Important notice – replacement of Westpac Credit Cards Complimentary Insurance policy

From **1 October 2026**, where you hold an eligible Westpac credit card and meet the eligibility criteria for cover on or after that date, coverage for travel is provided as set out in the following policy documents:

- Westpac Credit Card International Travel Insurance Product Disclosure Statements[1]
- Westpac Credit Card Domestic Complimentary Insurance Policy Information Booklet[1]

(New Policy Documents)

The New Policy Documents are available at **westpac.com.au/cctravelinsurance**

Purchase Protection Insurance, Extended Warranty Insurance and Overseas Transit Accident Insurance will no longer be offered from 1 October 2026 – unless you meet the terms and conditions and eligibility criteria for those insurances before 1 October 2026 (see below for more information).

Travel bookings or purchases made before 1 October 2026.

Where you meet the terms and conditions and eligibility criteria before 1 October 2026, this Policy Information Booklet will continue to apply for each of the following insurances:

- International Travel Insurance
- Overseas Transit Accident Insurance
- Interstate Flight Inconvenience Insurance
- Rental Vehicle Excess in Australia Insurance

However, if your journey in accordance with this Policy Information Booklet extends beyond **30 September 2027**, the period of cover **will end on 30 September 2027 (Period of Cover End Date)**.

This means that the “eligibility criteria” and “period of cover” for each of the above insurances is amended in the Policy Information Booklet such that:

- Where it specifies that, in order to be eligible, you must spend or charge to your card account a certain amount on prepaid travel or rental vehicle costs, you must do so **on or before 30 September 2026**; and
- any references to the “period of cover” are subject to the Period of Cover End Date.

The following table sets out examples of when this insurance cover in this Booklet will continue to apply:

Type of insurance	Eligibility Criteria	Covered by the policy in this Booklet?
International Travel Insurance	**On 15 September 2026**, you have met all eligibility requirements for International Travel Insurance. Your flight leaves on **26 December 2026** and returns on **15 January 2027**.	Yes.
International Travel Insurance	**On 1 October 2026**, you have met all eligibility requirements for International Travel Insurance. Your flight leaves on **26 December 2026** and returns on **15 January 2027**.	No. Purchases which meet the minimum spend eligibility on or after **1 October 2026** are no longer covered by this Booklet. Please refer to Westpac Credit Card International Travel Insurance, effective **1 October 2026**.[1]

Purchase Protection Insurance and Extended Warranty Insurance.

Purchase Protection Insurance and Extended Warranty Insurance will continue to apply as set out in the Policy Information Booklet in full, provided that you meet the terms and conditions and eligibility criteria before **1 October 2026**. This means that any qualifying purchase must be made before **1 October 2026**. There is no change to the Period of Cover.

Accessibility support.

Visit **westpac.com.au/web-accessibility** for further information on our accessible products and services for people with disability, who are neurodivergent or where English is not your preferred language.

Westpac acknowledges the Traditional Owners as the custodians of this land, recognising their connection to land, waters and community. We pay our respects to Australia's First Peoples, and to their Elders, past and present.

Things you should know: 1. Complimentary International Medical Travel Insurance, Domestic Travel Insurance and Rental Vehicle Excess Insurance in Australia is issued and managed by: AWP Australia Pty Ltd ABN 52 097 227 177 AFSL 245631, trading as Allianz Global Assistance (AGA), under a binder from the insurer, Allianz Australia Insurance Limited ABN 15 000 122 850 AFSL 234708 (Allianz), has issued an insurance group policy to Westpac Banking Corporation ABN 33 007 457 141 AFSL and Australian credit licence 233714 (Westpac) which allows eligible persons to claim under it as third party beneficiaries. Westpac is the policyholder. Access to the benefit of cover under the Credit Card Complimentary Insurance is provided to eligible Westpac cardholders by operation of s48 of the *Insurance Contracts Act 1984* (Cth). If an eligible person wishes to claim any of these benefits, they will be bound by the eligibility criteria, terms, conditions, exclusions, limits and applicable sub-limits contained in the Policy Information Booklet (regarding the Domestic Travel Insurance and Rental Vehicle Excess Insurance in Australia) & Product Disclosure Statement (regarding the Complimentary International Medical Travel Insurance) which may be amended from time to time. Allianz is the insurer of these insurances. Westpac does not guarantee the Complimentary International Medical Travel Insurance and Domestic Travel Insurance and Rental Vehicle Excess Insurance in Australia. This information does not take your personal objectives, circumstances or needs into account. Consider its appropriateness to these factors before acting on it. The PDS is available at **www.westpac.com.au/credit-cards/manage/travelling-overseas-insurance/insurance-cover** and the TMD for the Complimentary International – Travel Insurance is available at **www.allianzpartners.com.au/policies/**

© Westpac Banking Corporation ABN 33 007 457 141 AFSL and Australian credit licence 233714. WBCWCI001 1026

Westpac Credit Cards Complimentary Insurance

Policy information booklet.



Effective date: 23 February 2023

The Insurer is:

Allianz Australia Insurance Limited
ABN 15 000 122 850, AFSL 234708,
Level 16, 10 Carrington Street,
Sydney, NSW 2000.

Phone: 13 10 00

The Group policy is issued and managed by:

AWP Australia Pty Ltd trading as Allianz Global Assistance
ABN 52 097 227 177 AFS Licence 245631 as an agent for
Allianz Australia Insurance Limited, of Level 16, 310 Ann Street,
Brisbane, QLD 4000.

Phone: 1800 091 710

Claims and Enquiries

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

Access claim forms and lodge your travel claim, 24 hours a day, 7 days a week at:

insurance.agaassistance.com.au/westpac/

cardclaims@allianz-assistance.com.au

Within Australia: 1800 091 710
Monday to Friday: 8am to 8pm AEST
Saturday: 8am to 5pm AEST

24-Hour Emergency Assistance

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

Allianz Global Assistance

Within Australia: 1800 227 773
From overseas: +61 7 3305 7468

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

Letter of Eligibility for International Travel Insurance

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

checkyourcover.com.au/westpac

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

Changes to this Booklet

The information in this booklet is correct and current as at the date on the cover however, from time to time it is subject to change. Any changes to terms and conditions related to insurance coverage will be communicated to you in writing. Any minor changes unrelated to insurance coverage will be published on Westpac's website at:

westpac.com.au

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Important information about the complimentary covers available

Introduction.

This booklet describes the complimentary insurance benefits provided by Allianz, which are available to Westpac card cardholders and other eligible beneficiaries. Cover applies to events occurring on or after 23 February, 2023. You are not covered for events occurring after termination of or the expiry of the period of the group policy. Westpac will provide accountholders with details of any replacement cover.

Allianz – the insurer.

These covers are available under a group policy issued to Westpac Banking Corporation, ABN 33 007 457 141, AFSL and Australian credit licence No 233714 (Westpac) of 275 Kent Street, Sydney, NSW 2000 by AWP Australia Pty Ltd, ABN 52 097 227 177, AFSL 245631 trading as Allianz Global Assistance of 310 Ann Street, Brisbane QLD 4000 (Allianz Global Assistance) under a binder from the insurer, Allianz Australia Insurance Limited, ABN 15 000 122 850, AFSL 234708, Level 16, 10 Carrington Street, Sydney, NSW 2000 (Allianz). For general enquiries call Allianz Global Assistance. Allianz Global Assistance issues and manages the group policy on behalf of Allianz.

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

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

Please read this booklet carefully and keep it in a safe place. Also please keep detailed particulars and proof of any loss including the sales receipts and Westpac card account statements showing any purchases.

Westpac is not the issuer (insurer) of these covers.

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

These benefits are available to the beneficiaries upon meeting the eligibility requirements under these covers. Neither Westpac nor any of its related corporations are Authorised Representatives of Allianz, Allianz Global Assistance or any of their related companies and Westpac does not receive any commission or remuneration in relation to the insurance set out in this booklet.

Termination or variation of cover.

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

Other insurances.

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

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

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

Limitation of cover.

Irrespective of any other provision of the policy, we shall not be deemed to provide cover or be liable to pay any claim or provide any benefit (including a refund on premium) hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would contravene or otherwise expose us to the risk of any penalty, sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of Australia, New Zealand, the European Union, United Kingdom or United States of America.

Allianz Global Assistance Privacy Notice

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

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

For example, when you make a claim for cover, we may collect your personal information from you, the group policy holder to check you have met eligibility requirements, your family members and travel companions, as well as from third parties that provide services including doctors, hospitals, airlines, travel and accommodation providers, your agents and representatives, our agents, and other service providers. We are responsible for ensuring your personal information is used and protected in accordance with applicable laws and regulations, including the *Privacy Act 1988*. We collect your personal information to enable us to properly assess and manage your insurance claim, and to provide the services we have agreed to provide under the group policy. For example, we collect your name, address, date of birth, email address, and sometimes your medical information, bank account details, as well as other information we collect through devices like 'cookies' when you visit our website such as your IP address and online preferences.

We use your personal information to offer and provide our services and to manage your and our rights and obligations in connection with your claim. For instance, we use it to check, process, and finalise your insurance claim. We may also use it for product development, customer data analytics, research, IT systems maintenance and development, recovery against third parties, for the detection and investigation of fraud, and for other purposes with your consent or where permitted by law.

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

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

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

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

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

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

You can also contact the Privacy Commissioner at the Office of the Australian Information Commissioner, GPO Box 5218, Sydney, NSW 2001 if you have a complaint.

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

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

Definitions

There are some words in this booklet that have a special meaning. These words and their meanings are set out in the table below. Headings have been included for ease of reference but do not form part of the terms and conditions of the cover available.

Word	Meaning
accident **accidental** **accidentally**	a sudden, unforeseen and unintended event.
accountholder	a Westpac customer, being an individual, business entity or company, who has entered into a card account with Westpac and in whose name the card account was opened. The accountholder is the individual, business entity or company that has contractual obligations with Westpac under the card account.
Allianz	Allianz Australia Insurance Limited, ABN 15 000 122 850, AFSL 234708.
Allianz Global Assistance	AWP Australia Pty Ltd, ABN 52 097 227 177, AFSL 245631.
card	a current and valid Level 1 Card or Level 2 Card issued by Westpac. This includes a PartPay Card that is linked to a current and valid Level 1 Card or Level 2 Card.

