



Westpac Credit Card

Domestic Complimentary Insurance

Policy Information Booklet

Effective: 1 October 2026

Contact Allianz Global Assistance

Claims and general enquiries

1800 091 710

Monday to Friday 8am to 8pm AEST

Saturday 8am to 5pm AEST

Access claim forms 24 hours a day, 7 days a week at:

travel.agaassistance.com.au/westpac/make-a-claim

Email: cardclaims@allianz-assistance.com.au

24 hour Assistance

1800 227 773 (within Australia)

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

The Group Policy is issued and managed by

AWP Australia Pty Ltd trading as Allianz Global Assistance ABN 52 097 227 177 AFS Licence 245631 as an agent for Allianz Australia Insurance Limited

Registered Office

Level 16, 310 Ann Street Brisbane QLD 4000

The Group Policy is insured by

Allianz Australia Insurance Limited

ABN 15 000 122 850

AFS Licence 234708

Level 16, 10 Carrington St Sydney, NSW 2000

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PART A

Summary of products and benefits available

Depending on your card type, you may be eligible to access certain insurance benefits under your Bank's Group Policy, this cover is included with your card at no added cost to you.

You must fulfil the eligibility criteria for your eligible card type in order to access the complimentary cover in this Policy Information Booklet.

All benefits listed below in this Part A are a summary only. Terms, conditions, exclusions, limits and applicable sub-limits apply. Please refer to the relevant parts for more information.

Level 1 Cards and Level 2 Cards

Domestic Travel Insurance

Cancellation



Additional Expenses



Flight Delay



Luggage



Luggage Delay



Rental Vehicle Excess Insurance in Australia

Rental Vehicle Excess
Insurance in Australia



Eligible cards

LEVEL 1 CARDS

- Altitude Black Mastercard
- Altitude Qantas Black Mastercard
- Altitude Velocity Black Mastercard
- Low Fee Platinum Mastercard

This includes a Westpac PartPay Card that is linked to a current and valid card.

LEVEL 2 CARDS

- Altitude Platinum Mastercard
- Altitude Qantas Platinum Mastercard
- Altitude Velocity Platinum Mastercard

This includes a Westpac PartPay Card that is linked to a current and valid card.

Who is the Insurer?

The insurance cover described in the Policy Information Booklet are insured by

Allianz Australia Insurance Limited

ABN 15 000 122 850

AFS Licence No. 234708 (Allianz),
telephone 132 664.

Who is Allianz Global Assistance?

Allianz Global Assistance is a trading name of AWP Australia Pty Ltd ABN 52 097 227 177 AFS Licence No. 245631, of Level 16, 310 Ann Street, Brisbane, QLD 4000, telephone (07) 3305 7000. Allianz Global Assistance is authorised by Allianz to issue and manage the insurances. Allianz Global Assistance is also authorised to deal with and settle any claims under them, as the agent of Allianz, not as your agent. Allianz Global Assistance acts under a binder which means that it can do these things as if it were the insurer. It administers all the benefits of these insurances. For all assistance services, you may contact Allianz Global Assistance 24 hours a day, 7 days a week.

PART B

The Cover Available

Introduction

The covers within this Policy Information Booklet are available to eligible cardholders by virtue of the Group Policy entered into with the Bank.

Part B describes the complimentary insurance benefits provided by Allianz which are available to eligible cardholders and other eligible beneficiaries. The cover in this group policy applies when the eligibility criteria is met on or after 1 October 2026. You are not covered if you meet eligibility criteria after termination of or expiry of the period of the Group Policy. The Bank will advise cardholders of any replacement cover.

For general enquiries call Allianz Global Assistance. Allianz Global Assistance issues and manages the Group Policy on behalf of Allianz.

The covers described in this Part B are available for your benefit under a Group Policy entered into between Allianz Global Assistance on behalf of Allianz and the Bank. The Bank is the Group Policy owner. When eligible, you have the benefit of cover as a third party beneficiary by reason of the statutory operation of Section 48 of the Insurance Contracts Act 1984 (Cth). There is no obligation to accept any of these benefits. However, if you wish to claim any of these benefits, you will be bound by the definitions, terms, conditions, exclusions, limits, applicable sub-limits and claims procedures contained in this Policy Information Booklet.

Please read the Policy Information Booklet carefully and keep it in a safe place. Also please keep detailed particulars and proof of any loss. Examples may include sales receipts and card account statements showing any purchases.

The Bank is not the issuer or insurer of the covers

The Bank is not the issuer or insurer of the Group Policy and neither it nor any of its related corporations guarantee or are liable to pay any of the benefits under the covers available. These benefits are available to the beneficiaries upon meeting the eligibility under these covers. Neither the Bank nor any of its related corporations are Authorised Representatives of Allianz,

Allianz Global Assistance or their related companies and the Bank does not receive any commission or remuneration in relation to the covers set out in the Policy Information Booklet.

Termination or variation of cover

The Bank or Allianz may terminate or agree to vary the terms, conditions and cover available to cardholders under the Group Policy as set out in this Policy Information Booklet. If this occurs, the Bank will give the accountholder at least 30 days' written notice before the termination or change takes effect. The Bank may give less notice, or publish the notice on the Bank's website if:

- there is a minor change with no effect to the cardholders' cover or eligibility criteria (e.g. change of contact details);
- the variation is favourable to the cardholder (in which case the Bank will take reasonable steps to provide written notice as soon as reasonably possible); or
- the Bank and Allianz is reasonably required to act quickly to change the terms of the Group Policy to manage a material and immediate risk arising from:
 - a) a potential or actual breach of any law; or
 - b) a proposed change in, or interpretation of, a law or any decision, recommendation, regulatory guidance or standard of any court, tribunal, ombudsman service, regulatory or other similar body.

A risk will be considered material and immediate if to protect the Bank's and/or Allianz's legitimate business interests, the Bank and/or Allianz are required to act quickly to change the terms, conditions and/or cover, or terminate the cover, as set out in this Part B.

