

Westpac Business Credit Cards Complimentary Insurance Policy

BusinessChoice Rewards Card

Altitude Business Gold Cards

Altitude Business Qantas Gold Cards

Altitude Business Platinum Cards

For purchases on or after 1 October 2012.
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The Insurer is:

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

Important information about the insurance and price guarantee covers

This document contains *your* Westpac Business Credit Cards complimentary insurance benefits, which provides cover for purchases made, and paid in full, on or after 21 October 2012. The complimentary insurance benefits are only available to *cardholders* of the following eligible Westpac *Business credit card* accounts:

- BusinessChoice Rewards credit card
- Altitude Business Gold credit cards
- Altitude Business Qantas Gold credit cards
- Altitude Business Platinum credit cards

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

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

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

Other Insurance

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

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

Sanctions

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

Termination of these covers

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

Privacy

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

We will not require personal information until a claim is made or *you* make an application to cover a *pre-existing medical condition*. We collect, use, process and store personal information and, in some cases, sensitive information about

you in order to comply with our legal obligations, to assess *your* application for a *pre-existing medical condition*, to administer the products or services provided to *you*, to enhance customer service and to manage a claim. We will, in relevant cases, disclose personal information to Westpac, our service providers and business partners in order to allow monitoring of the claims service provided, prevention of fraud and to ensure eligibility for cover.

By providing us with *your* personal information, *you* consent to our use of this information which includes us disclosing *your* personal information including sensitive information such as health information, where relevant for the purposes, to affiliates of the Zurich Insurance Group Ltd, other insurers and reinsurers, our service providers, our business partners or as required by law within Australia or overseas. These laws include the Australian Securities and Investment Commissions Act 2001, Corporations Act 2001, Insurance Contracts Act 1984 and the Anti-Money Laundering and Counter-terrorism Financing Act 2006 as those acts are amended and any associated regulations. From time to time other acts may require, or authorise us to collect *your* personal information.

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

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

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

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

General Insurance Code of Practice

We support and adhere to the General Insurance Code of Practice which was developed by the Insurance Council of Australia to further raise the standards of practice and service across the insurance industry.

You can obtain more information on the Code and how it assists you by contacting us.

Complaints and dispute resolution process

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

If *you* are unhappy with our response or we cannot agree on *reasonable* alternative timeframes, *your* complaint will be registered as a dispute and it will be reviewed by our internal dispute resolution process which is free of charge.

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

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

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

Definitions and interpretation

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

“accident” means any sudden and unexpected physical force, which occurs on a *trip* and causes an *injury* that is described in the Schedule of Benefits contained in the ‘Transit accident policy’.

“account holder” means any Westpac member being a business entity or corporation, who has entered into a *Westpac Business card* account with Westpac.

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

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

“Australian warranty” means the manufacturer’s expressed written warranty, that is applicable and able to be fulfilled within *Australia* and which has been properly registered with the manufacturer, provided the warranty is for a period of no more than 5 years.

“bed care patient” means that as a result of an *injury* or illness during *your journey*, you are confined to an overseas hospital bed for a continuous period of not less than 24 hours. *Your* confinement must be certified as necessary by a legally qualified and registered medical practitioner and you must be under the continuous care of a registered nurse (other than *yourself* or a member of *your family*). You are not classified as a *bed care patient* if you are a patient in any institution used primarily as a nursing or convalescent

home, a place of rest, a geriatric ward, a mental institution, rehabilitation or external care facility or a place for the care or treatment of alcoholism or drug addiction.

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

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

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

This includes additional *cardholders*. If a *family* is travelling together, only one person can claim the benefits payable to the *cardholder*. The others can only claim as a *spouse* or *dependent child/children*.

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

‘connecting flight’ means a flight:

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

- scheduled to depart from the same airport as *your* preceding *flight* is scheduled to land at.

“dependent child/children” means:

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

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

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

- BusinessChoice Rewards credit card
- Altitude Business Gold credit cards
- Altitude Business Qantas Gold credit cards; and
- Altitude Business Platinum credit cards

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

“family” means

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

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

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

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

“interstate flight” means travel on a registered passenger airline (but not charter *trips*) from Tasmania to any mainland *Australian State or Territory*, or from any mainland *Australian State or Territory* to another mainland *Australian State or Territory* or to Tasmania.

“journey” means:

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

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

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

- Three months (six months for Altitude Business Platinum credit card *cardholders*) after the date of departure shown on the *cardholder’s return overseas travel ticket*; or
- at midnight on the date when *your* scheduled transport (as shown on *your return overseas travel ticket*) is due to arrive in *Australia*; or
- when you return to *your home* in *Australia*, provided you travel directly there from the air or sea terminal where you landed in *Australia*; or
- when you cancel *your return overseas travel ticket*.

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

“overseas” means outside *Australia*.

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

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

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

“*period of cover*” means:

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

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

- items acquired for the purpose of re-supply/re-sale; or items acquired for transformation in a business; or items purchased in a business name; or
- business owned or business related items; or animals or plant life; or
- computer software or non tangible items; or
- cash, bullion, negotiable instruments, trading cards, lottery tickets or other gambling related items, tickets of any description, travellers’ cheques, or collections such as stamps, coins and cards; or
- consumable or perishable items (including but not limited to food, drugs, fuel or oil); or
- boats, automobiles, motorboats, airplanes or any other motorised vehicles and their integral parts and installed accessories; or
- second-hand items, including antiques; or
- items of contraband; or
- real estate and movable fixtures or fittings (including but not limited to dish washers and fixed air conditioners) which are, or are intended to form part of any home or real estate; or
- items acquired for a purchase price exceeding A\$10,000.

