. Provided you are travelling directly to or from an airport, bus depot, railway station or dock, immediately preceding or following the scheduled *trip*.

3. When, by reason of an *accident* specified in points 1 or 2 above, you 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.
4. If *your* body has not been found within one year of the date of his/her disappearance arising out of an *accident* which would give rise to a loss as specified in points 1, 2 or 3 above, it will be presumed that you died as a result of bodily *injury* caused by the *accident* at the time of his/her disappearance.
5. A benefit payable under this policy will be paid to the *injured* person or in the event of *your* death the benefit will be paid to *your* legal representative.

### Schedule of benefits

When an *accident* results in any of the following *injuries* within one year from the date of the *accident*, we will pay the amount shown below according to the *injury*.

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

### Summary of benefits for cardholders

Injury	Benefit Amount	
	<i>Black cards, Platinum Plus cards and Platinum A cards</i>	<i>Platinum B cards and Gold cards</i>
Loss of Life.	A\$750,000	A\$250,000
Loss of both hands or both feet.	A\$500,000	A\$250,000
Loss of one hand and one foot.	A\$500,000	A\$250,000
Loss of the entire sight of both eyes.	A\$500,000	A\$250,000
Loss of the entire sight of one eye and one hand or one foot.	A\$500,000	A\$250,000
Loss of one hand or one foot.	A\$250,000	A\$125,000
Loss of the entire sight of one eye.	A\$250,000	A\$125,000

Furthermore, *injury* with reference to hand or foot means complete severance through or above the wrist for the hand or through or above the ankle joint for the foot and, as used with reference to eye, means permanent, irrecoverable loss of the entire sight of the eye.

## Limits on what we pay

The most we will pay in claims under this policy, that result from one incident (e.g. a bus crash) is A\$1,300,000 for *Black cards, Platinum Plus cards and Platinum A cards* and A\$650,000 for *Platinum B cards and Gold cards* regardless of the number of *cardholders, spouses or dependent child/children injured* in the incident.

This means that if as a result of one incident a number of *cardholders, spouses or dependent child/children were injured*, Zurich would pay each person on a proportional basis (using the above Schedule) up to a total amount. Therefore if, four *Platinum Plus card cardholders* and four *Gold card cardholders* lost their lives in the same bus crash, Zurich would pay A\$325,000 per *Platinum Plus card cardholder* and A\$162,500 per *Gold card cardholder* to each of their legal representatives.



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