Where there is a termination or change to the terms, conditions and/or cover as set out in this Policy Information Booklet the existing terms, conditions and/or cover will only apply where eligibility criteria are met before the date of the change or termination. Where the Group Policy is terminated, no cover is available where eligibility criteria are met after the date of termination. The Bank will provide accountholders with details of any replacement cover and its relevant effective date.

Other Insurances

If you are entitled to receive a benefit or make a claim under another insurance policy (Other Policy) (for example, a travel insurance policy you purchased separately for your domestic journey), in respect of the same loss as your claim under this Group Policy, then, subject to the provisions of the Insurance Contracts Act 1984 (Cth), Allianz is not liable to provide indemnity under this Group Policy until the amount of any indemnity under that Other Policy is exhausted. In other words, any cover made available under this Group Policy in respect of the same loss shall only be excess insurance cover over and above the applicable Other Policy. If you make a claim under another insurance policy and you are not paid the full amount of the claim, then, subject to the provisions of the Insurance Contracts Act 1984 (Cth), the cover made available to you under the Group Policy will make up the difference, to the extent of cover that applies, in accordance with the terms and conditions contained in this Policy Information Booklet. Should we make payment to you for the full amount of the claim, we may seek contribution from your other insurer. In such circumstances, you must give us any information that we reasonably require to help us make a contribution claim from the other insurer.



Domestic Travel Insurance

Eligibility

WHO IS ELIGIBLE?

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

- the entire cost of your return domestic flight ticket is charged to the accountholder's card account prior to commencing the journey.

In order to be eligible to claim under Domestic Travel Insurance your eligible card must remain current and valid for the entire duration of your journey.

WHO ELSE IS ELIGIBLE?

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

- a) the entire cost of the spouse and/or dependant(s) return domestic flight ticket is charged to the accountholder's card account prior to commencing the journey; and
- b) the spouse and/or dependants are travelling with the cardholder for at least 50% of the period of cover made available to the cardholder for the cardholder's journey.

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

If a cardholder satisfies the eligibility criteria set out above, their dependant under the age of two years as at the date the journey commences is eligible for the cover provided the dependant is travelling with the cardholder for at least 50% of the period of cover available to the cardholder for the cardholder's journey. No cover is available for dependants born on the journey.

Period of Cover

The period of cover available under 1.1 Cancellation on page 12 begins on the date you become eligible for cover by meeting the eligibility criteria set out in the Eligibility section. Provided you meet the eligibility criteria set out in the Eligibility section, the period of cover made available for all other insured events commences when you leave your home to start your journey or on the departure date shown on your return domestic flight ticket, whichever is the later.

Card	Period of Cover
Level 1 Cards & Level 2 Cards	Up to 14 consecutive days per journey

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

- a) when you return to your home from the airport shown on your return domestic flight ticket; or
- b) when you cancel your return domestic flight ticket; or
- c) 14 consecutive days after your journey starts.

For the avoidance of doubt, the period of cover available is for a maximum of 14 days per journey.

Table of Benefits

The table below sets out the benefits available and the maximum amount we will pay for all claims combined under each benefit of Domestic Travel Insurance, including any sub-limits. All limits and sub-limits in the table are shown in Australian dollars. The cover available is outlined in The Cover Available and is subject to the applicable terms, conditions, exclusions, limits and applicable sub-limits. All costs and expenses claimed must be necessary and reasonable.

Benefit	Excess applies	Limit
1.1 Cancellation	Yes	\$3,000
2.1 Flight Delay (4 hours or more)	No	\$500 (Up to \$125 per person)
3.1 Additional Expenses	Yes	\$1,000
4.1 Luggage	Yes	\$1,500 (Up to \$500 for each covered item)
4.2 Luggage Delay (12 hours or more)	No	\$500 (Up to \$125 per person)

Excesses

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

However if you make more than one claim as the result of a single event, the highest excess will apply but will only apply once.

Section	Cover type	Excess
1.1	Cancellation	\$100
2.1	Flight Delay	Nil
3.1	Additional Expenses	\$100
4.1	Luggage	\$100
4.2	Luggage Delay	Nil

The Cover Available

In order to be sure that you are covered under this Domestic Travel Insurance, where reasonable, you should always call us for approval before you incur certain expenses.

If you do not, we will pay for expenses incurred up to the amount we would have authorised had you asked us first.

EPIDEMICS AND PANDEMICS (COVID-19)

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

- 1.1 Cancellation
- 3.1 Additional Expenses

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

- 1.1 Cancellation
- 3.1 Additional Expenses

Terms, conditions, exclusions, limits and applicable sub-limits apply.

Please refer to General Exclusions for Domestic Travel Insurance on page 22 and the exclusions set out in each of the above sections.

For example, you will not be covered if you are positively diagnosed as suffering a sickness recognised as an epidemic or pandemic while travelling against an advice or warning issued by an Australian government (including Commonwealth, State or Territory governments) and you did not take reasonable care to avoid contracting the sickness (for example by delaying travel to the country or part of the country referred to in the warning), refer to General Exclusions 5 and 13 for Domestic Travel Insurance on page 22 for more information. Please note, this also applies even if the Australian government has given you permission to travel or you fall under a specific exemption where there is otherwise a travel ban in place that prohibits you from travelling. For all other sections and any claim arising from, or related to, epidemics and pandemics, there is no cover.

1.1 Cancellation

1.1.1 WHAT WE COVER

If, during the period of cover available, your journey is cancelled, disrupted or rescheduled because of circumstances that were not expected or intended by you and outside your control (including if you or your travel companion are positively diagnosed as suffering a sickness recognised as an epidemic or pandemic, such as COVID-19, which reasonably prevents you from travelling), we will reimburse you:

Unused travel and accommodation arrangements

- a) the non-refundable portion of unused travel and accommodation arrangements scheduled to be used during the period of cover available for your journey, that you have paid in advance of cancellation or disruption and cannot recover in any other way, limited to the maximum total limit specified in the Table of Benefits for Domestic Travel Insurance – 1.1 Cancellation.

Travel agent's fees

- b) Your travel agent's cancellation fees and any commission or service fees retained by your travel agent, limited to the amount of commission or service fees that your travel agent would have earned had your journey not been cancelled or the amount specified in the Table of Benefits for Domestic Travel Insurance – 1.1 Cancellation, whichever is the lesser.