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

- any existing medical condition, including but not limited to mental disorder, anxiety, alcoholism, drug addiction or pregnancy and/or any chronic or ongoing physical, medical or dental condition, for which investigation (whether or not

a diagnosis has been made), treatment or advice has been received, or medication prescribed or taken at any time before you obtained your return overseas travel ticket; and any condition, including but not limited to mental disorder, anxiety, alcoholism, drug addiction or pregnancy and/ or any physical, medical or dental condition, for which investigation (whether or not a diagnosis has been made), treatment or advice is received, or medication prescribed or taken, after you obtained your return overseas travel ticket, but prior to the commencement of your journey; and

- any complication arising from any such condition outlined above, except that unexpected/unforeseen events relating to pregnancy are not regarded as a *pre-existing medical condition*.

“reasonable” means:

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

“relative” means the *cardholder’s*:

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

“rental vehicle” means a rented passenger vehicle rented from a licensed motor vehicle rental company.

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

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

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

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

“*trip*” means:

- overseas passage by the *cardholder* as a paying passenger (not as a pilot, driver, or crew member etc.) in a licensed plane, bus, train or ferry authorised pursuant to any statute, regulation, by-law or the equivalent thereof for the transportation of passengers for hire. Provided that before the passage commenced the cost of the passage was charged to the *cardholder’s eligible credit card account* and the *cardholder* is not on their way to or from their place of work (whether paid, unpaid or voluntary work); and
- overseas passage by the *cardholder’s spouse* and/or *dependent child/children* as paying passengers (not as a pilot, driver, or crew member etc.) in a licensed plane, bus, train or ferry authorised pursuant to any statute, regulation, by-law or the equivalent thereof for the transportation of passengers for hire. Provided that before the passage commenced the cost of the passage was charged to the *cardholder’s eligible credit card account* and they are accompanying the *cardholder who* is on a *trip* and they are not on their way to or from their place of work (whether paid, unpaid or voluntary work).

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

“*unauthorised transaction*” means a transaction which has been processed to the *eligible credit card account* of the *account holder* but was not authorised in any way by the *account holder* and/or was outside the *cardholder’s* authority to transact.

“*Westpac Business card*” means a current and valid Westpac credit card issued for Westpac Business Choice Rewards credit card accounts, Westpac Altitude Business Gold credit card account, Westpac Altitude Business Qantas Gold credit card account or Westpac Altitude Business Platinum credit card account.

“*you*”, “*your*”, “*yours*”, “*yourself*” means the *cardholder* or the *cardholder’s spouse* or *cardholder’s dependent child/ children*.

Excess what *you* contribute to a claim

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

- Overseas travel insurance policy – You must pay the first A\$250 for each claim made under Benefits 1 to 7 of 'Part B'. However under 'Benefit 2 – 'Loss/damage to personal property' there is no excess payable for the replacement of *your* travel documents, credit cards, and travellers' cheques and the emergency replacement of *your* clothes and toiletries. Also if you make more than one claim as the result of a single event, the excess only applies once.
- Purchase security insurance policy – You must pay the first A\$250 for each claim.
- Extended warranty insurance policy – You must pay the first A\$250 for each claim.
- Interstate flight inconvenience insurance policy – You must pay the first A\$250 for each claim made under 'Benefits 2 and 4'.
- Transit Accident Insurance – You must pay the first A\$250 for each claim
- Business Inconvenience Insurance – You must pay the first A\$250 for each claim
- Unauthorised Transaction Cover (previously known as liability insurance) – You must pay the first A\$250 for each claim

Repairing or replacing damaged property/*personal goods/business items*

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

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

However under no circumstances will we pay you more than it originally cost you to buy the item and where the item is part of a pair or set, you will receive no more than the value of the particular part or parts lost, stolen or damaged, regardless of any special value that the item may have by way of being part of such pair or set.

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

- For toiletries (including skin care, make-up, perfume and medications) we will deduct 3.00% for each month you have owned the item to a maximum amount of 80%.
- For phones, electrical devices, communication devices, all computers, photographic equipment, tablets and electronics equipment we will deduct 1.75% for each month you have owned the item up to a maximum amount of 60%.
- For clothing, footwear, luggage and books we will deduct 1.75% for each month you have owned the item to a maximum amount of 80%.
- For camping, sporting and leisure equipment (but not leisure clothing) and musical instruments we will deduct 1.00% for each month you have owned the item up to a maximum amount of 60%.
- For jewellery we will deduct 0.25% for each month you have owned the item to a maximum amount of 25%.
- For all other items we will deduct 1.25% for each month you have owned the item to a maximum amount of 60%.

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

However, property or personal goods left unattended in a motor vehicle are only insured for up to A\$2,500 in total.

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

Safety of your property/personal goods/business items

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

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

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

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

Reporting lost, stolen or wilfully damaged property/personal goods/business items

In the event that *your property or personal goods* are stolen, wilfully damaged or *accidentally* lost, you must make a report to the police or to the nearest government agency or authority.

You must do this within 24 hours of learning of the theft, loss or damage and the report must list and describe the missing or damaged *property/personal goods/business items*.

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

In the event the *cardholder* does not make a report to police or to the nearest government agency or authority or take all *reasonable* steps to assist Zurich, the claim may be refused and it may prejudice any further claims.

Pre-existing medical conditions

The insurances do not cover you for any event that is caused by or arises as a result of a *pre-existing medical condition* of yours or any *pre-existing medical condition* of a *relative, travel companion* or any other person that may give cause for you to claim. The insurances does not cover you for condition(s) where you should have reasonably known they existed. If however, you are going overseas you may, prior to leaving *Australia* apply for your *pre-existing medical condition* to be covered under the 'Overseas travel insurance'.