Word	Meaning
card account	• a current and valid Westpac card facility provided by Westpac to which purchases made by cardholders on a Westpac card are charged; or • the primary account linked to a Westpac card to which a transaction is routed by any electronic funds transfer facility.
cardholder	a person who resides in Australia (including holders of a visa issued under the *Migration Act 1958* (Cth) which entitles the holder of the visa to residency), to whom Westpac has issued a Westpac card.
chronic	a persistent and lasting condition. It may have a pattern of relapse and remission.
concealed storage compartment	a boot, trunk, glove box, enclosed centre console, or concealed cargo area of a vehicle.
covered breakdown	the failure of a covered product to operate for the purpose for which it was designed, as a direct result of a breakdown or defect. This does not include where the breakdown or defect is covered by the terms of the manufacturer's warranty.
covered item	an item acquired for personal, domestic or household use but excludes: • items acquired for the purpose of sale or trade; • animals or plant life; • boats, automobiles, motorboats, motorcycles, airplanes or any other motorised vehicles and their integral parts and installed accessories; • computer software and other non-tangible items; • cash, bullion, negotiable instruments, vouchers, gift cards, securities, trading cards, tickets of any description, travellers cheques or collections such as stamps, coins and cards;

Word	Meaning
	• consumable or perishable items (including but not limited to food, drink, drugs, cosmetics, fuel or oil); • manuscripts and books of account; • second-hand items including works of art and antiques; • items of contraband; • real estate and movable fixtures or fittings (including but not limited to dish washers, stoves, ovens and fixed air conditioners) which are or are intended to form part of any home or real estate.
covered product	a new domestic appliance product purchased in Australia that has a manufacturer's warranty of at least six (6) months and of no more than five (5) years. It does not include any other product.
dependant	• your child (including step-child, adopted child, foster child and child you care for under a legal guardian arrangement), not in full-time employment who is aged under twenty five (25) years at the time that their eligibility for cover is met; or • all persons who are physically or mentally incapable of self-support who the cardholder has custody of and who live with the cardholder. Dependant does not include any person other than those listed.
epidemic	an infectious disease that rapidly spreads to a large number of people in a community, population or region.
excess	the deduction we will make from the amount otherwise payable for each claimable incident or event.
financial default	insolvency, bankruptcy, provisional liquidation, financial collapse, appointment of receivers, or any other form of insolvency administration or the happening of anything of a similar nature under the laws of any jurisdiction.

Word	Meaning
funeral expenses	the costs charged by a funeral director for arranging a funeral service and by a cemetery for a burial or a crematorium for a cremation. It does not include the cost of memorialisation or any other costs.
home	the place where you normally live in Australia.
hospital	an established hospital registered under any legislation that applies to it, that provides in-patient medical care. It does not include any institution used primarily as a nursing or convalescent home, or a place for the treatment of alcoholism, drug addiction or substance addiction.
income	the amount of money you earn from your employment in a trade, business, profession or occupation after the deduction of income tax.
injure **injured** **injury**	bodily injury caused solely and directly by violent, accidental, visible and external means, which happens at a definite time and place during the period of cover available and does not result from any illness, sickness or disease.
interstate flight	return travel on a registered and scheduled commercial passenger airline from any Australian state or territory to another Australian state or territory.
journey	travel which begins when you leave home or your place of business to commence your travel and ends when you arrive back home or at a hospital or nursing home in Australia (if you are evacuated or repatriated), whichever happens earlier.
kidnap **kidnapped**	your actual taking away against your will to hold you in false imprisonment without legal authority for the purpose of demanding ransom.

Word	Meaning
Level 1 Card	the following Westpac issued credit cards: • Earth Black; • Earth Platinum Plus; • Altitude Black (including Altitude Qantas Black and Altitude Velocity Black); • Altitude Platinum Plus (including Private Bank Altitude Platinum Plus); • Altitude Qantas Platinum Plus (including Private Bank Altitude Qantas Platinum Plus); • Singapore Airlines Westpac Platinum; • Low Fee Platinum; and • 55 Day Platinum. This includes a Westpac PartPay Card that is linked to a current and valid Level 1 Card.
Level 2 Card	the following Westpac issued credit cards: • Earth Platinum; • Altitude Platinum (including Altitude Qantas Platinum and Altitude Velocity Platinum); • Singapore Airlines Westpac Gold; • 55 Day Gold; and • Private Bank Gold Mastercard®. This includes a Westpac PartPay Card that is linked to a current and valid Level 2 Card.
loss of	as used with reference to hand or foot means severance through or above the wrist or ankle joint.
manufacturer's warranty	the manufacturer's written warranty, properly registered with the manufacturer, that is applicable and able to be fulfilled within Australia.

Word	Meaning
medical adviser	a doctor, a clinical psychologist or a dentist, who is not you, your travel companion or a relative or an employee of you, your travel companion or a relative, holding the necessary certification for the country in which they are currently practicing and qualified to give the diagnosis being provided.
medical expenses	reasonable expenses incurred for: • medical, paramedical or surgical treatment and other treatment given or prescribed by a medical adviser; or • ambulance or hospital charges; or • dental treatment arising as a result of an injury.
mental illness	any illness, condition or disorder listed in the current edition of the Diagnostic and Statistical Manual of Mental Disorders (used by clinicians and psychiatrists to diagnose psychiatric illnesses – see **psychiatry.org/psychiatrists/practice/dsm** or consult your medical adviser).
motorcycle	any two-wheeled or three-wheeled motor vehicle.
natural disaster	any event or force of nature that has catastrophic consequences, such as avalanche, earthquake, flood, bush fire, hurricane, tornado, cyclone, tsunami and volcanic eruption, but not epidemics or pandemics.
overseas	outside of Australia and its territories, and includes when you are aboard a foreign registered cruise vessel in Australian territorial waters.
pandemic	an epidemic that spreads to multiple countries, continents, or worldwide.

Word	Meaning
pre-existing medical condition	a condition of which a reasonable person in the circumstances, should have been aware at the time eligibility for the cover available was met, including: • any dental condition; or • any physical condition; or • pregnancy; or • any lifelong illness; or • any chronic illness; or • any mental illness; or • any current or previously treated cancer, or any condition which, in the last two (2) years at the time eligibility for the cover available was met: • was treated by surgery (including day surgery); or • required regular medication; or • required on-going treatment; or • was referred to a specialist medical adviser; or • had regular reviews or check-ups; or • caused admission to hospital; or • was treated at a hospital emergency department or out-patient clinic.
quad bike	a motorised vehicle designed to travel on four or more wheels, having a seat straddled by the operator and handlebars for steering control.
ransom	cash, negotiable instruments, and/or marketable goods surrendered by or on behalf of you to facilitate the ending of a kidnap incident.

Word	Meaning
reasonable	• for medical expenses, the standard level given in the country you are in not exceeding the level you would normally receive in Australia; • for other covered expenses, a level comparable to those you have booked for the rest of your journey; or • reasonable, having regard to the circumstances.
Reciprocal Health Care Agreement	an agreement between the Government of Australia and the government of another country where Australian residents are provided with subsidised essential medical treatment. (Please visit **dfat.gov.au** for details of Reciprocal Health Care Agreements with Australia).
relative	• spouse, fiance, fiancee; • parent, parent-in-law, step parent, guardian, grandparent; • child, grandchild, step child, foster child, ward; • brother, half brother, step brother, brother-in-law, sister, half sister, step sister, sister-in-law; • daughter-in-law, son-in-law; or • uncle, aunt, niece, nephew. Relative does not include any other person.
rental vehicle	a campervan/motorhome that does not exceed 4.5 tonnes, a sedan, coupe, hatchback, station-wagon, SUV, four wheel drive or mini bus/people mover rented from a licensed motor vehicle rental company or agency. Rental vehicle does not include any other vehicle irrespective of type or weight.
return overseas travel ticket	a ticket from Australia and return to Australia.
sick, sickness	a medical condition (including a mental illness), not being an injury, the signs or symptoms of which first occur or manifest during the period of cover available.

Word	Meaning
special event	a wedding, funeral, 25th or 50th wedding anniversary, pre-paid conference, pre-paid sporting event, pre-paid concert, pre-paid cruise, pre-paid dinner or pre-paid tour which before you left Australia you had planned to attend. Special event does not include any other event.
sporting equipment	equipment needed and used to participate in a particular sport and which can be carried about with you.
spouse	the partner of the cardholder who is in a permanent relationship with the cardholder at the time the journey or trip starts.
transaction card	a debit card, credit card or travel money card.
transportation	an aircraft, vehicle, taxi, train, bus or short-haul ferry (but not a cruise ship) that is licensed or authorised to carry fare-paying passengers. Transportation does not include any other means of transport.
travel companion	a person with whom you made arrangements before the journey began, to travel with you for at least fifty per cent (50%) of the period of cover available for your journey. Travel companion does not include any other person.
trip	an overseas passage by the cardholder and their spouse and/or dependants as fare paying passengers on transportation.
unlimited	there is no capped dollar sum insured. Terms, conditions, exclusions, limits and applicable sub-limits apply – refer to Part D – Excesses and General Exclusions and Part E – The Cover Available in this policy information booklet.

Word	Meaning
valuables	jewellery, watches, precious metals or semi-precious stones/precious stones and items made of or containing precious metals or semi-precious stones/precious stones, furs, binoculars, telescopes, computer games, any kind of photographic, audio, video, computer, television, fax and phone equipment (including mobile phones), tablets, MP3/4 players and PDAs.
Westpac	Westpac Banking Corporation, ABN 33 007 457 141, AFSL and Australian credit licence 233714.
we, our, us	Allianz Australia Insurance Limited, ABN 15 000 122 850, AFSL 234708 and its agent AWP Australia Pty Ltd, ABN 52 097 227 177, AFSL 245631 trading as Allianz Global Assistance.
you, your, yourself	cardholder, spouse or dependants if they are eligible for the cover available.

International Travel Insurance (for persons aged under 81 years)

Part A – Eligibility for Cover.

Not all insurance covers are available for all Westpac cards or all cardholders and different conditions may also be available for different cardholders, so please refer to each Part of this insurance to determine the complimentary insurance benefits that may be available to you.

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

Who is eligible?

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

1. you reside in Australia and your journey begins and ends in Australia; and
2. before leaving Australia you spend at least $500 on your prepaid travel costs (i.e. your travel costs that you pay for before leaving Australia) and you charge these costs (e.g. cost of your return overseas travel ticket; and/or airport/departure taxes; and/or your prepaid overseas accommodation/travel; and/or your other prepaid overseas itinerary items) to the accountholder's card account; and
3. you have a return overseas travel ticket before you leave Australia; and
4. you are aged under eighty one (81) years at the time you become eligible for the cover available by meeting conditions 1 to 3 listed above.