Frequent flyer, airmiles, loyalty points & vouchers

- c) For the value of frequent flyer points, air miles, loyalty card points, redeemable vouchers or other similar schemes lost by you as a result of cancelling the services paid for or obtained with those points, air miles, vouchers or schemes, but only if you cannot recover your loss in any other way. We calculate the amount we will pay you, which is limited to the maximum total limit specified in Table of Benefits for Domestic Travel Insurance – 1.1 Cancellation, as follows:

PART B – The Cover Available

- For frequent flyer points, air miles or loyalty card points:
 - the cost of an equivalent booking based on the same advance booking period as your original booking less any payment you made toward the booking, multiplied by
 - the total number of points or air miles lost, divided by
 - the total number of points or air miles used to make the booking.
- for vouchers, the face value of the voucher. If there is no face value on the voucher we will pay the market value.

Rescheduling your journey

- d)** Your reasonable costs of rescheduling your journey. The most we will pay for rescheduling your journey is the unrecoverable amount that would have been payable under sub-sections 1.1.1 a), b) and c) had your journey been cancelled. We will not pay a claim under sub-section 1.1.1 d) in addition to a claim under sub-sections 1.1.1 a), b) and c) for the same services/facilities.

Conditions

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

- cancel any pre-arranged travel and accommodation scheduled to be used during the period of cover available for your journey that you are now unable to use; and
- recover any refund that you are entitled to. If you think that you may have to cancel your journey or shorten your journey you should tell us as soon as reasonably possible. For more information see under the headings Claims on page 32 or call the contact number shown on the inside front cover of this Policy Information Booklet.

If you unreasonably delay or fail to cancel your pre-arranged travel and accommodation arrangements and we are prejudiced by your delay or failure, we may reduce the amount payable for your claim to the extent we are prejudiced.

If your claim is related to your fitness to travel, you should take reasonable steps to provide us with written confirmation from a medical adviser.

1.1.2 WHAT WE EXCLUDE

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

- a)** you were aware, or a reasonable person in your circumstances would have been aware before you became eligible for the cover, of any reason that may cause your journey to be cancelled, rescheduled or shortened;
- b)** the claim arises from an injury, illness or death of any person who is aged 81 years or over at the time you become eligible for cover under Domestic Travel Insurance;
- c)** caused by you or your travel companion changing plans;
- d)** caused by financial default or financial collapse of a services provider with whom you make a booking or the financial default or financial collapse of any company, organisation or person with whom they deal;
- e)** caused by an act of terrorism.

2.1 Flight Delay

2.1.1 WHAT WE COVER

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

2.1.2 WHAT WE EXCLUDE

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

3.1 Additional Expenses

3.1.1 WHAT WE COVER

Additional travel & accommodation expenses due to your incapacity

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

Emergency travel & accommodation expenses for a necessary companion

- b) If during the period of cover available for your journey, you are admitted to hospital suffering from a life threatening or other serious condition which occurs during the period of cover available for your journey, we will reimburse the reasonable travel and accommodation expenses for a relative or friend to travel to you, stay near you or escort you. The relative or friend must travel to you, stay near you or escort you on the written advice of your treating medical adviser and with the prior written approval of Allianz Global Assistance, for which approval will not be unreasonably withheld or delayed. Please contact Allianz Global Assistance for approval of these costs. Otherwise, we may reduce the amount payable for your claim to the extent we are prejudiced.

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

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

Expenses due to your repatriation or evacuation home

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

Repatriation of dependants left without supervision

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

Additional travel & accommodation expenses due to specified events

- f)** In addition, if during the period of cover available a disruption to your journey arises from:
- your scheduled or connecting transport being cancelled, delayed, rescheduled or diverted because of a strike, riot, hijack, civil protest, weather, natural disaster or accident affecting your mode of transport;
 - you unknowingly break any quarantine rule (but not a quarantine rule applying to an epidemic or pandemic);
 - you lose your passport, travel documents or transaction cards or they are stolen; or
 - your home being rendered uninhabitable by fire, explosion, earthquake or flood, we will reimburse your reasonable additional travel and accommodation expenses. Please contact Allianz Global Assistance for approval of these costs.
- Whenever claims are made by you under this section and Section 1.1 Cancellation for cancelled services/facilities or alternative arrangements for the same or similar services/facilities, we will pay for the higher of the two amounts, not both.

3.1.2 WHAT WE EXCLUDE

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

- a) if you were aware, or a reasonable person in your circumstances would have been aware, of any reason, before you became eligible for the period of cover available, that may cause your journey to be cancelled, disrupted or delayed;
- b) if the claim arises from an injury, illness or death of any person who is aged 81 years or over at the time you become eligible for cover under Domestic Travel Insurance;
- c) if you can recover your additional travel and accommodation expenses from someone else, for example, an airline or tour provider;
- d) if caused by any service provider misappropriating your funds or failing to arrange or provide services for which you have paid;
- e) for cancellations, delays, rescheduling or diversions to your scheduled or connecting transport unless it is due to a strike, riot, hijack, civil protest, weather, natural disaster or accident affecting your mode of transport;
- f) if your claim arises directly or indirectly out of you operating a rental vehicle in violation of the rental agreement.

4.1 Luggage

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

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

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

4.1.1 WHAT WE COVER

- a) If, during the period of cover available for your journey, the following covered items or valuables:
- baggage, clothing or personal valuables;
 - portable electrical equipment, laptop computers and associated equipment/accessories, binoculars, cameras and associated equipment accessories,
- are stolen, accidentally damaged or are permanently lost, except when:
- left in a vehicle (see sub-section 4.1.1 b) below); or
 - are valuables left in a vehicle or checked in to be transported in the cargo hold of any aircraft, ship, train, tram or bus (see sub-section 4.1.1 c) below).

We will pay the lesser of:

- the depreciated value after allowing for age, wear and tear (see 'Claims' the Depreciation section in Part C on page 34 for more detail);
- the original purchase price;
- the replacement cost; or
- the repair cost.