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

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

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

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

Conditions we automatically cover without referral

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

Condition	Requirements
Acne	If you have not required treatment by a medical practitioner in the last 3 months.
Allergies	If the condition has not required treatment by a medical practitioner in the last 9 months and you have no known respiratory conditions e.g. Asthma.
Asthma	If no exacerbation requiring treatment by a medical practitioner in the last 12 months.
Cataracts / Glaucoma	If you have no ongoing complications, are not on a waiting list for an operation and have not been operated on in the last 2 months.
Coeliac Disease	If the condition has not required treatment by a medical practitioner in the last 6 months.
Diabetes / Glucose Intolerance	If you were diagnosed over 12 months ago and have not had any complications in the last 12 months. You must also have a Blood Sugar Level reading between 4 and 12 or a HbA1C score of 9% or less. You must also not currently be undergoing treatment for kidney, eye or nerve complications.
Ear Grommets	With no current infection.
Epilepsy	If there are no underlying medical conditions (e.g. previous head trauma, stroke) and you have not required treatment by a medical practitioner for a seizure in the last 2 years.
Gastric Reflux	If the condition does not relate to another underlying diagnosis (e.g. Hernia / Gastric Ulcer).
Gout	If the gout has remained stable for the last 9 months.
Hiatus Hernia	If no surgery is planned.
Hip / Knee Replacement	If performed more than 9 months ago and less than 10 years ago.
Hypertension (High Blood Pressure)	If you have no known heart conditions and your current blood pressure reading is lower than 165/95.

Enquiries

- Additional copies of this document can be obtained by phoning Westpac on **1300 651 089**, or visit westpac.com.au (select "Credit Cards" from the navigation menu).
- If you require personal advice on any of these insurances, please see *your* insurance adviser.
- If you wish to make a general enquiry regarding the cover outlined in this document you can phone us on **1800 091 710**, however please make sure you have this document on hand when you phone us.

Please also note:

The 'Overseas travel insurance' cover is for a maximum period of three (six for Altitude Business Platinum credit card cardholders) consecutive months and cannot be extended. You do not have to advise us that you will be travelling as you are automatically covered, provided you are eligible for this cover and adhere to the Definitions, Terms and Conditions, Exclusions and Claims Procedures of that policy.

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

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

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

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

- access to Registered Medical Practitioners for emergency assistance and advice;
- emergency transportation to the nearest suitable hospital;
- emergency evacuation, if necessary;
- advise *your family in Australia* of *your* medical condition and keep them informed of the situation (only at *your* request);
- payment guarantees to hospitals and insurance verification;
- second opinions on medical matters; and
- urgent message service and emergency travel planning.

Documents to take with you when you are travelling overseas (Overseas travel insurance)

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

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

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

Insurance exclusions – what is not covered

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

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

- We reserve the right to not insure you if you act against our advice or that of our Medical Team, i.e. we decide to arrange for you to be moved from your location to hospital at another location and you decide against it.
- We do not insure you for any event that is caused by or arises as a result of any pre-existing medical condition of yours, a relative, travel companion or any other person that may give cause for you to claim unless the claim relates to overseas travel insurance and your pre-existing medical condition is automatically covered as outlined in the "Pre-existing medical conditions" section of this booklet, or we have given prior written approval to cover your pre-existing medical condition and you have paid the administration fee.
- We do not cover your property or personal goods / business items left unattended in a motor vehicle for any more than A\$2,500 in total.

- We do not insure *you* in regard to any travel that:
 - *you* book or take against medical advice; or
 - *you* take for the purpose of getting medical treatment or advice; or
 - *you* take after a qualified and registered member of the medical profession informs *you* that *you* are terminally ill.
- We do not insure *you* for any event that is caused by or arises from *you* failing to follow advice or take heed of a warning from:
 - any government;
 - or any official body;
 - or any publication or broadcast by any member of the mass media; or
- We do not insure *you* for any event that is caused by or arises from:
 - *you* being under the influence of liquor or drugs; or *your* involvement in illegal activities, fraud or abuse; or
 - *your* underwater activities that involve using artificial breathing equipment (unless *you* have an open water diving license or are diving with a qualified and registered diving instructor); or
 - *your* mountaineering (if *you* need to use climbing equipment, ropes or guides), rock climbing (if *you* need to use climbing equipment, ropes or guides), white water rafting, white water boating, abseiling, bungy jumping, pot holing, running with the bulls, caving or tobogganing; or
 - *your* racing (other than foot); or
 - *your* participation in any kind of professional sport for which *you* obtain/are attempting to obtain financial gain, sponsorship or benefit from participating in or training for that sport; or
 - *your* air travel or any aerial activity (for example, base jumping and skydiving). But if *you* are a paid passenger in a fully licensed commercial passenger aircraft, we do insure *you*; or
 - any activities involving hunting equipment or projectiles (e.g. shooting and archery); or
 - *your* participation in motor cycling, unless:
 - it involves a hired motorcycle with an engine capacity of 200cc or less; and
 - *you* are the driver; and
 - *you* hold a current *Australian* motorcycle licence; and