Who else is eligible?

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

1. the spouse and/or dependants reside in Australia and their journey begins and ends in Australia; and
2. each of the spouse and/or dependants is travelling with the cardholder for at least fifty per cent (50%) of the period of cover available to the cardholder for the cardholder's overseas journey; and

3. before leaving Australia at least $500 of each of the spouse and/or dependant's prepaid travel costs (e.g. cost of return overseas travel ticket, and/or airport/departure taxes, and/or prepaid overseas accommodation/ travel, and/or other prepaid overseas itinerary items) are charged to the accountholder's card account; and
4. each of the spouse and/or dependants has a return overseas travel ticket before they leave Australia; and
5. each of the spouse and/or dependants are aged under eighty one (81) years at the time they each become eligible for the cover available by meeting conditions 1 to 4 listed above.

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

If a cardholder satisfies the eligibility criteria set out above, their dependant(s) under the age of two (2) years as at the date the journey commences is eligible for the cover provided the dependant is travelling with the cardholder for at least fifty per cent (50%) of the period of cover available to the cardholder for the cardholder's overseas journey.

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

When a cardholder, spouse and dependant are travelling together only one eligible person can claim the benefits payable to a cardholder. The other eligible persons may only claim as a spouse or dependant.

Part B – Period of Cover.

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

Card	Period of cover
Level 1 Cards	Up to six (6) consecutive months for cardholders, their spouses and/or dependants
Level 2 Cards	Up to three (3) consecutive months for cardholders, their spouses and/or dependants

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

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

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

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

- when you return to your home; or
- when you arrive at a hospital or nursing home in Australia (if you are evacuated or repatriated); or
- at midnight on the date when you are due to return to your home as shown on your return overseas travel ticket; or
- six (6) consecutive months for Level 1 Card cardholders, spouses and/or dependants or three (3) consecutive months for Level 2 Card cardholders, spouses and/or dependants after the date of departure shown on your return overseas travel tickets; or
- when you cancel your return overseas travel ticket.

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

- the period of cover available will automatically be extended by us for up to four (4) consecutive weeks; or
- if you are under the care of a medical adviser overseas, who certifies in writing that you are incapable of travel at the end of the additional four (4) consecutive weeks, cover will continue for medical expenses and evacuation for up to twelve (12) consecutive months from the date of your departure from Australia; or
- until you are fit to return to your home, whichever occurs first.

Part C – Benefits Limits.

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

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

~ Where used, the term 'Unlimited' means there is no capped dollar sum insured. Terms, conditions, exclusions, limits and applicable sub-limits apply – refer to Part D – Excesses and General Exclusions and Part E – The Cover Available in this policy information booklet.

All costs and expenses claimed must be necessary and reasonable. We will only pay for treatment received and/or hospital accommodation during the twelve (12) consecutive month period after the sickness first showed itself or the injury happened.

Section	Limit *Level 1 Cards and Level 2 Cards*
1.1 Overseas Emergency Assistance	Unlimited~
1.2 Overseas Emergency Medical	Unlimited~
1.3 Overseas Emergency Dental (spontaneous toothache)	Emergency dental treatment for sudden and acute pain to natural teeth (spontaneous toothache) up to a maximum total limit of $2,000 per person.
1.4 Evacuation & Repatriation	Unlimited~
1.5 Hospital Cash Allowance	$100 per person per day up to a maximum total limit of $15,000 per person.

Section	Limit *Level 1 Cards and Level 2 Cards*
1.6 Accidental Death	$50,000 per cardholder $25,000 per spouse $25,000 per dependant Up to a maximum total limit of $150,000.
1.7 Funeral Expenses	Unlimited~
1.8 Loss of Income	Your verified income, up to $1,000 per person per week for a cardholder and spouse, limited to twelve (12) consecutive weeks incapacity and a maximum of $12,000 for all claims combined.
1.9 Assault requiring Hospital Admission	$500 per person
2.1 Cancellation	Unlimited~ except:
2.1.1 a] Travel agents cancellation fees	• For travel agent's cancellation fee which is limited to an amount equal to the lesser of $500 or 15% of the value of the travel arranged by the agent.
2.1.1 b] Accidental death of specified relative living overseas	• $2,500 per person up to a maximum total limit of $5,000.
3.1 Additional Expenses	Unlimited~
3.1.1 a] Additional travel & accommodation expenses due to your incapacity	Unlimited~

Section	Limit *Level 1 Cards and Level 2 Cards*
3.1.1 b] Emergency travel & accommodation expenses for a necessary companion	Unlimited~
3.1.1 c] Additional travel & accommodation expenses due to your travel companions incapacity	Unlimited~
3.1.1 d] Expenses due to your evacuation or repatriation home	Unlimited~
3.1.1 e] Repatriation of dependants left without supervision	Unlimited~
3.1.1 f] Additional travel & accommodation expenses due to specified events	Unlimited~

Section	Limit *Level 1 Cards and Level 2 Cards*
3.2 Travel Delay Expenses	After six (6) consecutive hours delay, up to $500 per person for meal and accommodation expenses up to a maximum total limit of $1,100 for a cardholder travelling with their spouse and/or dependants.
3.3 Alternative Transport Expenses	Up to a maximum total limit of $3,750.
3.4 Return Home & Resumption of Journey following Death of a Relative	Up to $5,750 per person up to a maximum total limit of $12,500 for a cardholder travelling with their spouse and/or dependants.
3.5 Domestic Pets	Up to $50 per 24-hour period up to a maximum total limit of $500.
3.6 Hijack	Up to $250 per person per 12-hour period. Up to a maximum total limit of $20,000 for a cardholder travelling with their spouse and/or dependants.
3.7 Kidnap & Ransom	Up to a maximum total limit of $100,000.
4.1.1 a] Luggage	Up to $20,000 per person up to a maximum total limit of $30,000 for a cardholder travelling with their spouse and/or dependants subject to the following limits: • Up to $5,000 per item for baggage, clothing, personal valuables, portable electrical equipment and binoculars; • Up to $5,500 per camera for cameras and associated equipment/accessories; • Up to $5,500 in total for laptop computers and associated equipment/accessories.

Section	Limit *Level 1 Cards and Level 2 Cards*
4.1.1 b] Luggage (other than valuables, left in a vehicle)	Notwithstanding the above limits under sub-section 4.1.1 a], any covered items that are left unattended in a motor vehicle are only insured up to a maximum total limit of $5,000.
4.1.1 c] Luggage (valuables left in a vehicle or checked in luggage)	No cover available except as in the circumstances described under 4.1.1 c] which is limited to a maximum of $5,500.
4.1.1 d] Sporting Equipment while it is in use	No cover available.
4.2 Travel Documents, Transaction Cards & Travellers Cheques	Up to $550 per person up to a maximum total limit of $1,250 for a cardholder travelling with their spouse and/or dependants for travel documents, travellers cheques, bank notes, currency notes, postal orders, money orders, cash or transaction cards.
4.3 Luggage Delay	Up to $800 per person up to a maximum total limit of $1,600 for a cardholder travelling with a spouse and/or dependants.
5.1 Rental Vehicle Excess	Up to a maximum total limit of $5,500.
6.1 Personal Liability	Up to a maximum total limit of $2,500,000.

Part D – Excesses and General Exclusions.

Excesses – what you contribute to a claim.

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

Section	Excess amount
1.1 Overseas Emergency Assistance	Nil
1.2 Overseas Emergency Medical	$300
1.3 Overseas Emergency Dental (spontaneous toothache)	$300
1.4 Evacuation & Repatriation	$300
1.5 Hospital Cash Allowance	$300
1.6 Accidental Death	Nil
1.7 Funeral Expenses	Nil
1.8 Loss of Income	Nil
1.9 Assault requiring Hospital Admission	Nil
2.1 Cancellation	$300
3.1 Additional Expenses	$300
3.2 Travel Delay Expenses	$300
3.3 Alternative Transport Expenses	$300
3.4 Return Home & Resumption of Journey following Death of a Relative	$300

Section	Excess amount
3.5 Domestic Pets	Nil
3.6 Hijack	Nil
3.7 Kidnap & Ransom	Nil
4.1 Luggage	$300
4.2 Travel Documents, Transaction Cards & Travellers Cheques	Nil
4.3 Luggage Delay	Nil
5.1 Rental Vehicle Excess	$300
6.1 Personal Liability	Nil

General exclusions.

The general exclusions below set out what is not covered.

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

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

1. your loss of enjoyment; loss of opportunity; loss of revenue; loss of profits or loss of goodwill;
2. you booking or taking travel against medical advice, travel for the purpose of getting medical treatment or advice, or travel taken after a medical adviser informs you that you are terminally ill;
3. your intentional self harm or your suicide or your attempted suicide;
4. your use of alcohol or drugs or any transmissible disease resulting from the giving or taking a drug, unless the use of the drug is supervised by a medical adviser;
5. any expense arising:
   - from regular or routine antenatal care;
   - from childbirth at any gestation (except when arising from an injury or sickness);

- from care of a newborn child;
- after the end of the twenty sixth (26th) week of your pregnancy (the twenty sixth (26th) week of your pregnancy is calculated based on your estimated date of delivery as confirmed in writing by your obstetrician);
- from pregnancy related sickness if you have had complications in your pregnancy before you became eligible for cover;

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

11. the injury, illness or death of any person who is aged eighty-one (81) years or over at the time you become eligible for cover under International Travel Insurance;
12. any interference with your travel plans by any government, government regulation or prohibition or intervention or official authority;
13. changes in currency rates;
14. your failure to take reasonable care;
15. any epidemic or pandemic, unless your claim relates to you or your travel companion being positively diagnosed as suffering a sickness recognised as an epidemic or pandemic, such as COVID-19, and cover is expressly included in the following sections:

    1.1 Overseas emergency assistance

    1.2 Overseas emergency medical

    1.4 Evacuation & repatriation

    2.1 Cancellation

    3.1 Additional expenses;
16. any act of war, whether war is declared or not, or from any rebellion, revolution, insurrection or taking of power by the military;
17. a nuclear reaction or contamination from nuclear weapons or radioactivity;
18. biological and/or chemical materials, substances, compounds or the like used directly or indirectly for the purpose of harming or to destroy human life and/or create public fear;
19. providing cover or being liable to pay any claim or provide any benefit (including a refund on premium) hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would contravene or otherwise expose us to the risk of any penalty, sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of Australia, New Zealand, the European Union, United Kingdom or United States of America;
20. your claim arising because you did not follow an advice or warning that a reasonable person would have been aware of:
    - by an Australian government (when a 'Reconsider your need to travel' or 'Do not travel' alert is in place), which can be found on **smartraveller.gov.au**; or
    - which was **published** in a reliable mass media source.