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

The maximum amount we will pay for any item is up to the item limit specified in the Table of Benefits – Domestic Travel Insurance 4.1 Luggage on page 10.

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

- a camera, lenses (attached or not), tripod and accessories; – a matched or unmatched set of golf clubs, golf bag and buggy; or
- a matching pair of earrings, are considered as only one item for the purpose of this cover, and the appropriate single item limit will be applied.

- b) Covered items specified in 4.1.1 a) on page 18 that are left in a vehicle during the period of cover available for your journey are only covered during daylight hours and must have been left in a concealed storage compartment of a locked vehicle, and in the event of theft, forced entry must have been made. The most we will pay is up to the total amount specified in the Table of Benefits – Domestic Travel Insurance 4.1.1 b) Luggage on page 10 for all covered items stolen from a locked vehicle.
- c) No cover is available for valuables left in a vehicle at any time or valuables checked in to be transported in the cargo hold of any aircraft, ship, train tram or bus including any loss from the point of check in until collection by you from the baggage carousel or collection area at the end of your flight, voyage or trip. However, cover will be available for loss, theft or accidental damage to laptops, tablets and mobile/ smartphones when (without prior notice) you are directed by the airline with whom you have a flight booking to place the laptop, tablet or mobile/ smartphone into your checked baggage or overhead cabin locker for the duration of your flight.

Conditions

If you make a claim, you will need to provide proof of ownership and the value of your belongings. Examples of proof include receipts and/or valuations (e.g. receipt or valuation for jewellery). If you cannot prove the value of the items, the most we will pay for each individual item is 10% of the per covered item limit shown in the Table of Benefits – Domestic Travel Insurance 4.1 Luggage on page 10.

As soon as practical, you should report any loss or theft to the police or an office of the bus line, airline, shipping line or rail authority you were travelling on when the loss or theft occurred. You should make reasonable efforts to obtain confirmation from whoever you made the report to as this may be the easiest way to provide evidence of the loss or theft. If you unreasonably delay or fail to make a report and we are prejudiced by your delay or failure, we may reduce the amount payable for your claim to the extent we are prejudiced. If you are entitled to be reimbursed by the bus line, airline, shipping line or rail authority you were travelling on when the loss, theft, misplacement or damage occurred we will deduct the

amount you are entitled to from any claim payable by us. However, if you are not reimbursed the full amount of your loss, we will pay the difference between the amount of your loss and what you were reimbursed, up to the limit of the cover available.

4.1.2 WHAT WE EXCLUDE

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

- a)** the loss, theft or damage is to, or of, covered items left behind in any hotel or motel room after you have checked out, or items left behind in any aircraft, ship, train, tram, taxi or bus;
- b)** the covered items or valuables were being sent unaccompanied by you or under a freight contract;
- c)** the loss or damage arises from any process of cleaning, repair or alteration;
- d)** the loss or damage arises from ordinary wear and tear, deterioration, atmospheric or weather conditions, insects, rodents or vermin;
- e)** the covered item disappears in circumstances that cannot be reasonably explained;
- f)** your claim arises from a government authority confiscating, detaining or destroying anything;
- g)** you do not take reasonable precautions to safeguard your covered items or valuables. For example, you will not be taking reasonable precautions if you leave your belongings in a publicly accessible location:
 - at such a distance from you that you are unable to prevent them being taken; or
 - with a person who is not a travel companion or a relative (or if these persons fail to take all reasonable precautions to safeguard your covered items or valuables).

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

- h)** the covered item or valuable has an electrical or mechanical breakdown or an inherent defect that is known or could reasonably be known by you;

- i) the covered item or valuable is fragile or brittle or is an electrical component and is broken, unless the breakage was caused by theft, fire or an accident involving a vehicle in which you were travelling;
- j) the loss or damage arises from scratches occurring to lenses or screens of covered items or valuables however caused; or
- k) the covered items were sporting equipment that were damaged during use.

4.2 Luggage Delay

4.2.1 WHAT WE COVER

If during the period of cover available for your journey any of your covered items are delayed, misdirected or misplaced by the carrier for more than 12 consecutive hours, we will reimburse you for the reasonable costs you incur for you to purchase essential items of clothing or other personal items, up to the amount specified in Table of Benefits Domestic Travel Insurance 4.2 Luggage Delay.

Conditions

You will need to make reasonable efforts to obtain confirmation from the carrier who was responsible for your covered items confirming that your items were delayed, misdirected or misplaced as this may be the easiest way to provide evidence of the delay. We will deduct any amount we pay you under this section from any subsequent claim you make for lost covered items payable under Section 4.1 Luggage on page 17. If you are entitled to be reimbursed by the bus line, airline, shipping line or rail authority you were travelling on when the loss, theft, misplacement or damage occurred we will deduct the amount you are entitled to from any claim payable by us. However, if you are not reimbursed the full amount of your loss, we will pay the difference between the amount of your loss and what you were reimbursed, up to the limit of the cover available.

General Exclusions

The general exclusions below set out what is not covered for Domestic Travel Insurance. You should also read each section as they contain specific exclusions that may also apply.

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

1. your loss of enjoyment; loss of revenue, loss of profits or loss of goodwill;
2. you booking or taking travel against medical advice, travel for the purpose of getting medical treatment or advice, or travel taken after a medical adviser informs you that you are terminally ill;
3. your intentional self harm or your suicide or your attempted suicide;
4. your claim arises from, or is caused, or is contributed to, by you being affected by any intoxicating liquor or drug to the extent that your physical, or mental functions, or your judgement are impaired, except a drug prescribed to you by a medical adviser, and taken in accordance with their instructions;
5. you not following an advice or warning that a reasonable person would have been aware of:
 - by an Australian government (including Commonwealth, State and Territory governments); or
 - which was published in a reliable mass media source;
6. flying other than when you are travelling as a passenger in:
 - a fully licensed aircraft operated by an airline or charter company; or
 - a regulated or licensed hot air balloon;
7. your participation in any dangerous activities or your exposure of yourself to danger during your journey unless in an attempt to preserve your life or the life of another person, such as:

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- scuba diving unless you hold an open water diving certificate or are diving with a qualified and registered diving instructor;
 - mountaineering or rock climbing requiring the use of ropes and/or climbing equipment, racing (other than amateur racing on foot), white water rafting, white water boating, abseiling, parasailing, skydiving, hang gliding, base jumping, bungy jumping, pot holing, canyoning, caving, fire walking, running with the bulls, rodeo riding, polo playing, hunting, shooting, archery, tobogganing, water skiing, jet skiing, off-piste snow skiing, off-piste snowboarding, snowmobiling or any other similar activity;
 - quad-bike or motorcycle riding during your journey unless it involves you only driving a motorcycle, with an engine capacity of 200cc or less, for which you hold a valid motorcycle licence;
 - any other similar activity that a reasonable person would consider dangerous;
8. any kind of training for, coaching or competing in any sporting event where you are entitled to receive, or are eligible to receive, an appearance fee, wage, salary or prize money in excess of \$1,000;
 9. your claim arises from, or is caused, or is contributed to by an illegal or criminal act by you, your spouse, your dependants or any other person acting with your consent or under your direction;
 10. your participation as a crew member or pilot of any transportation;
 11. the injury, illness or death of any person who is aged 81 years or over at the time you become eligible for cover under Domestic Travel Insurance;
 12. any interference with your travel plans by any government, government regulation or prohibition or intervention or official authority;
 13. your failure to take reasonable care such as failure to wear appropriate safety equipment;

14. any epidemic or pandemic, or in any way related to any epidemic or pandemic, unless your claim relates to you or your travel companion being positively diagnosed with a sickness recognised as an epidemic or pandemic and cover is expressly included in the following sections:
 - 1.1 Cancellation
 - 3.1 Additional Expenses
15. any act of war, whether war is declared or not, or from any rebellion, revolution, insurrection or taking of power by the military;
16. a nuclear reaction or contamination from nuclear weapons or radioactivity;
17. biological and/or chemical materials, substances, compounds or the like used directly or indirectly for the purpose of harming or to destroy human life and/or create public fear;
18. providing any cover or benefit or pay any claim where the provision of cover or benefit or payment of claim would constitute a breach of any trade or economic sanction, embargo, prohibition or restriction imposed by any of the following: United Nations, United States of America, Australia, European Union, United Kingdom, or New Zealand, or any other applicable national trade or economic sanctions, laws or regulations. This applies where such geographical location, provision of goods, services or other reasons shall contravene such sanction, embargo, prohibition or restriction.



Rental Vehicle Excess Insurance in Australia

Eligibility

WHO IS ELIGIBLE?

Level 1 Card and Level 2 Card Cardholders are eligible when the entire payment for the vehicle rental was charged to the account holder's card account and your eligible card must remain current and valid for the duration of the rental agreement.

Period of Cover

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

Table of Benefits

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

All limits and sub-limits in the table below are shown in Australian dollars.

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

Card	Limit
Level 1 Cards & Level 2 Cards	The amount specified in your rental vehicle agreement up to the maximum total limit of \$5,500 for all claims combined during the rental period.

Excesses

You must pay the following excess amount for each claim made under this Rental Vehicle Excess Insurance in Australia, even if a number of claims are submitted on the one claim form.

However, if you make more than one claim as the result of a single event, the highest excess will apply, but will only apply once.

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

The Cover Available

In order to be sure that you are covered under this Rental Vehicle Excess Insurance in Australia, where reasonable, you should always call us for approval before you incur certain expenses.

If you do not, we will pay for expenses incurred up to the amount we would have authorised had you asked us first.

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

This cover will not provide cover for items, such as but not limited to, tyres, rims, windscreens, glass, roof and/or underbody if damage to these items is in addition to the specific amount shown in your rental vehicle agreement that you are responsible to pay for damage or theft.

WHAT WE COVER

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

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

then we will pay you the lesser of:

- the cost of property damage for which you are liable;
- the amount specified that you must pay under your rental vehicle agreement; or
- the limit shown in Table of Benefits on page 25.

Conditions

To support your claim, you must take reasonable steps to provide:

- your rental vehicle agreement;
- the incident report that was completed; and
- written confirmation from the rental company or agency of the amount for which you are liable.

You may also need to provide:

- the repair account and invoice from the motor vehicle repairer (if available to you); and
- an itemised list of the value of the damage.

Exclusions

The exclusions below set out what is not covered under this Rental Vehicle Excess Insurance in Australia. You should also read each section as they contain specific exclusions that also apply. To the extent permitted by law we do not cover you for any loss, damage or expense caused by or arising from:

1. your loss of enjoyment; loss of opportunity; loss of revenue; loss of profits or loss of goodwill;
2. your intentional self harm or your suicide or attempted suicide;
3. a claim arising from, or is caused, or is contributed to, by you being affected by any intoxicating liquor or drug to the extent that your physical, or mental functions, or your judgement are impaired, except a drug prescribed to you by a medical adviser, and taken in accordance with their instructions;
4. you using the rental vehicle in breach of the rental agreement;
5. you using the rental vehicle without a licence for the purpose that you were using it; (such as but not limited to the carrying of fare paying passengers or the carrying of freight);
6. administrative charges or fees of the rental company that are not a component of the amount that is specified in your rental vehicle agreement;

- 7.** any act of terrorism;
- 8.** any act of war, whether war is declared or not, or from any rebellion, revolution, insurrection or taking of power by the military;
- 9.** a nuclear reaction or contamination from nuclear weapons or radioactivity;
- 10.** biological and/or chemical materials, substances, compounds or the like used directly or indirectly for the purpose of harming or to destroy human life and/or create public fear;
- 11.** providing any cover or benefit or pay any claim where the provision of cover or benefit or payment of claim would constitute a breach of any trade or economic sanction, embargo, prohibition or restriction imposed by any of the following: United Nations, United States of America, Australia, European Union, United Kingdom, or New Zealand, or any other applicable national trade or economic sanctions, laws or regulations. This applies where such geographical location, provision of goods, services or other reasons shall contravene such sanction, embargo, prohibition or restriction;
- 12.** your failure to take reasonable care such as failure to wear appropriate safety equipment.