- you are also licensed (if a licence is required) to drive the motorcycle in the country you are in; but
- we never cover any event that is caused by or arises from motorcycle racing; or
- any *act of terrorism*; or
- any war or war like activities, whether war has been formally declared or not, any hostilities, rebellion or revolution, or civil war, military coup, or overthrow! attempted overthrow of a government/military power; or
- any person or organisation, who lawfully destroys or removes *your ownership or control of any property! personal goods / business items*; or
- any government prohibition or restrictions or government customs, or government authorities delaying or detaining *you* or seizing or keeping *your baggage*; or
- non-receipt of the property *or personal goods / business items* that *you* have purchased and is being transported to *you*; or
- *your* participation as a crew member or pilot of any conveyance; or
- *you or your travel companion's* employment or work (whether paid or unpaid or voluntary) either in *Australia or overseas*. This includes not being able to take leave from that employment, unless *your claim* is covered under unexpected cancellation of travel arrangement and other unexpected expenses in the '*Overseas travel insurance policy*'; or
- *you or your travel companion's* financial circumstances or any business or other contractual relationship; or
- changes in currency rates, or any losses due to the devaluation or change in currency value; or
- *you or your travel companion* not wanting to continue with *your travel arrangements/journey*, or cancelling it or cutting it short, unless *your claim* is covered under the '*Overseas travel insurance policy*' in the section unexpected cancellation of travel arrangement and other unexpected expenses; or
- deterioration, normal wear and tear; or
- any defective item or any defect in an item, or damage arising from inherent defects in an item or an electrical or mechanical fault or breakdown, unless covered under the '*Extended warranty insurance policy*'; or

- any process of servicing, repairing or restoring an item unless we have given prior approval; or
- laundering (including washing, ironing and dry cleaning) whether by professional persons or otherwise; or
- vermin or insects, mildew, atmospheric or climatic conditions, or flood; or
- *your* failure to comply with the recommended security guidelines for the use of bank or currency notes, cheques, credit card, postal or money orders or petrol coupons; or
- *you* not taking all adequate precautions (considering the value of the items) to protect *your* property/*personal goods/business items* or if the property/*personal goods/business items* are left:
 - *unattended* in a public place; or
 - *unattended* in an unlocked motor vehicle; or
 - *unattended* in a motor vehicle in view of someone looking into the motor vehicle; or
 - *unattended* in a motor vehicle overnight; or
 - behind, forgotten or misplaced; or
 - with a person who steals or deliberately damages them.

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

- disappearance of the *property/personal goods* in circumstances which cannot be explained to our satisfaction; or
- radioactivity, radioactivity contamination or the use, existence or escape of any nuclear fuel, nuclear material or nuclear waste; or
- consequential loss or damage, punitive damages or any fines or penalties, including punitive, exemplary, liquidated or aggravated damages; or
- *you* or *your travel companion's* failure to procure a passport or visa; or
- the inability of the tour operator, wholesaler, transport provider, travel agent or any other service provider to complete arrangements or complete any part of a tour.

Claims procedures

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

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

1. Whilst you are overseas:

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

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

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

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

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

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

You must provide us with any evidence/documentation we require to verify your claim. Depending on the policy you are claiming under, this might include (but is not limited to) any of the following:

- proof that you are eligible for insurance cover – e.g. your *eligible credit card account* statement and credit card receipt to confirm your eligibility for the insurance;
- if items were stolen, wilfully damaged, or accidentally lost you must give us the police report number, or if the incident occurred whilst you were *overseas*, a copy of the report you obtained from the police or nearest government agency or authority. The report should be certified by the relevant authority as being a true and correct copy of the original;

- proof of *your* ownership of any lost, stolen or damaged items – e.g. purchase receipts;
- evidence of *your* intended flight – e.g. ticket, travel agent’s itinerary showing *your* flight or a letter from the airline, etc.;
- evidence of the delay, including in the case of luggage delay, a lost property/delayed property report issued by the airline;
- receipts for any items *you* buy to replace those that were lost or stolen or purchased as emergency replacement of *your* clothes and toiletries;
- if any items are lost or stolen during the time that a carrier was responsible for looking after them, *you* must get a letter from the carrier explaining what happened and stating the amount of refund *you* received from them;
- if *your* travel or accommodation arrangements are cancelled and *you* intend claiming, *you* must provide a letter from the carrier, hotel, etc., outlining the refund *you* were entitled to;
- any damaged items for which *you* are claiming so that they can be inspected by us or our authorised representative;
- a quote (at *your* expense) for the replacement of lost or stolen items, or quote (noting the serial number for ‘Extended warranty insurance’ claims) for the repair of damaged or broken-down items. We will however pay the *reasonable* cost of the quote if we agree to pay the claim;
- copy of the *Australian warranty* if claiming under the ‘Extended warranty insurance policy’;
- in regard to the guaranteed pricing scheme, we require evidence that the cheaper item is the same (i.e. model number, model year, and manufacturer) as the *personal good* you purchased, and we require a copy of the printed catalogue advertising the cheaper item, and evidence that the advertisement was printed after *you* purchased the *personal good*.

Subrogation and *you* assisting Zurich with *your* claim

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

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

Fraudulent claims

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

If any claim is fraudulent in any way or if *you* or any one acting on *your* behalf uses fraudulent means to make a claim on any of the covers in this document, then no payment will be made in regard to the claim. Also Westpac will be informed of the situation and *you* may no longer be eligible for any of the insurances and 'Price guarantee cover' contained in this document. In the event we believe *you* or any one acting on *your* behalf has made or attempted to make a fraudulent claim, we may make a criminal complaint. *You* will also be liable for any loss we incur as a result of *your* fraudulent claim.

Limited Death Benefits

Death or serious *injury* benefits are payable under a number of policies within this booklet and the Westpac Commercial Credit Card Insurance booklet, however in regard to an individual event a person is only able to make a claim under one of these policies.