Part E – The Cover Available.

Epidemics and Pandemics (such as COVID-19)

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

1.1 Overseas emergency assistance

1.2 Overseas emergency medical

1.4 Evacuation & repatriation

2.1 Cancellation

3.1 Additional expenses

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

2.1 Cancellation

3.1 Additional expenses

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

For example, you will not be covered if you are positively diagnosed as suffering a sickness recognised as an epidemic or pandemic while travelling against an advice or warning issued by an Australian government and you did not take reasonable care to avoid contracting the sickness (for example by delaying travel to the country or part of the country referred to in the warning), refer to General Exclusions 14 and 20 in Part D for more information. Please note, this also applies even if the Australian government has given you permission to travel or you fall under a specific exemption where there is otherwise a travel ban in place that prohibits you from travelling.

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

Pre-existing medical conditions.

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

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

a] Allianz Global Assistance has confirmed in writing to you that the pre-existing medical condition causing your claim is covered by the group policy; or

b] the pre-existing medical condition meets the requirements set out under the heading PRE-EXISTING MEDICAL CONDITIONS THAT ARE COVERED (SOME RESTRICTIONS APPLY).

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

Before going overseas, you can apply for assessment of whether your pre-existing medical condition is covered by the group policy online or over the phone.

Online: checkyourcover.com.au/westpac

Within Australia Phone: 1800 091 710

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

If after assessment, Allianz Global Assistance confirm to you that your pre-existing medical condition is covered by the group policy, you will need to pay an administration fee of $45 for assessment by phone or an administration fee of $45 for an online assessment. After payment of any required administration fee, Allianz Global Assistance will send you written confirmation (for the period of cover available) that your pre-existing medical condition is covered by the group policy.

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

The pre-existing medical conditions listed in the following table are covered under this International Travel Insurance without assessment, provided the pre-existing medical condition you have meets the specified requirements that must be met.

Pre-existing medical conditions that are covered (some restrictions apply).

If your condition is listed in the table, but the criteria for cover are not met, you may still apply for assessment of whether the pre-existing medical condition you have is covered by the group policy. If after assessment, Allianz Global Assistance confirm to you that your pre-existing medical condition is covered by the group policy, you will need to pay an administration fee as outlined under the heading PRE-EXISTING MEDICAL CONDITIONS.

Pre-existing medical condition	Requirements that must be met
Acne	If you have not required treatment by a medical adviser in the last three (3) consecutive months.
Allergies	If the condition has not required treatment by a medical adviser in the last nine (9) consecutive months and you have no known respiratory conditions e.g. Asthma.
Asthma	If no exacerbation requiring treatment by a medical adviser in the last twelve (12) consecutive months.
Cataracts/ Glaucoma	If you have no ongoing complications, are not on a waiting list for an operation and have not been operated on in the last two (2) consecutive months.
Coeliac Disease	If the condition has not required treatment by a medical adviser in the last six (6) consecutive months.
Diabetes/Glucose Intolerance	If you were diagnosed over twelve (12) consecutive months ago and have not had any complications in the last twelve (12) consecutive months. You must also have a Blood Sugar Level reading between four (4) and twelve (12) or a HbA1C score of nine per cent (9%) or less. You must also not currently be undergoing treatment for kidney, eye or nerve complications.
Ear Grommets	With no current infection.

Pre-existing medical condition	Requirements that must be met
Epilepsy	If there are no underlying medical conditions (e.g. previous head trauma, stroke) and you have not required treatment by a medical adviser for a seizure in the last two (2) consecutive 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 nine (9) consecutive months.
Hiatus Hernia	If no surgery is planned.
Hip/Knee Replacement	If performed more than nine (9) consecutive months ago and less than ten (10) consecutive years ago.
Hypertension (High Blood Pressure)	If you have no known heart conditions and your current blood pressure reading is lower than one hundred and sixty five over ninety five (165/95).

Pregnancy.

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

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

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

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

No cover is available for:

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

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

Any pregnancy related expenses incurred during your journey after the end of the twenty sixth (26) week of your pregnancy will not be covered by this insurance.

As a guide to the cover available for pregnancy under the group policy issued to Westpac, including limitations and restrictions, please read through the table below.

Your pregnancy	Outcome
a] You are not yet pregnant however, you are attempting to become pregnant or are undergoing fertility treatment.	If you become pregnant after you became eligible, cover is available for any complication arising from an injury or sickness. No cover is available for the course of any treatment you are undergoing at the time your journey commences.
b] You will require antenatal care during the period of cover available for your journey.	No cover is available for antenatal care.

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

Emergency and medical services while overseas.

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

In the event of an emergency overseas, simply call Allianz Global Assistance at any time on +61 7 3305 7468. Please note, additional charges may apply for any calls made from mobiles, public telephones or hotel rooms.

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

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

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

Travelling overseas.

You do not have to tell us or Westpac that you will be travelling. Provided you meet the eligibility criteria (see Part A – Eligibility for Cover) and comply with the terms and conditions of this insurance, you will be entitled to the benefits of the cover available.

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

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

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

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

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

In the event you wish to make a claim under the cover available (especially if claiming whilst overseas), it will be necessary for you or your agents to confirm to Allianz Global Assistance or its agents that the eligibility criteria was met as previously outlined. Without this information, a claim may be delayed and it may not be possible for Allianz Global Assistance or its agents to give approval for overseas medical attention or assistance.

Section 1.1 Overseas emergency assistance.

Allianz Global Assistance will help you with any overseas emergency (also see EMERGENCY AND MEDICAL SERVICES WHILE OVERSEAS above).

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

In addition to an overseas journey, eligible cardholders, spouses and dependants who are onboard a foreign registered vessel in Australian territorial waters will be eligible for the benefits available under this section subject to the terms, conditions, exclusions, limits and applicable sub-limits that apply.

1.1.1 Allianz Global Assistance will arrange.

If while overseas, during the period of cover available:

a] you injure yourself or become sick (including if you are positively diagnosed as suffering a sickness recognised as an epidemic or pandemic, such as COVID-19), provided the relevant injury or sickness is covered by the group policy; or

b] require treatment for a pre-existing medical condition:

- that Allianz Global Assistance has confirmed in writing is covered by the group policy: or
- for which cover is available as specified in the section headed PRE-EXISTING MEDICAL CONDITIONS,

Allianz Global Assistance will arrange for the following assistance services:

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

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

c] provision of any written guarantees for payment under SECTION 1.2 – OVERSEAS EMERGENCY MEDICAL of medical expenses incurred while overseas;

d] provision of any written guarantees for payment under SECTION 1.4 – EVACUATION & REPATRIATION of reasonable expenses for your medical transfer or evacuation to the nearest hospital overseas for emergency medical treatment or to be brought back to your home with appropriate medical supervision; and

e] advice and assistance with emergency travel planning.

1.1.2 What we exclude.

To the extent permitted by law, we will not be responsible for costs and expenses that you would not have incurred had you followed reasonable medical advice. This includes any subsequent medical, hospital or evacuation expenses incurred when you did not follow the reasonable medical advice.

Section 1.2 Overseas emergency medical.

In addition to an overseas journey, eligible cardholders, spouses and dependants who are onboard a foreign registered vessel in Australian territorial waters will be eligible for the benefits available under this section subject to the terms, conditions, exclusions, limits and applicable sub-limits that apply.

1.2.1 What we cover.

Overseas medical expenses due to covered injury or sickness.

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

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

Overseas medical expenses due to covered pre-existing medical condition

b] If, while overseas during the period of cover available for your journey, you require medical or hospital treatment for a pre-existing medical condition:

- that Allianz Global Assistance has confirmed in writing is covered by the group policy: or
- for which cover is available as specified in the section headed PRE-EXISTING MEDICAL CONDITIONS,

we will reimburse you for the medical expenses for treatment given or prescribed by a medical adviser, except for the cost of medication you were on or the cost of a course of treatment you were receiving at the time your journey began.

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

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

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

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

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

1.2.2 What we exclude.

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

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

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

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

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

e] for preventative dental treatment;

f] arising from a pre-existing medical condition except:

- if you satisfy the criteria as set out under the heading PRE-EXISTING MEDICAL CONDITIONS THAT ARE COVERED (SOME RESTRICTIONS APPLY) in the PRE-EXISTING MEDICAL CONDITIONS section in Part E – The cover available; or
- as provided in the medical terms letter if Allianz Global Assistance confirmed in writing that the pre-existing medical condition is covered by the group policy;

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

Section 1.3 Overseas emergency dental (spontaneous toothache).

1.3.1 What we cover.

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

1.3.2 What we exclude.

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

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

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

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

d] for preventative dental treatment; or

e] arising from a pre-existing medical condition.

Section 1.4 Evacuation & repatriation.

1.4.1 What we cover.

If while overseas during the period of cover available for your journey, you injure yourself, or become sick, (including if you are positively diagnosed as suffering a sickness recognised as an epidemic or pandemic, such as COVID-19) or require treatment for a pre-existing medical condition and the relevant injury, or sickness, or pre-existing medical condition is covered by this insurance, we will pay the reasonable cost of your medical transfer or evacuation if you must be transported to the nearest hospital for emergency medical treatment overseas or be brought back to your home on the written advice of a medical adviser.

1.4.2 What we exclude.

To the extent permitted by law we will not pay a claim under this section in addition to a claim under SECTION 2.1 CANCELLATION for the same or similar services. We will only pay the highest amount incurred by you, not both amounts.

Section 1.5 Hospital cash allowance.

1.5.1 What we cover.

If during the period of cover available for your journey, you are admitted to hospital overseas for a continuous period of more than twenty four (24) consecutive hours as a result of an injury or sickness or pre-existing medical condition that we have agreed is covered, then we will pay you the benefit specified in Part C – Benefit Limits – 1.5 Hospital Cash Allowance for each day in excess of twenty four (24) consecutive hours that you continue to be a hospital inpatient up to the maximum total limit.

1.5.2 What we exclude.

To the extent permitted by law we will not pay if you cannot claim for medical expenses connected with the hospital admission under SECTION 1.2 OVERSEAS EMERGENCY MEDICAL.

Section 1.6 Accidental death.

1.6.1 What we cover.

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

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

b] something you are travelling on or in disappears, sinks or crashes and your body is not found within twelve (12) consecutive months and you are presumed dead; and

c] you are not entitled to a loss of life benefit payable under **Overseas Transit Accident Insurance**, we will pay the benefit specified in Part C – Benefit Limits – 1.6 Accidental Death, up to the maximum total limit, to your estate.