PART C

Important things you need to know

Limitation of cover

Regardless of anything contained in this Policy Information Booklet to the contrary, we shall not be liable to provide any cover or benefit or pay any claim where the provision of cover or benefit or payment of claim would constitute a breach of any trade or economic sanction, embargo, prohibition or restriction imposed by any of the following: United Nations, United States of America, Australia, European Union, United Kingdom, or New Zealand, or any other applicable national trade or economic sanctions, laws or regulations. This applies where such geographical location, provision of goods, services or other reasons shall contravene such sanction, embargo, prohibition or restriction.

Jurisdiction and choice of law

The Group Policy is governed by and construed in accordance with the law of Queensland, Australia and you agree to submit to the exclusive jurisdiction of the courts of Queensland. You agree that it is your intention that this Jurisdiction and Choice of Law clause applies.

Allianz Global Assistance Privacy Notice

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

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

For example, when you make a claim for cover, we may collect your personal information from you, the Group Policy holder (to check you have met eligibility requirements), your family members and travel companions, as well as from third parties that provide services including doctors, hospitals, airlines, travel

PART C – Important things you need to know

and accommodation providers, your agents and representatives, our agents, and other service providers.

We are responsible for ensuring your personal information is used and protected in accordance with applicable laws and regulations, including the Privacy Act 1988. We collect your personal information to enable us to properly assess and manage your insurance claim, and to provide the services we have agreed to provide under the Group Policy. For example, we collect your name, address, date of birth, email address, and sometimes your medical information, bank account details, as well as other information we collect through devices like 'cookies' when you visit our website such as your IP address and online preferences.

We use your personal information to offer and provide our services and to manage your and our rights and obligations in connection with your claim. For instance, we use it to check, process, and finalise your insurance claim.

We may also use it for product development, customer data analytics, research, IT systems maintenance and development, recovery against third parties, for the detection and investigation of fraud, and for other purposes with your consent or where permitted by law.

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

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

When you provide personal information to us about other individuals, we rely on you to have first obtained

the individual's consent, and to have made them aware of the matters set out in this Privacy Notice.

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

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

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

You can also contact the Privacy Commissioner at the [Office of The Australian Information Commissioner](#), if you have a complaint.

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

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

Claims

HOW TO MAKE A CLAIM

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

First check that you are entitled to claim by reading the appropriate section in this booklet, to see exactly what is, and is not covered, noting any applicable terms, conditions, exclusions, limits and sub-limits. Allianz Global Assistance administers the benefits available under the Group Policy. You should give Allianz Global Assistance notice of your claim as soon as reasonably possible.

PART C – Important things you need to know

Please submit full details of your claim as soon as reasonably possible by emailing or posting a completed claim form to Allianz Global Assistance.

In order to be sure that any expenses you claim are covered by the Group Policy you should always, when reasonably practicable, contact Allianz Global Assistance for approval before you incur expenses you wish to claim. Otherwise, we may reduce the amount payable for your claim to the extent we are prejudiced.

You are not covered for any claim made after termination of, or the expiry of, the period of insurance specified in the Group Policy. The Bank will provide you with details of any replacement cover.

WHERE TO MAKE A CLAIM

You can obtain claim forms and instructions on how to make a claim by:

- visiting travel.agaassistance.com.au/westpac/make-a-claim, or
- emailing Allianz Global Assistance at cardclaims@allianz-assistance.com.au,
- calling the contact number on the inside front cover of this Policy Information Booklet.

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

If there is a delay in claim notification, or you do not provide sufficient detail for Allianz Global Assistance to consider your claim, we may reduce the amount payable for your claim to the extent we are prejudiced.

You should take all reasonable steps to give any information Allianz Global Assistance reasonably asks for to support your claim at your expense. Examples of information to support your claim includes police reports, valuations, medical reports, original receipts or proof of purchase and ownership. If required Allianz Global Assistance may reasonably ask you to provide them with translations into English of any such documents to enable their consideration of your claim.

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

In particular:

- If you think that you may have to cancel or shorten your journey you should tell us as soon as reasonably possible. Contact Allianz Global Assistance using the contact number shown on the inside front cover of this Policy Information Booklet;
- For loss or theft of your covered items or valuables, you should as soon as reasonably practicable report it to the police and obtain confirmation of your report. If you unreasonably delay or fail to make a report, we may reduce or refuse your claim to the extent we are prejudiced;
- For damage or misplacement of your covered items or valuables, caused by the airline or any other operator or accommodation provider, report the damage or misplacement as soon as reasonably possible to an appropriate official and make reasonable efforts to obtain a written report, including any offer of settlement that they may make.

DEPRECIATION

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

- For toiletries and medication (including skin care, make-up, perfume, deodorant and aftershave) we will deduct 50% of the purchase price for each year you have owned the item up to a maximum deduction of 80%;
- For mobile phones, smart phones, electrical devices, communication devices, all computers (including laptops and tablets), photographic equipment and electronics equipment we will deduct 20% of the purchase price for each year you have owned the item up to a maximum deduction of 80%;
- For clothing, footwear, luggage and books we will deduct 15% of the purchase price for each year you have owned the item up to a maximum deduction of 80%;

PART C – Important things you need to know

- For camping, sporting and leisure equipment (but not leisure clothing) and musical instruments we will deduct 10% of the purchase price for each year you have owned the item up to a maximum deduction of 80%;
- For jewellery we will not make any deduction;
- For all other items we will deduct 15% of the purchase price for each year you have owned the item up to a maximum deduction of 80%.

For example:

You have a \$500 digital camera that was purchased 2 years before the date it was lost. The rate of depreciation would be 20% per year. In settlement of your claim we would pay you \$300 (i.e. we will depreciate the value of the digital camera by 20% of the purchase price for each of the 2 years you have owned it), calculated as follows:

Year 1 - Purchase price of \$500 less 20% (\$100) = **\$400**

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

Claims are payable in Australian dollars to you

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

How GST may affect your claim

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

You should not admit fault or liability before consulting us

You should not admit that you are at fault for any accident, incident or event causing a claim under this Group Policy, and you must not offer or promise to pay any money, or take any steps in relation to any legal action, without the approval of Allianz Global Assistance. Such approval will not be unreasonably withheld or delayed. If you do, we may reduce or refuse your claim to the extent we are prejudiced.