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

Eligibility for Overseas travel Insurance

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

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

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

The cover is available for a maximum period of three months (six months for Altitude Business Platinum credit card cardholders) and cannot be extended. However if your return to Australia is delayed because of events covered under this policy, or your scheduled transport back to Australia is delayed for reasons beyond your control, the period of insurance will automatically be extended for a period of up to four weeks or until you return to your home in Australia, whichever occurs first.

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

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

Benefit	Limits
1. Medical and hospital expenses incurred overseas	<p>Unlimited, except emergency dental is limited to A\$2,000 per person and <i>bed care patient</i> allowance is limited to a total of A\$15,000 (A\$100 per day, e.g. miscellaneous expenses such as phone calls and TV rental).</p> <p>Note: No cover for <i>pre-existing medical conditions</i>, unless automatically covered as listed in the '<i>Pre-existing medical conditions</i>' section of this booklet or prior approval given and the administrative fee is paid.</p>
2. Loss or damage to personal property & business computers and business mobile phones.	<p>Up to A\$15,000 per person and up to a maximum A\$20,000 for a <i>family</i> subject to the following limits. However property and items left <i>unattended</i> in a motor vehicle are only insured up to A\$2,500 in total.</p> <p>Note: No cover for items used for any business purpose or purchased in a business name except for business computers and associated equipment/ accessories and business mobile phones.</p>

Benefit	Limits	
2. Loss or damage to personal property.	Clothing and personal valuables.	Up to A\$3,500 per item.
	Portable electrical equipment and binoculars.	Up to A\$3,500 per item.
	Business mobile phones	A\$1,000
	Cameras and associated equipment/ accessories.	Up to A\$3,500 per item.
	Personal and business computers and associated equipment/ accessories.	A\$5,500 in total.
	Travel documents, travellers' cheques, credit cards, cash etc.	Up to A\$550 per person to a maximum of A\$1,250 for a <i>family</i> .
	Emergency replacement of <i>your</i> clothes and toiletries.	Up to A\$550 per person to a maximum of A\$1,000 for a <i>family</i> .
3. Unexpected cancellation of travel arrangements and other unexpected expenses.	Unlimited for covered events, except for travel agent's cancellation fee, which is limited to an amount equal to the lesser of A\$500 or 15% of the value of the travel arranged by the agent. <ul style="list-style-type: none"> • Cover for the financial insolvency or financial collapse of a licensed service provider is limited to A\$3,750 per person up to a maximum of A\$7,500 for a <i>family</i>. 	
4. Resumption of <i>journey</i> following the death of a <i>relative</i>.	Up to A\$5,250 per person up to a maximum A\$12,500 for a <i>family</i> .	

Benefit	Limits
5. <i>Special event.</i>	Up to A\$3,250 for <i>reasonable</i> cost of arranging alternative transport in order to attend a <i>special event</i> .
6. <i>Rental vehicle excess.</i>	Up to A\$5,000.
7. Travel delay.	For <i>reasonable</i> additional meal and accommodation costs after a six hour delay, up to A\$500 per person up to a maximum of A\$1,100 for a <i>family</i> .
8. Funeral expenses.	Unlimited.
9. Accidental death.	In the event of <i>accidental</i> death which is not covered under the 'Transit <i>accident</i> insurance policy' included in this document, we will pay A\$25,000 per <i>cardholder</i> and A\$25,000 for a for a <i>spouse or dependent child/ children</i> to a maximum \$75,000 <i>per family</i> .
10. Legal liability.	Limit of A\$2,500,000.
11. Loss of income.	Up to 12 consecutive weeks cover up to A\$750 per person per week to a maximum A\$9,000 in total.
12. Domestic Pets Boarding	Up to A\$50 per 24 hour period to a maximum A\$500.
13. Assault requiring hospitalisation	Limit of A\$500
14. Hijack and detention	Up to A\$250 per person per 24 hour period to a maximum A\$20,000 <i>per family</i> .
15. Kidnap and Ransom	Up to A\$5,000.
16. Replacement representative	Up to A\$15,000 to send a replacement representative in the event accidental death of the <i>cardholder</i> whilst <i>overseas</i> or if the <i>cardholder</i> needs to attend the funeral of a <i>relative</i> .

Part B – The cover we provide

Benefit 1: Medical and hospital expenses incurred *overseas*

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

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

By medical expenses we mean expenses for:

- medical, paramedical, or surgical treatment; or
- other treatment, given or prescribed by a qualified and registered member of the medical profession; or
- emergency dental treatment to natural healthy teeth (but not ongoing dental treatment) where the treating dentist confirms in writing that the treatment was solely to relieve sudden and severe pain; or
- ambulance, hospital, or nursing home charges; or
- expenses for emergency evacuation to *Australia* or another country, if the local medical services are inadequate or not available. The evacuation must be authorised and arranged by Zurich Assist (simply call Zurich Assist in *Australia* at any time on **+61 2 9995 2466**. Reverse charge calls to this number can be made from many countries via *Australia Direct*[®], Telstra's international reverse charge service).

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

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

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

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

Medical expenses

We will pay for...

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

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

We will only cover your medical expenses if:

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

Please remember that you can only claim for emergency evacuation if it is arranged by Zurich Assist (simply call Zurich Assist in *Australia* at any time on **+61 2 9995 2466**. Reverse charge calls to this number can be made from many countries via *Australia Direct*[®], Telstra's international reverse charge service).

We will not pay for...