Section 1.7 Funeral expenses.

1.7.1 What we cover.

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

The maximum amount we will pay is specified in Part C – Benefit Limits – 1.7 Funeral Expenses.

1.7.2 What we exclude.

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

Section 1.8 Loss of income.

1.8.1 What we cover.

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

a] because of the injury you become disabled; and

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

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

d] as a result you lose all your income,

then we will pay you up to the specified benefit per week for up to the specified number of consecutive weeks as shown in Part C – Benefit Limits – 1.8 Loss of Income, starting from the thirty first (31st) consecutive day after your return to your home.

1.8.2 What we exclude.

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

Section 1.9 Assault requiring hospital admission.

1.9.1 What we cover:

If during the period of cover available for your journey, you suffer an injury resulting from you being assaulted which requires your hospital admission as an inpatient for treatment we will pay you the benefit specified in Part C – Benefit Limits – 1.9 Assault Requiring Hospital Admission.

Conditions.

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

Section 2.1 Cancellation.

2.1.1 What we cover:

Unused arrangements, travel agents fees & rescheduling.

If after you have met the eligibility criteria set out in Part A – Eligibility for Cover, including having a return overseas travel ticket or you intend to obtain a return overseas travel ticket before leaving Australia, and up until the end of the period of cover available for your journey (where the claim is not covered elsewhere in this **International Travel Insurance**), cover is available for:

a] any of the following events which are unexpected and unforeseen by you and outside your control:

- you or your travel companion is seriously injured or becomes seriously ill (including if you or your travel companion are positively diagnosed as suffering a sickness recognised as an epidemic or pandemic, such as COVID-19, which reasonably prevents you from travelling);
- you or your travel companion's relative living in Australia dies, is seriously injured or becomes seriously ill;
- you require medical attention relating to a pre-existing medical condition:
  - that Allianz Global Assistance has confirmed in writing that cover is available for under the group policy; or
  - for which cover is available as specified in the section headed PRE-EXISTING MEDICAL CONDITIONS THAT ARE COVERED (SOME RESTRICTIONS APPLY),

which prevents you from travelling;

- you are pregnant and before your departure from Australia, an unexpected and unforeseen medical complication occurs (which is confirmed in writing by a medical adviser) that prevents you from travelling because such travel would be unsafe for your health or the health of your unborn child however:
  - no cover is available beyond the end of the 26th week of your pregnancy (the 26th week of your pregnancy is calculated based on your estimated date of delivery as confirmed in writing by your obstetrician); or
  - if you suffered complications in your pregnancy before you became eligible for the cover available;
- your arranged travel is cancelled or delayed by the carrier because of mechanical breakdown of your means of transport, riots, strikes, civil commotion (but not an act of terrorism), weather conditions or natural disasters;
- 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;
- a special event is cancelled or postponed;
- your or your travel companion's travel documents are stolen or lost after the purchase of your return overseas travel ticket;
- you or your travel companion are quarantined (except when arising from an epidemic or pandemic);
- your or your travel companion's home is totally destroyed;

- you or your travel companion are subpoenaed to attend court in Australia (after having purchased your return overseas travel ticket) on a date falling during the period of cover available for your journey;
- you or your travel companion are retrenched or made redundant (not including voluntary retrenchment or voluntary redundancy);
- you or your travel companion having to sit exams during the period of cover available for your journey, for studies either of you are undertaking, provided that you or your travel companion had no prior knowledge of the date of the exam before you obtained your return overseas travel ticket;
- your or your travel companion's employer cancelling your or your travel companion's prearranged leave provided you or your travel companion are a full time employee of the police, fire, ambulance, defence or emergency services;
- you miss your arranged travel because your preceding flight was delayed or cancelled; or

b] accidental death (but not sickness or illness) of any of the following living overseas:

- spouse, fiancé, fiancée, parent, parent-in-law, step-parent, guardian; or
- child, stepchild, foster child, grandchild; or
- sister, sister-in-law, step-sister, brother, brother-in-law, step-brother.

If you do not reschedule your journey.

If you do not reschedule your travel arrangements, we will reimburse you the non-refundable portion of unused travel and accommodation arrangements scheduled to be used during the period of cover available for your journey that you have paid in advance of cancellation and cannot recover in any other way, inclusive of travel agent's cancellation fees which are limited to the amount specified in Part C – Benefit Limits – 2.1 Cancellation, up to the maximum total limit specified in Part C – Benefit Limits – 2.1 Cancellation.

If you reschedule your journey.

If you reschedule your travel arrangements at the earliest possible opportunity after the unexpected event listed above, we will at our option pay for either:

a] any part of your travel and accommodation arrangements scheduled to be used during the period of cover available for your journey, (for which you have previously paid but are unable to use and are non-refundable) that you have rescheduled; or

b] the cost of a higher class of travel on the same type of means of transport scheduled to be used during the period of cover available for your journey, 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 travel arrangements that you rescheduled.

Frequent flyer, airmiles, loyalty points & vouchers.

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

c] for frequent flyer points, air miles or loyalty card points:

- the cost of an equivalent booking based on the same advance booking period as your original booking less any payment you made toward the booking, multiplied
- by the total number of points or air miles lost,
- divided by the total number of points or air miles used to make the booking.

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

Conditions.

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

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

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

If you fail to cancel your pre-arranged travel and accommodation arrangements and we are prejudiced by your delay or failure, we may reduce any amount payable by the amount of prejudice we have suffered.

2.1.2 What we exclude.

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

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

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

c] caused by any business, financial or contractual obligations which prevent you or your travel companion from travelling. This exclusion does not apply to claims where you or your travel companion are retrenched or made redundant in Australia except where a reasonable person in a similar situation would have been aware before you became eligible for cover that the retrenchment or redundancy was to occur;

d] a tour operator or wholesaler is unable to complete arrangements for any tour because there were not enough people to go on the tour. This exclusion does not apply to prepaid travel arrangements bought separately to reach the departure point for the tour or for other travel arrangements scheduled to be used during the period of cover available for your journey, which do not form part of the tour;

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

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

g] caused by an act of terrorism.

Section 3.1 Additional expenses.

3.1.1 What we cover.

Additional travel & accommodation expenses due to your incapacity.

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

Emergency travel & accommodation expenses for a necessary companion.

b] If during the period of cover available for your journey, you are admitted to hospital suffering from a life threatening or other serious condition covered by this insurance we will reimburse the reasonable travel and accommodation expenses for a relative or friend to travel to you, stay near you or escort you. He or she must travel to you, stay near you or escort you on the written advice of your treating medical adviser and with the prior written approval of Allianz Global Assistance. Please contact Allianz Global Assistance for approval of these costs.

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

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

Expenses due to *your* repatriation or evacuation *home*.

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

Repatriation of *dependants* left without supervision.

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

Additional travel & accommodation expenses due to specified events.

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

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

we will reimburse your reasonable additional travel and accommodation expenses. Please contact Allianz Global Assistance for approval of these costs.

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

3.1.2 What we exclude.

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

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

b] arising from a pre-existing medical condition of you, your travel companion or a relative except:

- if you satisfy the criteria as set out under the heading PRE-EXISTING MEDICAL CONDITIONS THAT ARE COVERED (SOME RESTRICTIONS APPLY) in the PRE-EXISTING MEDICAL CONDITIONS section in Part E – The cover available; or
- as provided in the medical terms letter if Allianz Global Assistance confirmed in writing that the pre-existing medical condition is covered by the group policy.

c] if you can claim your additional travel and accommodation expenses from anyone else;

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

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

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

Section 3.2 Travel delay expenses.

3.2.1 What we cover.

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

We will pay up to the amount specified in Part C – Benefit Limits – 3.2 Travel Delay Expenses at the end of the initial six (6) consecutive hour period.

3.2.2 What we exclude.

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

a] from an act of terrorism; or

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

Section 3.3 Alternative transport expenses.

3.3.1 What we cover.

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

3.3.2 What we exclude.

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

a] due to an act of terrorism; or

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

Section 3.4 Return home & resumption of journey following death of a relative.

3.4.1 What we cover.

a] If, during the period of cover available for your journey, your relative who is resident in Australia dies unexpectedly, we will reimburse the reasonable additional cost of your early return to your home. We will only pay the cost of the fare class you had planned to travel at. Please contact Allianz Global Assistance for approval of these costs.

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

- a relative of yours who is resident in Australia dies unexpectedly; and
- it is possible for your journey to be resumed; and
- there is more than fourteen (14) consecutive days or twenty five per cent (25%), whichever is the greater, remaining of the period of cover available for your journey, as noted on your return overseas travel ticket; and
- you resume your journey within thirty (30) consecutive days of your return to your home,

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

However, if the event causing your claim is due to your relative's pre-existing medical condition, we will reimburse your covered expenses up to the limit specified in Part C – Benefit Limits – 3.4 Return Home & Resumption of Journey following Death of a Relative provided that before you commenced your journey a medical adviser had not diagnosed your relative as being terminally ill.

The most we will pay under this sub-section is up to the limit shown in Part C – Benefit Limits – 3.4 Return Home & Resumption of Journey following Death of a Relative.

Section 3.5 Domestic pets.

3.5.1 What we cover.

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

3.5.2 What we exclude.

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

Section 3.6 Hijack.

3.6.1 What we cover.

If, during the period of cover available for your journey, control of the transportation you are travelling in is seized by force or threat of force by unauthorised persons and you are detained for more than twelve (12) continuous hours by these persons using violence or threat of violence, we will pay you the benefit per day specified in Part C – Benefit Limits – 3.6 Hijack up to the maximum total limit specified in Part C – Benefit Limits – 3.6 Hijack.

3.6.2 What we exclude.

To the extent permitted by law we will not pay if your claim arises from an act of terrorism.

Section 3.7 Kidnap & ransom.

3.7.1 What we cover.

If, during the period of cover available for your journey, you are kidnapped, we will reimburse you up to the limits specified in Part C – Benefit Limits – 3.7 Kidnap & Ransom for ransom paid to your abductors which results in your release from kidnap.

Conditions.

You must make every reasonable effort to:

- minimise your loss;
- not disclose the existence of this insurance cover;
- immediately inform the appropriate authorities and conform with their recommendations and instructions;
- advise us of the circumstances as soon as practicable; and
- keep identifying details (such as serial numbers) of any ransom exchanged for your release.