Fraud

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

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

You can help by reporting insurance fraud by calling Allianz Global Assistance on 1800 453 937.

All information will be treated as confidential and protected to the full extent under law.

Recovery

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

When making a claim you should tell us about any other insurance under which you are or might be able to claim.

We may, at our discretion, undertake in your name and on your behalf, control and settle proceedings for our own benefit in your name to recover compensation or secure indemnity from any party in respect of anything covered by this Policy Information Booklet. We will act reasonably having regard to your interests, and will keep you informed if you ask us to.

You are to assist and permit to be done, everything reasonably required by us for the purpose of recovering compensation or securing indemnity from other parties to which we may become entitled or subrogated, upon us paying your claim under this Policy Information Booklet regardless of whether we have yet paid your claim and whether or not the amount we pay you is less than full compensation for your loss. These rights exist regardless of whether your claim is paid under a non-indemnity or an indemnity clause of this Policy Information Booklet.

PART C – Important things you need to know

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

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

Once we pay your total loss, we will pay you the balance of any money left over.

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

Complaints and disputes

If you are dissatisfied with our service in any way, please contact us using the details on the inside front cover of this booklet and we will attempt to resolve the matter in accordance with our internal dispute resolution procedures.

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

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

The Australian Financial Complaints Authority

Online: www.afca.org.au

Phone: 1800 931 678

Email: info@afca.org.au

Mail: GPO Box 3, Melbourne VIC 3001

All complaints and disputes are handled and dealt with by Allianz Global Assistance on behalf of Allianz. For more information on how we handle complaints you can request a copy of our procedures, using our contact details on the inside front cover.

General Insurance Code of Practice

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

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

Definitions

When the following words and phrases appear in this Policy Information Booklet they have the meanings given below. The use of the singular shall also include the use of the plural and vice versa.

Accident, accidental, accidentally means any sudden and unexpected physical event not intended by you.

Accompanying means travelling with the insured person for the journey.

Accountholder means a customer of the Bank, being an individual, business entity or company, who has entered into a card account with the Bank and in whose name the card account was opened. The accountholder is the individual, business entity or company that has contractual obligations with the Bank under the card account.

Allianz means Allianz Australia Insurance Limited ABN 15 000 122 850, AFSL 234708.

Allianz Global Assistance means AWP Australia Pty Ltd ABN 52 097 227 177, AFSL 245631.

PART C – Important things you need to know

Bank means Westpac Banking Corporation ABN 33 007 457 141, AFSL and Australian credit licence 233714.

Card means a current and valid Level 1 Card or Level 2 Card issued by the Bank. An eligible card that is cancelled or suspended is not current and valid.

Card account means:

- a current and valid card facility provided by the Bank to which purchases made by cardholders on a card are charged; or
- the primary account linked to a card issued by the Bank to which a transaction is routed by any electronic funds transfer facility.

Cardholder means a person who resides in Australia (including holders of a visa issued under the Migration Act 1958 (Cth) which entitles the holder of the visa to residency) to whom the Bank has issued a card (this includes primary and additional cardholders).

Carrier means an aircraft, train, tram, vessel or other scheduled transport operated under a licence for the purpose of transporting passengers. However, it does not mean a taxi, limousine or similar service.

Chronic means a persistent and lasting condition. It may have a pattern of relapse and remission.

Concealed storage compartment means a boot, trunk, glove box, enclosed centre console, or concealed cargo area of a motor vehicle.

Covered item means an item acquired for personal, domestic or household use but excludes:

- items acquired for the purpose of sale or trade;
- animals or plant life;
- boats, automobiles, motorboats, motorcycles, airplanes or any other motorised vehicles and their integral parts and installed accessories;
- computer software and other non-tangible items; cash, bullion, negotiable instruments, vouchers, gift cards, securities, trading cards, tickets of any description, travellers cheques or collections such as stamps, coins and cards;

- consumable or perishable items (including but not limited to food, drink, drugs, cosmetics, fuel or oil);
- manuscripts and books of account;
- second-hand items including works of art and antiques;
- items of contraband;
- real estate and movable fixtures or fittings (including but not limited to dishwashers, stoves, ovens and fixed air conditioners) which are or are intended to form part of any residence or real estate.

Dependant means your child or grandchild (including step-child, adopted child, foster child and child you care for under a legal guardian arrangement), and who are:

- not in full-time employment;
- accompanying you on the journey; and
- aged under 25 years at the time eligibility for cover is met.

Dependant does not include any other person.

Depreciation means the deduction from the original purchase price of an amount calculated to be the reduction in value because of wear and tear and/or the passing of time.

Epidemic means an infectious disease that rapidly spreads to a large number of people in a community, population, or region.

Excess means the deduction we will make from the amount otherwise payable for each claimable incident or event.

Financial default means insolvency, bankruptcy, provisional liquidation, financial collapse, appointment of receivers, or any other form of insolvency administration or the happening of anything of a similar nature under the laws of any jurisdiction.

Group Policy means an insurance policy on the terms and conditions set out in this booklet, issued by Allianz Global Assistance on behalf of the Insurer Allianz, under which the Insurer does, by operation of section 48 of the Insurance Contracts Act, provide insurance cover benefits for cardholders (including spouses and/or dependants/s) as third party beneficiaries (as that term is defined in the Insurance Contracts Act).

Home means the place where you normally live in Australia.

Hospital means an established hospital registered under any legislation that applies to it, that provides in-patient medical care. It does not include any institution used primarily as a residential care facility, a health retreat, or a rehabilitation or external care facility for the treatment of alcoholism, drug addiction or substance addiction.

Injure, injured or injury means bodily injury caused solely and directly by violent, accidental, visible and external means, which happens at a definite time and place during the period of cover available and does not result from any illness, sickness or disease.

Jewellery means a form of personal adornment, such as brooches, rings, necklaces, earrings, and bracelets. It does not include watches or items of clothing.