We will not pay for medical expenses that:

- arise from *pre-existing medical conditions* unless your *pre-existing medical conditions* is automatically covered as outlined in the "*Pre-existing medical conditions*" section in this booklet or prior to you leaving *Australia*, we have given prior written approval to cover your *pre-existing medical condition* and you have paid the administration fee; or
- arise from dental treatment caused by or related to the deterioration and/or decay of teeth or involving the use of precious metals; or
- you can recover from any private medical fund or similar government scheme; or
- you incur in *Australia*; or
- arise from HIV, AIDS, ARC (AIDS Related Complex, however this syndrome may be acquired or named), or any related illness, no matter how you become infected; or
- arise from a sexually transmitted disease; or
- arise from any disease that is transmitted when giving or taking a drug. Unless the giving or taking of the drug is supervised by a qualified and registered member of the medical profession and the disease is not excluded anywhere else in this '*Overseas travel insurance policy*'; or
- you incur more than 12 months after the date of your illness or disablement.

Benefit 2: Loss or damage to personal property, business laptops and business mobile phones

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

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

Whilst *you* are overseas we will also provide for the emergency replacement of *your* clothes and toiletries, if *your* entire luggage is delayed, misdirected, or temporarily misplaced by any carrier for more than 12 hours.

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

- *you* have complied with all the conditions *you* agreed to when *your* travel documents, credit cards or cheques were issued; and
- *you* have reported the loss to the appropriate authorities (e.g. Police) within 24 hours of the discovery of the loss. If *you* are claiming for the emergency replacement of *your* clothes and toiletries, *you* will need to obtain written confirmation from the carrier who was responsible for the luggage and *you* will need to provide us with receipts for the replacement items *you* needed to purchase.

In the event of a claim *you* must prove *your* ownership of the property and prove the value of the property (e.g. receipt or valuation for jewellery). If *you* cannot prove the value of *your* property, the most we will pay for each individual item is 10% of the limit shown for the type of item in Part A – The limits that apply and a summary of the cover'.

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

Under this section Zurich covers *you* for the unexpected cancellation of travel arrangements and other unexpected expenses, after *you* become eligible for the Overseas travel insurance provided the claim is not covered elsewhere in this policy. The expense must be incurred during the *period of cover* for one of the reasons listed below:

- there is a *natural disaster*, or a *natural disaster* has recently happened or is *reasonably* expected to happen either at *your* destination or at *your* or *your travel companion's* normal residence in *Australia*; or
- whilst *overseas* *you* or *your travel companion's* travel documents are lost or stolen; or
- *your* or *your travel companion's* normal residence in *Australia* is destroyed; or
- *you* or *your travel companion* are quarantined; or

- *you or your travel companion* are subpoenaed to attend court in *Australia*; or
- *your pre-existing medical condition*, if *your pre-existing medical conditions* is automatically covered as outlined in the “*Pre-existing medical conditions*” section in this booklet or if we have given prior written approval to cover *your pre-existing medical condition* and you have paid the administration fee; or
- if after purchasing *your overseas travel tickets*, you become aware you have a medical condition, which we will then not provide *medical cover* for; or
- *you, your travel companion* or *your relative* living in *Australia*:
 - dies; or
 - is seriously *injured*; or
 - becomes seriously ill;

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

- the unexpected cancellation of *you or your travel companion’s* authorised prearranged leave provided, the person whose leave has been cancelled is a full time employee of the police, fire, ambulance, defence or emergency services; or
- *you or your travel companion* having to sit unexpected exams in regard to studies either of *you* are undertaking; or
- a *special event* has been cancelled or postponed for reasons beyond *your* expectations or control; or
- *your* arranged travel is cancelled or delayed by the carrier because of unexpected:
 - mechanical break down; or
 - weather conditions; or
 - *natural disasters*; or
 - riots, strikes, civil commotion (but not acts of terrorism, any war like activities, war, whether it has been formally declared or not, any hostilities, rebellion or revolution, or military coup, or overthrow of a government); or
- *you or your travel companion* are unexpectedly retrenched. This does not include voluntary retrenchment or redundancy; or
- *you* miss *your* arranged travel because *your* proceeding flight was delayed or cancelled; or

- you miss your arranged travel because your or your travel companion's travel documents were stolen and the theft was reported to the appropriate local authorities (e.g. police) and you provide us with a copy of the report; or
- the financial insolvency or financial collapse of a licensed service provider, provided the booking was made via a licensed travel agent.

Important

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

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

We will pay for...

If you continue your travel

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

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

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

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

If you do not continue your travel

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

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

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

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

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

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

We will only pay if...

- you resume *your journey* within 30 days of returning to *Australia*; and
- *your journey* had not ended before *your* return and there is at least a fortnight or 25% of the time of *your journey* remaining (whichever is the greater); and
- the death occurred after you booked *your* travel; and
- *your* claim is not excluded elsewhere in this document.

However, if the exclusion is due to *your relative's pre-existing medical condition*, we will pay benefits provided that before you commenced *your journey* a medical professional had not declared *your relative* as being terminally ill.

We will pay for...

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

We will not pay for...

We will not pay in the event you knew the death of a *relative* was impending and likely to happen when you were travelling.

Note: When lodging a claim under Benefit 4, we may require proof, or proof of the cause, of *your* claim.

Benefit 5: *Special event*

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

Benefit 6: *Rental vehicle excess*

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

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

We will not pay for...

We will not pay for *your* costs arising from:

- loss or damage resulting from the operation of the *rental vehicle* in violation of the terms of the rental agreement; or
- wear and tear, gradual deterioration, damage from insects or vermin, inherent vice or damage; or
- driving the *rental vehicle* on non-public roads.