3.7.2 What we exclude.

To the extent permitted by law we will not pay if you are kidnapped in the countries or territorial waters of the United Mexican States, the Philippines, Somalia or in any country (or their territorial waters) located in Central America or South America, south of the border between the United Mexican States and the United States of America.

Section 4.1 Luggage.

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

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

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

4.1.1 What we cover.

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

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

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

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

The amount we will pay (acting reasonably) will be the lesser of:

- the depreciated value after allowing for age, wear and tear (see Depreciation on page 92 for details);
- the original purchase price;
- the replacement cost; or
- the repair cost.

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

The maximum amount we will pay for any item is:

- up to the item limit specified in Part C – Benefit Limits – 4.1 Luggage for personal computers, video recorders or cameras;
- up to the item limit specified in Part C – Benefit Limits – 4.1 Luggage for mobile phones (including PDAs and any items with phone capabilities); or
- up to the item limit specified in Part C – Benefit Limits – 4.1 Luggage for all other items.

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

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

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

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

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

d] No cover is available for sporting equipment while it is in use.

Conditions.

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

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

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

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

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

4.1.2 What we exclude.

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

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

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

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

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

e] the covered item or valuable disappears in circumstances that cannot be explained to our reasonable satisfaction;

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

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

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

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

h] the covered item or valuable has an inherent defect or an electrical or mechanical breakdown;

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

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

Section 4.2 Travel documents, transaction cards & travellers cheques.

4.2.1 What we cover.

If during the period of cover available for your journey:

Re-issue or replacement cost.

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

Fraudulent use.

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

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

Conditions.

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

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

4.2.2 What we exclude.

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

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

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

Section 4.3 Luggage delay.

4.3.1 What we cover.

If during the period of cover available for your journey any of your covered items are delayed, misdirected or misplaced by the carrier for more than twelve (12) consecutive hours, we will reimburse you for the reasonable costs you incur for you to purchase essential items of clothing or other personal items, up to the amount specified in Part C – Benefit Limits – 4.3 Luggage Delay.

Conditions.

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

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

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

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

Section 5.1 Rental vehicle excess.

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

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

5.1.1 What we cover.

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

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

then we will pay you the lesser of:

- property damage for which you are liable; or
- the amount specified that you must pay under your rental vehicle agreement; or
- the limit shown in Part C – Benefit Limits – 5.1 Rental Vehicle Excess.

Conditions.

You will need to provide us with a copy of:

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

5.1.2 What we exclude.

To the extent permitted by law, we will not pay for a claim that arises from, or is for:

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

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

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

Section 6.1 Personal liability.

6.1.1 What we cover.

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

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

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

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

Conditions.

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

You should not pay or promise to pay, settle with, admit or deny liability to anyone who makes a claim against you without our written consent. If you do, we may reduce or refuse your claim to the extent we are prejudiced.

6.1.2 What we exclude.

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

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

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

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

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

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

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

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

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

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

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

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

Overseas Transit Accident Insurance

Part A – Eligibility for Cover.

Not all insurance covers are available for all Westpac cards or all cardholders and different conditions may also be available for different cardholders, so please refer to each Part of this insurance to determine the complimentary insurance benefits that may be available to you.

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

Who is eligible?

Level 1 Card and Level 2 Card cardholders are eligible for the cover available under Overseas Transit Accident Insurance if the entire payment for the trip was charged to the accountholder's card account prior to the commencement of the trip.

Who else is eligible?

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

1. the spouse and/or dependants reside in Australia; and
2. each of them is travelling with the cardholder on the entire trip; and
3. the entire payment for their trip was charged to the accountholder's card account prior to the commencement of the trip.

Dependants under the age of two years at the date the trip commences.

If a cardholder satisfies the eligibility criteria set out above, their dependant under the age of two (2) years as at the date the trip commences is eligible for the cover available provided the dependant is travelling with the cardholder for the entire trip.

When a cardholder, spouse and dependant are travelling together only one eligible person can claim the benefits payable to a cardholder. The other eligible persons may only claim as a spouse or dependant.

Part B – Period of Cover.

Overseas Transit Accident Insurance provides cover when:

a] you board your transportation for your trip and ends when you disembark from your transportation at the end of your trip;

b] boarding or alighting, being when you physically get on or off transportation, at any airport, coach depot, railway station or dock during your trip; and

c] travelling as a passenger in transportation directly to or from any airport, coach depot, railway station or dock immediately before or after the scheduled trip.

Part C – Benefit Limits.

The Aggregate Limit of Liability and the table below set out the maximum limits of what we will pay under Overseas Transit Accident Insurance. All limits and sub-limits are shown in Australian dollars.

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

Aggregate limit of liability.

This Overseas Transit Accident Insurance contains an aggregate (maximum) limit of liability for claims from all eligible cardholders, spouses and/or dependants arising from the one event.

The most we will pay under Overseas Transit Accident Insurance cover for one event (e.g. a bus crash) is $1,300,000 for Level 1 Cards and Level 2 Cards respectively.

This means that regardless of the number of cardholders, spouses or dependants involved in an event who suffer injury, we will pay each on a proportional basis (using the amounts in the table appearing in Part C – Benefit Limits) up to total of $1,300,000 for Level 1 Cards and up to a total of $1,300,000 for Level 2 Cards with a maximum combined total limit of $2,600,000.

For example, if five Level 1 Card cardholders plus five Level 2 Card cardholders lost their lives in the same bus crash, we would pay benefits, calculated as follows:

Level 1 cards.

Five Level 1 Card cardholders:
$750,000 each = $3,750,000;

Total benefit amount: $3,750,000

Dividing the total aggregate exposure ($1,300,000) by the total benefit amount ($3,750,000) determines the percentage (34.66%) to proportionally reduce benefits to.

In this case, the payable benefits would work out to be:

Five Level 1 Card cardholders:
$260,000 each = $1,300,000

Total benefit amount payable: $1,300,000

Level 2 cards.

Five Level 2 Card cardholders:
$750,000 each = $3,750,000;

Total benefit amount: $3,750,000

Dividing the total aggregate exposure ($1,300,000) by the total benefit amount ($3,750,000) determines the percentage (34.66%) to proportionally reduce benefits to.

In this case, the payable benefits would work out to be:

Five Level 2 Card cardholders:
$260,000 each = $1,300,000

Total benefit amount payable: $1,300,000

Maximum benefit amounts.

The table below sets out the maximum Benefit Amounts we will pay under Overseas Transit Accident Insurance if an aggregate limit of liability does not apply (see above).

Injury	Benefit Amount *Level 1 Cards and Level 2 Cards*
Loss of life	$750,000
Loss of both hands or loss of both feet	$500,000
Loss of one hand and loss of one foot	$500,000
Loss of the entire sight in both eyes	$500,000
Loss of the entire sight in one eye and loss of one hand and/or loss of one foot	$500,000
Loss of one hand or loss of one foot	$250,000
Loss of the entire sight in one eye	$250,000

If an eligible cardholder, spouse and/or dependant sustains more than one injury arising from an event, we will only pay for one injury, being the injury suffered by the eligible cardholder, spouse and/or dependant which attracts the highest Benefit Amount.

Part D – Excess and Exclusions.

Excess – what you contribute to a claim.

No excess applies to any claim under Overseas Transit Accident Insurance.

Exclusions.

The exclusions below set out what is not covered.

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

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

1. your loss of enjoyment; loss of opportunity; loss of revenue; loss of profits or loss of goodwill;
2. you booking or taking travel against medical advice, travel for the purpose of getting medical treatment or advice, or travel taken after a medical adviser informs you that you are terminally ill;
3. your intentional self harm or your suicide or your attempted suicide;
4. illegal or criminal acts by you, your spouse, your dependants or any other person acting with your consent or under your direction;
5. you failing to take reasonable care;
6. your travel in any air supported device other than as a passenger in a fully licensed aircraft operated by an airline;
7. your participation as a crew member or pilot of any transportation;
8. any act of terrorism;
9. any act of war, whether war is declared or not, or from any rebellion, revolution, insurrection or taking of power by the military;
10. a nuclear reaction or contamination from nuclear weapons or radioactivity;
11. biological and/or chemical materials, substances, compounds or the like used directly or indirectly for the purpose of harming or to destroy human life and/or create public fear;
12. providing cover or being liable to pay any claim or provide any benefit (including a refund on premium) hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would contravene or otherwise expose us to the risk of any penalty, sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of Australia, New Zealand, the European Union, United Kingdom or United States of America.

Part E – The cover available.

What we cover.

If, during the period of cover available, you suffer an accident that causes an injury listed in Part C – Benefit Limits within twelve (12) consecutive months of the accident, we will pay you the Benefit Amount (unless reduced by the group policy aggregate limit of liability) specified for the injury listed in Part C – Benefit Limits, that you suffered.

In addition, if during a trip:

a] you are unavoidably exposed to the elements due to an accident which results in the disappearance, sinking or wrecking of the transportation in which you were travelling and as a result of such exposure you suffer an injury for which a Benefit Amount (unless reduced by the group policy aggregate limit of liability) is payable;

b] you disappear due to an accident which results in the disappearance, sinking or wrecking of the transportation in which you were travelling and your body has not been found within twelve (12) consecutive months after the date of such accident, it will be presumed, subject to there being no evidence to the contrary, that you died,

we will pay the applicable Benefit Amount (unless reduced by the group policy aggregate limit of liability) listed in Part C – Benefit Limits to you, or to your estate in the case of your death.

If you suffer more than one injury as a result of the accident we will pay you no more than the specified Benefit Amount for the most serious injury listed in Part C – Benefit Limits that you suffered.

Interstate Flight Inconvenience Insurance

Not all insurance covers are available for all Westpac cards or all cardholders and different conditions may also be available for different cardholders, so please refer to each Part of this insurance to determine the complimentary insurance benefits that may be available to you.

Part A – Eligibility for Cover.

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

Who is eligible?

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

1. you reside in Australia; and
2. the entire cost of the return interstate flight (excluding taxes and airport and travel agent charges) is charged to the accountholder's card account prior to commencing the journey.

Who else is eligible?

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

1. the spouse and/or dependants reside in Australia; and
2. the entire cost of the spouse and/or dependant(s) return interstate flight (excluding taxes and airport and travel agent charges) is charged to the accountholder's card account prior to commencing the journey; and
3. the spouse and/or dependants are travelling with the cardholder for at least fifty per cent (50%) of the period of cover available to the cardholder for the cardholder's journey.

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

If a cardholder satisfies the eligibility criteria set out above, their dependant under the age of two (2) years as at the date the journey commences is eligible for the cover provided the dependant is travelling with the cardholder for at least fifty per cent (50%) of the period of cover available to the cardholder for the cardholder's journey.