Journey means from the time you leave your home or your place of employment or business to commence your travel and ends when you:

- return to your home; or
- arrive at a hospital or residential care facility in Australia (if you are evacuated or repatriated for medical reasons), whichever happens first.

Legal costs means fees, costs and expenses (including any applicable taxes and charges) in connection with a legal action. It also means any costs which you are ordered to pay by a court or arbitrator (other than any fine or penalty, or aggravated, punitive, exemplary or liquidated damages) or any other costs we agree to pay.

Level 1 Cards means the following current and valid Westpac issued credit cards:

- Altitude Black Mastercard
- Altitude Qantas Black Mastercard
- Altitude Velocity Black Mastercard
- Low Fee Platinum Mastercard

This includes a Westpac PartPay Card that is linked to a current and valid card.

Level 2 Cards means the following current and valid Westpac issued credit cards:

- Altitude Platinum Mastercard
- Altitude Qantas Platinum Mastercard
- Altitude Velocity Platinum Mastercard

This includes a Westpac PartPay Card that is linked to a current and valid card.

Medical adviser means a doctor (including a clinical psychologist) or dentist qualified to diagnose the condition or disorder, holding the necessary current certification in the country in which they are currently practising, and who is not you or your travel companion, or a relative or employee of you or your travel companion.

Mental illness means any illness, condition or disorder listed in the current edition of the Diagnostic and Statistical Manual of Mental Disorders (Used by clinicians and psychiatrists to diagnose psychiatric illnesses. Consult your medical advisor for more information).

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

Pandemic means an epidemic that spreads to multiple countries, continents, or worldwide.

Pre-existing medical condition means a condition of which a reasonable person in the circumstances, should have been aware at the time of eligibility, including:

- any dental condition; or
- any physical condition; or
- pregnancy; or
- any lifelong illness; or
- any chronic illness; or
- any mental illness; or
- any current or previously treated cancer,

or any condition which, in the last two (2) years:

PART C – Important things you need to know

- was treated by surgery (including day surgery); or
- required regular medication; or
- required on-going treatment; or
- was referred to a specialist medical adviser; or
- had regular reviews or check-ups; or
- caused admission to hospital; or
- was treated at a hospital emergency department or out-patient clinic.

Proof of your ownership, proof of purchase or value means receipts, invoices, valuations, and other documents directly showing ownership and value. Where direct proof of ownership or valuation is not reasonably available to the insured, and depending upon the value and nature of the claim, it can include statutory declarations or other information which show the insured is most likely the owner.

Quad bike means a motorised vehicle designed to travel on four or more wheels, having a seat straddled by the operator and handlebars for steering control.

Reasonable or reasonably means:

- for covered booking and travel related expenses, a level comparable to those you have booked for the rest of your journey; if no similar booked travel arrangements or for covered expenses of relatives, a level that is appropriate and moderate in the circumstances; not extravagant;
- for situations where we ask you to do something such as to assist us or to or provide documents or information or to take reasonable care or to make reasonable efforts - to the extent that is practically achievable by you and within your control or ability using ordinary efforts;
- for reasonable medical advice, advice provided by a doctor or other medically qualified practitioner experienced in the medical issue in question and engaged either on your behalf or on behalf of Allianz Global Assistance to provide medical advice;
- reasonable legal costs or expenses: means the usual or normal legal costs and expenses incurred in defending or settling a claim, including engaging a mid-tier firm of lawyers, their reasonable disbursements, etc; not extravagant;

- for conduct, acts or knowledge of 'a reasonable person', what would be expected of an average person in the circumstances, and achievable by the insured through normal endeavours;
- for any other circumstances, including conduct or acts of a reasonable person - what is reasonable in the circumstances, having regard to common community standards, and fairness.

Relative means only a grandparent, parent, parent-in-law, step parent, step parent-in-law, sister, step sister, sister-in-law, brother, step brother, brother-in-law, spouse, partner, fiancé(e), son, son-in-law, daughter, daughter-in-law, step child, foster child, grandchild, ward or guardian.

Rental vehicle means a campervan/motorhome that does not exceed 4.5 tonnes, a sedan, coupe, hatchback, station-wagon, SUV, four wheel drive or mini bus/people mover, rented from a licensed rental company or agency. Rental vehicle does not include any other vehicle irrespective of use or weight.

Sick or sickness means a medical condition (including a mental illness), not being an injury, the symptoms of which first occur or manifest during the period of cover available.

Return domestic flight ticket means a flight ticket to and from a destination in Australia and its territories on a scheduled commercial passenger airline.

Snow sport equipment means skis, poles, boots, bindings or snowboards. Snow sport equipment does not include any equipment other than the equipment listed.

Sporting equipment means equipment needed and used to participate in a particular sport and which can be carried about with you.

Spouse means the partner of the cardholder who is in a permanent relationship with the cardholder at the time the journey starts.

Transaction card means a debit card, credit card or travel money card.

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Travel companion means a person with whom you made arrangements before the journey began, to travel with you for at least 50% of the period of cover available for your journey. Travel companion does not include any other person.

Valuables means jewellery, antiques, curios or works of art, watches, semi-precious/ precious metals or semi-precious stones/precious stones and items made of or containing semi-precious/ precious metals or semi-precious stones/precious stones, furs, binoculars, telescopes, any kind of photographic, audio, video, computer (including monitors), fax or phone equipment (including mobile phones), tablets, MP3/4 players and PDAs.

Vehicle means any car, van or bus (including but not limited to a coupe, hatchback, station wagon, SUV/4WD or campervan), motorcycle, moped or scooter.

We, our, us means Allianz Australia Insurance Limited ABN 15 000 122 850, AFSL 234708.

You, your, yourself and **insured person** means each person eligible for the cover available under the group policy.

Westpac means Westpac Banking Corporation, ABN 33 007 457 141, AFSL and Australian credit licence 233714.

We're here to help

For claims and enquiries, contact
Allianz Global Assistance on
1800 091 710,
Monday to Friday: 8am to 8pm AEST
Saturday: 8am to 5pm AEST

For Card related queries,
contact Westpac on
132 032,
8.00am to 8.00pm EST,
Mon-Fri, excl. public holidays

westpac.com.au

Ask at any branch