Benefit 7: *Travel delay*

If the departure of any scheduled transport in which *you* have arranged to travel is delayed for at least six hours due to any unforeseen cause outside *your control* we will reimburse *your reasonable* additional meal and accommodation costs.

This benefit is only payable when *you* supply receipts for the expenses incurred and written confirmation from the carrier confirming the period of delay.

Benefit 8: Funeral expenses

We insure *you* for funeral expenses that are incurred whilst on *your journey*. However, we will not pay for *your* funeral expenses if *your* death is the result of suicide or a *pre-existing medical condition* unless *your pre-existing medical condition* is automatically covered as outlined in the 'Pre-existing Medical conditions' section in this booklet or we have given prior written approval to cover *your pre-existing medical condition* and *you* have paid the administration fee.

By funeral expenses we mean;

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

We will pay for funeral expenses if;

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

Benefit 9: Accidental death

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

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

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

Benefit 10: Legal liability

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

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

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

Only we have the right to:

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

We will pay for...

We will pay for *your* legal liability if:

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

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

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

We will not pay for...

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

- Bodily harm to, or the illness or death of:
 - any *relative* or *travel companion*; or
 - *your* employee.
- *You* owning or occupying any land or building (unless the building is a residence and *you* occupy it as a tenant or lessee, or in some other temporary way).
- *You* owning, controlling or using a motorised vehicle, an aircraft or a watercraft (other than a non-motorised watercraft used on inland waterways). However, if *you* do not own or control the transport and are using it just as a passenger, *you* are not within this exclusion.
- *Your* business, profession or occupation.
- Loss or damage to any property that is owned or controlled by *you*.

- Any fines or penalties, including punitive, exemplary, liquidated or aggravated damages. These are damages a judge may order a person to pay as punishment. They are different from damages that must be paid as compensation.

Benefit 11: Loss of Income

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

- (a) a *cardholder* or *spouse* is unable to resume their *pre-journey* work in *Australia* after a *journey* ends solely as a result of *injuries* sustained whilst *overseas* on a *journey*; and
- (b) the claim is supported by a medical certificate given by an *Australian* qualified and registered medical practitioner; and
- (c) the *cardholder* or *spouse* had work to return to in *Australia* (supported by written evidence).

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

Benefit 12: Domestic Pets Boarding

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

Benefit 13: Assault requiring hospitalisation

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

Benefit 14: Hijack and detention

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

Benefit 15: Kidnap and ransom

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

We will only pay if...

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

We will not pay if....

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

Benefit 16: Replacement Representative

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

We will only pay if:

- the *cardholder's journey* had not already ended;
- there is at least a 3 days or 15% of the time of *cardholder's journey* remaining (whichever is the greater);
- the death occurred after the *cardholder* booked their travel; and
- the claim is not excluded elsewhere in this policy.

However, if the exclusion is due to the *relative's pre-existing medical condition*, we will pay benefits provided that before the *cardholder* commenced their *journey* a medical professional had not declared the *relative* as being terminally ill.

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

Purchase security insurance policy

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

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

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

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

- the actual amount charged to the *cardholder's eligible credit card account* to purchase the *personal good/business items*; or
- A\$3,000 for in respect of jewellery, watches and fine arts; or
- A\$125,000 in any 12 month period in respect of any one *eligible credit card account*.

Extended warranty insurance policy

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

The insurance cover provided in respect of the purchase of *personal good(s)/business items* comes into effect at the end of the *Australian warranty* period that applies to the *personal good(s)/business items*, provided the *Australian warranty* is for a period of six months or more up to a period of no more than five years.

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

This extended warranty period will be for an equivalent duration as the *Australian warranty* up to a maximum of 3 months for *business items* and 1 year (2 years for Altitude Business Platinum credit cards) for *personal goods*, and does not apply if the *Australian warranty* period is in excess of no more than five years.

For example:

Australian warranty period	Extended warranty period
11 days for <i>business items</i>	11 days for <i>business items</i>
3 months for <i>business items</i>	3 months for <i>business items</i>
Over 3 months to five years for <i>business items</i>	3 months for <i>business items</i>
6 months for <i>personal goods</i>	6 months for <i>personal goods</i>
One to five years for <i>personal goods</i>	1 year (2 years for Altitude Business Platinum credit cards) for <i>personal goods</i>
Over five years	No cover

This extended warranty only covers the failure of a *personal good(s)/business items* to operate for the purpose for which they were designed as a result of a breakdown or defect, provided the breakdown or defect is covered by the terms of the *Australian warranty*.

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

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

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

Price guarantee cover

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

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

The cheaper *personal good* must be:

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

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

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

Provided the price difference is greater than A\$75 you will be refunded the price difference up to A\$350.

Interstate flight inconvenience insurance policy

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

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

Except for the cancellation cover; the other covers included in this policy are available for a period of 14 days from the date the *cardholder, spouse, and/or dependent child/children* leaves their *Australian* home to travel directly to the airport from where they are catching their *interstate flight*. The cover will cease after this 14 day period or earlier if the *cardholder, spouse and/or dependent child/children* return to their *Australian* home within 14 days. This cover however is not designed to provide travel insurance benefits as prescribed under the Insurance Contract Act 1984.

Benefits

1. Delays

Flight delay – if the intended *interstate flight* is delayed by 90 minutes or more and no alternative transport is made available, the *cardholder* is entitled to charge up to A\$125 per person to their *eligible credit card account* for meals and refreshments.

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

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

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

2. Loss or damage to personal items

We insure you during your holiday for the theft and *accidental loss* or damage to clothing and your personal items and business mobile phone and business computer and associated equipment/accessories (but no other *business items*) that you have with you.