No cover is available for dependants born on the journey.

When a cardholder, spouse and dependant are travelling together only one eligible person can claim the benefits payable to a cardholder. The other eligible persons may only claim as a spouse or dependant.

Part B – Period of Cover.

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

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

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

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

b] you cancel your return interstate flight ticket; or

c] fourteen (14) consecutive days after your journey starts.

Part C – Benefit Limits.

The table below sets out the maximum limits of what we will pay under each section of Interstate Flight Inconvenience Insurance.

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

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

Section	Limit
1.1 Cancellation	$3,000 maximum total limit
2.1 Flight Delay	4 hours or more, $125 per person up to a maximum total limit of $500
3.1 Luggage	Up to $500 for each item up to a maximum total limit of $1,500
3.2 Luggage Delay	12 hours or more, $125 per person charged to the card account, up to a maximum total limit of $500
4.1 Funeral expenses	Up to $2,500 per person up to a maximum total limit of $5,000

Part D – Excesses and General Exclusions.

Excesses – what you contribute to a claim.

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

Section	Excess amount
1.1 Cancellation	$300
2.1 Flight Delay	Nil
3.1 Luggage	$300
3.2 Luggage Delay	Nil
4.1 Funeral expenses	Nil

General exclusions.

The general exclusions below set out what is not covered.

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

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

1. your loss of enjoyment; loss of opportunity; loss of revenue; loss of profits or loss of goodwill;
2. any pre-existing medical condition of yours, or of a relative, or of a travel companion;
3. you booking or taking travel against medical advice, travel for the purpose of getting medical treatment or advice, or travel taken after a medical adviser informs you that you are terminally ill;
4. your intentional self harm or your suicide or your attempted suicide;
5. your use of alcohol or drugs or any transmissible disease as a result of giving or taking a drug, unless the use of the drug is supervised by a medical adviser;

6. your travel in any air supported device other than as a passenger in:
   - a fully licensed aircraft operated by an airline or charter company; or
   - a regulated or licensed hot air balloon;
7. your participation in any dangerous activities or your exposure of yourself to danger during your journey unless in an attempt to preserve your life or the life of another person, and includes but is not limited to activities such as:
   - scuba diving unless you hold an open water diving certificate or are diving with a qualified and registered diving instructor;
   - mountaineering or rock climbing requiring the use of ropes and/or climbing equipment, racing (other than amateur racing on foot), white water rafting, white water boating, abseiling, parasailing, skydiving, hang gliding, base jumping, bungy jumping, pot holing, canyoning, caving, fire walking, running with the bulls, rodeo riding, polo playing, hunting, shooting, archery, tobogganing, water skiing, jet skiing, off-piste snow skiing, off-piste snowboarding, snowmobiling or any other similar activity;
   - any kind of training for, coaching or competing in any sporting event where you are entitled to receive, or are eligible to receive, an appearance fee, wage, salary or prize money in excess of $1,000; and
   - quad bike or motorcycle riding during your journey unless it involves you only driving a motorcycle, with an engine capacity of 200cc or less, for which you hold a valid motorcycle licence;
8. illegal or criminal acts by you, your spouse, your dependants or any other person acting with your consent or under your direction;
9. your participation as a crew member or pilot of any transportation;
10. the injury, illness or death of any person who is aged 80 years or over at the time you become eligible for cover under Interstate Flight Inconvenience Insurance;
11. any interference with your travel plans by any government, government regulation or prohibition or intervention or official authority;
12. your failure to take reasonable care;
13. any epidemic or pandemic;
14. any act of war, whether war is declared or not, or from any rebellion, revolution, insurrection or taking of power by the military;
15. a nuclear reaction or contamination from nuclear weapons or radioactivity;

16. biological and/or chemical materials, substances, compounds or the like used directly or indirectly for the purpose of harming or to destroy human life and/or create public fear;
17. providing cover or being liable to pay any claim or provide any benefit (including a refund on premium) hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would contravene or otherwise expose us to the risk of any penalty, sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of Australia, New Zealand, the European Union, United Kingdom or United States of America.

Part E – The cover available.

Section 1.1 Cancellation.

1.1.1 What we cover:

If, after you have obtained your interstate flight ticket and up until the end of the period of cover available for your journey (where the claim is not covered elsewhere in this insurance) and because of any of the following events which are unexpected and unforeseen by you and outside your control:

- you, your travel companion or a relative dies, is seriously injured or becomes seriously ill (except arising from a pre-existing medical condition);
- your arranged travel is cancelled or delayed by the carrier because of unexpected natural disasters;
- you are quarantined (except arising from an epidemic or pandemic);
- your home is totally destroyed;
- you are subpoenaed to attend court in Australia (after having purchased your interstate flight ticket) on a date falling during the period of cover available for your journey;
- you are retrenched or made redundant (not including voluntary retrenchment or voluntary redundancy),

then we will reimburse you:

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

b] your reasonable costs of rescheduling your journey. The most we will pay for rescheduling your journey is the unrecoverable amount that would have been payable under 1.1.1 a] had your journey been cancelled. We will not pay a claim under 1.1.1 b] in addition to a claim under 1.1.1 a] for the same services/facilities.

Conditions.

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

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

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

If you fail to cancel your pre-arranged travel and accommodation arrangements and we are prejudiced by your delay or failure, we may reduce any amount payable by the amount of prejudice we have suffered.

1.1.2 What we exclude.

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

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

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

c] caused by any business, financial or contractual obligations which prevent you or your travel companion from travelling. This exclusion does not apply to claims where you or your travel companion are retrenched or made redundant in Australia except where a reasonable person in a similar situation would have been aware before you became eligible for cover that the retrenchment or redundancy was to occur;

d] a tour operator or wholesaler is unable to complete arrangements for any tour because there were not enough people to go on the tour. This exclusion does not apply to prepaid travel arrangements bought separately to reach the departure point for the tour or for other travel arrangements scheduled to be used during the period of cover available for your journey, which do not form part of the tour;

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

f] caused by financial default or financial collapse of a service provider with whom you make a booking or the financial default or financial collapse of any company, organisation or person with whom they deal.

Section 2.1 Flight delay.

2.1.1 What we cover.

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

2.1.2 What we exclude.

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

Section 3.1 Luggage.

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

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

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

3.1.1 What we cover.

a] If, during the period of cover available for your journey, your:

- baggage, clothing; or
- portable electrical equipment, binoculars, cameras and associated equipment/accessories (but not any other valuables),

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

- left in a vehicle (see 3.1.1 b]); or

- are valuables checked in to be transported in the cargo hold of any aircraft, ship, train, tram or bus (see 3.1.1 c]); or
- is sporting equipment while in use (see 3.1.1 d]).

The amount we will pay (acting reasonably) will be the lesser of:

- the depreciated value after allowing for age, wear and tear (see Depreciation on page 92 for details);
- the original purchase price;
- the replacement cost; or
- the repair cost.

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

The maximum amount we will pay for any item is up to the item limit specified in Part C – Benefit Limits – 3.1 Luggage and the maximum total limit specified in Part C – Benefit Limits – 3.1 Luggage for all items combined.

A pair or related set of items, for example (but not limited to) a camera, lenses (attached or not), tripod and accessories are considered as only one item for the purpose of this cover, and the appropriate single item limit will be applied.

b] Items specified in 3.1.1 a] that are left in a vehicle are only covered during daylight hours and must have been left in a concealed storage compartment of a locked vehicle, and in the event of theft forced entry must have been made. The most we will pay is up to the amount specified in Part C – Benefit Limits – 3.1 Luggage for each item stolen from a vehicle, and up to the total amount specified in Part C – Benefit Limits – 3.1 Luggage for all items stolen from a vehicle.

c] No cover is available for valuables left in a vehicle at any time or valuables checked in to be transported in the cargo hold of any aircraft, ship, train, tram or bus including any loss from the point of check in until collection by you from the baggage carousel or collection area at the end of your flight, voyage or trip. However, cover will be available for loss theft or accidental damage to tablets and mobile/smartphones (but not any other valuables) when (without prior notice) you are directed by the airline with whom you have a flight booking to place the tablet or mobile/smartphone into your checked in baggage or overhead cabin locker for the duration of your flight.

d] No cover is available for sporting equipment while it is in use.

Conditions.

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

If you cannot prove the value of the items, the most we will pay for each individual item is ten per cent (10%) of the limit shown for that type of item in the Part C – Benefit Limits – 3.1 Luggage.

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

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

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

3.1.2 What we exclude.

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

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

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

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

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

e] the covered item or valuable disappears in circumstances that cannot be explained to our reasonable satisfaction;

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

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

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

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

h] the covered item or valuable has an inherent defect or an electrical or mechanical breakdown;

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

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

Section 3.2 Luggage delay.

3.2.1 What we cover.

If during the period of cover available for your journey, any items of your baggage, clothing and personal valuables are delayed, misdirected or misplaced by the carrier for more than twelve (12) consecutive hours, we will reimburse you for the reasonable costs you incur for you to purchase essential items of clothing or other personal items, up to the limit shown in Part C – Benefit Limits – 3.2 Luggage Delay.

Conditions.

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

We will deduct any amount we pay you under this section from any subsequent claim you make for lost clothing or personal items payable under SECTION 3.1 LUGGAGE.

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

Section 4.1 Funeral expenses.

4.1.1 What we cover.

If you die as a result of an injury occurring during the period of cover available for your journey we will pay your reasonable funeral expenses or the cost of repatriation of your remains to your home or nominated funeral home (if necessary) up to the amount specified in Part C – Benefit Limits – 4.1 Funeral Expenses.

Rental Vehicle Excess in Australia Insurance

Part A – Eligibility for Cover.

Not all insurance covers are available for all Westpac cards or all cardholders and different conditions may also be available for different cardholders, so please refer to each Part of this insurance to determine the complimentary insurance benefits that may be available to you.

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

Who is eligible?

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

Part B – Period of Cover.

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

Part C – Benefit Limits.

The table sets out the maximum limits of what we will pay under Rental Vehicle Excess in Australia Insurance.

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

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

Card	Limit
Level 1 Card and Level 2 Cards	Maximum total limit of up to the amount specified in your rental vehicle agreement or $5,500, whichever is the lesser.

Part D – Excess and Exclusions.

Excess – what you contribute to a claim.

An excess of $300 applies to each claim payable under Rental Vehicle Excess in Australia Insurance.

You must pay the excess amount for each claim made even if a number of claims are submitted on the one claim form.