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

3. Funeral expenses as a result of accidental death

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

of A\$7,000. *Your* next of kin will need to contact Zurich to lodge a claim. Zurich will then guide *your* next of kin through this process.

By funeral expenses we mean:

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

4. Cancellation of domestic travel arrangements

Under this section, we cover *you* for *your* cancelled arrangements and additional expenses associated with the cancellation to a maximum of A\$3,000 if travel arrangements *you* have paid for are cancelled for any of the following reasons, provided the entire cost of *your* return *interstate flight* fares has already been charged to the *cardholder's eligible credit card account*:

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

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

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

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

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

5. Replacement Representative

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

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

6. Rental vehicle insurance excess cover

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

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

But we will not pay for:

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

Transit *accident* insurance policy

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

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

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

However *you/your legal representatives* can not also claim the Transit *accident* insurance benefits payable under the Transit *accident* insurance policy contained in the Westpac commercial card insurance booklet.

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

1. The *injury* is sustained on a *trip* while *you* are riding as a passenger or boarding or alighting the plane, bus, train or ferry.
2. The *injury* is sustained while *you* are riding as a passenger in (not as a pilot, driver or crew member), a licensed taxi pursuant to any statute, regulation, by-law or the equivalent thereof for the transportation of passengers for hire. Provided *you* are travelling directly to or from an airport, bus depot, railway station or dock, immediately preceding or following the scheduled *trip*.
3. When, by reason of an *accident* specified in points 1 or 2 above, *you* are unavoidably exposed to the elements and, as a result of such exposure, suffer an *injury* for which indemnity is otherwise payable hereunder, the loss shall be covered under the terms of this policy.
4. If *your* body has not been found within one year of the date of his/her disappearance arising out of an *accident* which would give rise to a loss as specified in points 1, 2 or 3 above, it will be presumed that *you* died as a result of bodily *injury* caused by the *accident* at the time of his/her disappearance.
5. A benefit *payable* under this policy will be paid to the *injured* person or in the event of *your* death the benefit will be paid to *your* legal representative.

Schedule of benefits

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

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

Summary of benefits for cardholders

Injury	Benefit Amount – A	Benefit Amount – B
Loss of Life.	A\$250,000	A\$25,000
Loss of both hands or both feet.	A\$250,000	A\$25,000
Loss of one hand and one foot.	A\$250,000	A\$25,000
Loss of the entire sight of both eyes.	A\$250,000	A\$25,000
Loss of the entire sight of one eye and one hand or one foot.	A\$250,000	A\$25,000
Loss of one hand or one foot.	A\$125,000	A\$25,000
Loss of the entire sight of one eye.	A\$125,000	A\$25,000

Benefits payable under this policy will be paid as follows:

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

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

Limits on what we pay

The most we will pay in claims under this policy, that result from one incident (e.g. a bus crash) is A\$1,000,000 regardless of the number of *cardholders* or *spouses* injured in the incident.

This means that if as a result of one incident a number of *cardholders* or *spouse* were *injured*, Zurich would pay each person on a proportional basis (using the above Schedule) to a total of A\$1,000,000. Therefore if, five *cardholders* lost their lives in the same bus crash, Zurich would pay A\$180,000 per *cardholder* to each of their legal representatives and A\$20,000 to each *account holders' eligible credit card account*.

Accountholder's business inconvenience insurance

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

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

1. Business premises invasion

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

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

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

We will only pay one claim per 12 month period.

2. Recruitment expenses

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

The accidental death must occur within 12 months of the *accident* and the *accident* must have been caused by violent, external and visible means and must be supported

by a death certificate, signed by a qualified and registered member of the medical profession.

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

3. Temporary replacement employee expenses

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

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

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

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

Under this insurance, *account holders* have the reassurance of being automatically protected, as outlined in this policy, against *unauthorised transactions* made by their *cardholders*. An *unauthorised transaction* means a *Westpac Business card* account transaction, which has been processed to the *eligible credit card* account of the *account holder* but was not authorised in any way by the *account holder* and/or was outside the *cardholder's* authority to transact. The complimentary *unauthorised transaction* insurance is explained below. It is in the *account holder's* best interests to read the information carefully and to have a clear understanding of their rights and responsibilities.

Terms and Conditions

1. The *account holder* shall instruct its *cardholders* in writing of the limits of their authority in using their *eligible credit card*; and
2. When:
 - the *account holder* no longer wishes a *cardholder* to use their *eligible credit card*;

- the *cardholder's* employment is terminated; or
- the *account holder* becomes aware that *unauthorised transaction* amounts have been incurred or are likely to be incurred by the *cardholder*,

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

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

3. Claim Procedure

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

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

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

On receipt of the above mentioned documentation we may send the *account holder* a claim form. The completed claim form, together with a copy of the relevant *Westpac Business card* account statement(s) detailing the *unauthorised*

transaction(s) are to be returned by the *account holder* to us within 30 days or as soon as possible of receipt of the claim form. Failure to report the potential claim or to complete and return the claim form within the time stated above might result in denial of the claim.

4. Limit of Cover

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

5. What is not covered

We shall not be liable under this policy for:

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

Appendix "A"

(To be presented on *your* company's letterhead)

Westpac Business card

Notification of Claim

The Manager

Westpac Cards Business Solutions

Level 3, 12-22 Langston Place

EPPING NSW 2121

Westpac Business card No:

.....

Name of *cardholder*:

Address of *cardholder*:

(Home) Postcode

(Business) Postcode

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

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

.....

(Please tick the appropriate box below)

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

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

Signed for and on behalf of (name of accountholder)

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

(Signature of authorised officer of the accountholder)