Exclusions.

The exclusions below set out what is not covered.

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

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

1. you using the rental vehicle in breach of the rental vehicle agreement;
2. you using the rental vehicle without a licence for the purpose that you were using it; (such as but not limited to the carrying of fare paying passengers or the carrying of freight);
3. administrative charges or fees of the rental company that are not a component of the amount that is specified in your rental vehicle agreement;

4. your claim is for consequential loss of any kind including loss of enjoyment;
5. you booking or taking travel against medical advice, travel for the purpose of getting medical treatment or advice, or travel taken after a medical adviser informs you that you are terminally ill;
6. your intentional self harm or your suicide or your attempted suicide;
7. the effect of or your chronic use of alcohol or drugs or any transmissible disease as a result of giving or taking a drug, unless the use of the drug is supervised by a medical adviser;
8. any act of terrorism;
9. any act of war, whether war is declared or not, or from any rebellion, revolution, insurrection or taking of power by the military;
10. a nuclear reaction or contamination from nuclear weapons or radioactivity;
11. biological and/or chemical materials, substances, compounds or the like used directly or indirectly for the purpose of harming or to destroy human life and/or create public fear;
12. providing cover or being liable to pay any claim or provide any benefit (including a refund on premium) hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would contravene or otherwise expose us to the risk of any penalty, sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of Australia, New Zealand, the European Union, United Kingdom or United States of America.

Part E – The cover available.

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

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

What we cover.

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

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

then we will pay you the lesser of:

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

Conditions.

If you make a claim you must provide a copy of:

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

Purchase Protection Insurance

Part A – Eligibility for Cover.

Not all insurance covers are available for all Westpac cards or all cardholders and different conditions may also be available for different cardholders, so please refer to each Part of this insurance to determine the limits of the complimentary insurance benefits that may be available to you.

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

Who is eligible?

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

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

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

Part B – Period of Cover.

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

Card	Period of Cover
Level 1 Cards and Level 2 Cards	Four (4) consecutive months for purchases made with Level 1 Cards and Level 2 Cards

Part C – Benefit Limits.

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

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

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

Card	Limit
Level 1 Cards and Level 2 Cards	Purchase price charged to card account limited to $10,000 per covered item or valuable except for jewellery watches and new works of art which are limited to $3,500 per claim. Maximum total limit of all claims in any twelve (12) month period is $135,000.

Part D – Excess and Exclusions.

Excess – what you contribute to a claim.

An excess of $300 applies to each claim payable under Purchase Protection Insurance.

You must pay the excess amount for each claim made even if a number of claims are submitted on the one claim form.

Exclusions.

The exclusions below set out what is not covered.

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

To the extent permitted by law we do not cover you for any loss, damage or expense caused by, arising directly or indirectly from or in any way related to:

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

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

   This includes forgetting or misplacing any items, leaving them behind or walking away from them;
8. the covered item or valuable having an electrical or mechanical breakdown.
9. any act of war, whether war is declared or not, or from any rebellion, revolution, insurrection or taking of power by the military;
10. a nuclear reaction or contamination from nuclear weapons or radioactivity;

11. biological and/or chemical materials, substances, compounds or the like used directly or indirectly for the purpose of harming or to destroy human life and/or create public fear;
12. providing cover or being liable to pay any claim or provide any benefit (including a refund on premium) hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would contravene or otherwise expose us to the risk of any penalty, sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of Australia, New Zealand, the European Union, United Kingdom or United States of America;
13. illegal or criminal acts by you, your spouse, your dependants or any other person acting with your consent or under your direction;
14. your failure to take reasonable care.

Part E – The cover available.

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

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

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

What we cover.

If during the period of cover available, your covered item or valuable is stolen, accidentally damaged or permanently lost, except when:

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

we will pay the lesser of:

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

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

The most we will pay in any twelve (12) month period in respect of any one card account is the maximum total limit specified in Part C – Benefit Limits.

Conditions.

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

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

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

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

Extended Warranty Insurance

Part A – Eligibility for Cover.

Not all insurance covers are available for all Westpac cards or all cardholders and different conditions may also be available for different cardholders, so please refer to each section of this booklet to determine the complimentary insurance benefits that may be available to you.

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

Who is eligible?

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

Part B – Period of Cover.

Cover applies from the date the manufacturer's warranty expires and applies for the same period as the manufacturer's warranty for up to a maximum of two (2) consecutive full years. However, there is no cover if the manufacturer's warranty exceeds five (5) years.

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

Manufacturer's Warranty Period	Extended Warranty Period *Level 1 Cards and Level 2 Cards*
6 months	6 months
1 year	1 year
2 to 5 years	2 years
Over 5 years	No cover

Part C – Benefit Limits

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

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

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

Card	Limit
Level 1 Cards and Level 2 Cards	Purchase price charged to card account limited to $20,000 per covered product up to a maximum total limit of $20,000 per card account in any twelve (12) month period.

Part D – Excess and Exclusions

Excess – what *you* contribute to a claim.

An excess of $300 applies to each claim payable under Extended Warranty Insurance.

You must pay the excess amount for each claim made even if a number of claims are submitted on the one claim form.

Exclusions.

The exclusions below set out what is not covered.

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

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

1. illegal or criminal acts by you, your spouse, your dependants or any other person acting with your consent or under your direction;
2. your failure to take reasonable care;
3. any act of war, whether war is declared or not, or from any rebellion, revolution, insurrection or taking of power by the military;
4. a nuclear reaction or contamination from nuclear weapons or radioactivity;
5. biological and/or chemical materials, substances, compounds or the like used directly or indirectly for the purpose of harming or to destroy human life and/or create public fear;
6. providing cover or being liable to pay any claim or provide any benefit (including a refund on premium) hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would contravene or otherwise expose us to the risk of any penalty, sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of Australia, New Zealand, the European Union, United Kingdom or United States of America.

Part E – The cover available.

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

What we cover.

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

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

subject to the maximum total limit for any one card account in any twelve (12) consecutive month period specified in Part C – Benefit Limits – Extended Warranty Insurance.

Conditions.

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

You should take all reasonable care to protect and/or maintain your covered products.

You should obtain our approval before starting any repairs or replacement of any covered product that has suffered a covered breakdown.

You should keep the covered product for which you are claiming or relevant parts of the covered product so that we may inspect them.

Claims.

How to make a claim.

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

First check that you are entitled to claim by reading the appropriate section in this booklet, especially Part D of that section, to see exactly what is, and is not covered, noting particularly any conditions, limitations and exclusions.

Allianz Global Assistance administers the benefits available under the group policy. You should give Allianz Global Assistance notice of your claim as soon as possible.

In order to be sure that any expenses you claim are covered by the group policy you should always, when practicable, contact Allianz Global Assistance for approval before you incur expenses you wish to claim. If you do not, we will pay for expenses incurred up to the amount we would have authorised had you asked us first.

You are not covered for any claim made after termination of, or the expiry of the period of insurance specified in, the group policy. Westpac will provide you with details of any replacement cover.

You can obtain claim forms and information on how to make a claim at:

insurance.agaassistance.com.au/westpac/

You can lodge your travel claim online at:

claimmanager.com.au/westpac

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

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

You should give any information Allianz Global Assistance reasonably asks for to support your claim at your expense, such as but not limited to police reports, valuations, medical reports, original receipts or proof of purchase and ownership. If required Allianz Global Assistance may ask you to provide them with translations into English of any such documents to enable their consideration of your claim.

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

In particular:

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

Depreciation.

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

- For toiletries and medication (including skin care, make-up, perfume, deodorant and aftershave) we will deduct 50% of the purchase price for each year you have owned the item up to a maximum deduction of 80%;
- For mobile phones, smart phones, electrical devices, communication devices, all computers (including laptops and tablets), photographic equipment and electronics equipment we will deduct 20% of the purchase price for each year you have owned the item up to a maximum deduction of 80%;
- For clothing, footwear, luggage and books we will deduct 15% of the purchase price for each year you have owned the item up to a maximum deduction of 80%;
- For camping, sporting and leisure equipment (but not leisure clothing) and musical instruments we will deduct 10% of the purchase price for each year you have owned the item up to a maximum deduction of 80%;

- For jewellery we will not make any deduction. Please note, watches are not considered jewellery and are included under other items below;
- For all other items we will deduct 15% of the purchase price for each year you have owned the item up to a maximum deduction of 80%.

For example:

You have a $500 digital camera that was purchased 2 years before the date it was lost. The rate of depreciation would be 20% per year.

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

Year 1 – Purchase price of $500 less 20% ($100) = $400

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

Claims are payable in Australian dollars.

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

You should not admit fault or liability.

You should not admit that you are at fault, for any accident, incident or event causing a claim, and you must not offer or promise to pay any money, or become involved in legal action, without the approval of Allianz Global Assistance. If you do, we may reduce or refuse your claim to the extent we are prejudiced.

Recovery.

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

When making a claim you should tell us about any other insurance under which you are or might be able to claim. If you can claim from another insurer and we also pay you in respect of the same insured event, then you will be required to refund to us the amount we paid if the other insurer also paid you.

You cannot claim from us and from the other insurer to obtain an aggregate amount that exceeds your loss.

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

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

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

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

Once we pay your total loss (including your uninsured loss and any excess) we will keep all money left over.

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

How GST may affect your claim.

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

Fraud.

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

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

Complaints & disputes

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

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

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

The Australian Financial Complaints Authority

Online: **www.afca.org.au**

Phone: 1800 931 678

Email: **info@afca.org.au**

Mail: GPO Box 3
Melbourne VIC 3001

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

General Insurance Code of Practice

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

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

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We're here to help

For Complimentary Insurance claims and enquiries, contact Allianz Global Assistance on

1800 091 710
Monday to Friday: 8am to 8pm AEST
Saturday: 8am to 5pm AEST

For Card related queries, contact Westpac on

132 032
8am to 8pm EST
Monday to Friday (excluding public holidays)

westpac.com.au

Ask at any branch

Accessibility support

If you are deaf, hard of hearing, or have speech/communication difficulty, you can message us within the Westpac App or communicate with us using the National Relay Service www.accesshub.gov.au/about-the-nrs.

If English is not your preferred language, contact us and we can arrange a language interpreter.

Visit www.westpac.com.au/web-accessibility for further information on the accessible features on our products, services and accessible collateral for people with disability, who are neurodivergent or where English is not your preferred language.

Westpac acknowledges the Traditional Owners as the custodians of this land, recognising their connection to land, waters and community. We pay our respects to Australia's First Peoples, and to their Elders, past and present.

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