

Westpac Business Credit Cards Complimentary Insurance Policy.

- **BusinessChoice Rewards Card**
- **Altitude Business Gold Cards**
- **Altitude Business Qantas Gold Cards**
- **Altitude Business Platinum Cards**

Effective as at 1 October 2017.

200



200 years proudly supporting Australia

Claims and enquiries.

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

Online: Lodge your claim, 24 hours a day, 7 days a week at insurance.agaassistance.com.au/westpac

Phone: 1800 091 710, 8am to 8pm AEST, Monday to Friday, and 8am to 5pm AEST, Saturday (within Australia)

Email: travelclaims@allianz-assistance.com.au

24 Hour emergency assistance.

Allianz Global Assistance

Within Australia: 1800 227 773

Reverse charge from overseas: +61 7 3305 7468

Policy Numbers.

If you'd like to make a claim, please refer to the instructions at insurance.agaassistance.com.au/westpac

Product	Policy
Overseas travel insurance for persons up to and including 80 years of age	WP01000001-00
Interstate flight inconvenience insurance	WP01000002-00
Transit accident insurance	WP01000004-00
Purchase security insurance	WP01000005-00
Price guarantee cover	WP01000006-00
Extended warranty insurance	WP01000007-00
Business inconvenience insurance	WP01000009-00
Unauthorised transaction insurance	WP01000009-00

Allianz Global Assistance will also respond to requests from Westpac cardholders seeking a policy number by providing a letter which sets out:

- (a) the Westpac Business Cards Insurances policy number; and
- (b) the eligibility criteria.

The Insurer is:

Allianz Australia Insurance Limited

ABN 15 000 122 850, AFS Licence No. 234708

2 Market Street, Sydney NSW 2000

Telephone **13 26 64**

Contents

Important information about the insurance and price guarantee covers.....	4
Other Insurance.....	5
Sanctions.....	5
Termination of these covers.....	5
Privacy.....	5
General Insurance Code of Practice.....	7
Complaints and dispute resolution process.....	8
Definitions and interpretation.....	9
Excess - what you contribute to a claim.....	15
Repairing or replacing damaged property/ personal goods/business items.....	16
Safety of your property/personal goods/business items.....	17
Reporting lost, stolen or wilfully damaged property/ personal goods/business items.....	17
Pre-existing medical conditions.....	18
Enquiries.....	20
Documents to take with you when you are travelling overseas (Overseas travel insurance).....	22
Insurance exclusions - what is not covered.....	22
Claims procedures.....	26
Subrogation and you assisting us with your claim.....	28
Fraudulent claims.....	28
Limited Death Benefits.....	28
Overseas travel insurance policy, for persons up to and including 80 years of age.....	28
Part A - The limits that apply and a summary of the cover.....	32
Part B - The cover we provide.....	35
Purchase security insurance policy.....	46
Extended warranty insurance policy.....	47
Price guarantee cover.....	48
Interstate flight inconvenience insurance policy.....	49
Transit accident insurance policy.....	52
Business inconvenience insurance.....	54
Accountholder's unauthorised transaction insurance (previously known as liability insurance).....	55
Appendix "A".....	57

Important information about the insurance and price guarantee covers.

This document contains *your* Westpac Business Credit Cards complimentary insurance benefits. 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

The complimentary insurance benefits apply to events which occur on or after 1 October 2017.

These covers are available under a Group Policy issued to Westpac Banking Corporation ABN 33 007 457 141 AFSL and Australian credit licence 233714 (*Westpac*), of 275 Kent Street, Sydney, NSW 2000 by AWP Australia Pty Ltd, ABN 52 097 227 177, AFSL 245631, of 74 High Street, Toowong, QLD 4066 (*Allianz Global Assistance*) under a binder from the underwriter, Allianz Australia Insurance Limited, ABN 15 000 122 850, AFSL 234708, of 2 Market Street, Sydney, NSW 2000 (*Allianz*). For general enquiries call Allianz Global Assistance. Allianz Global Assistance issues and manages the Group Policy on behalf of Allianz. In this document, Allianz and Allianz Global Assistance may also be expressed as 'we', 'us' and '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.

Allianz is the underwriter 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 Allianz or Allianz Global Assistance or any of their related companies.

Other Insurance.

The insurance cover described in this booklet is provided for *your* benefit under the policy entered into between Allianz 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 policy, then Allianz is not liable to provide indemnity under this policy until the amount of any indemnity under that Other Policy is exhausted. In other words, any insurance cover under this 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 or Allianz 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. Events occurring before expiry of this notification will still be eligible for cover. However, events occurring after expiry of this notification will not be eligible for cover. Westpac will provide *you* with details of any replacement cover.

Privacy.

To arrange and manage these covers, we (in this Privacy Notice "we", "our" and "us" means AWP Australia Pty Ltd trading as Allianz Global Assistance and it's duly authorised representatives) collect personal information including sensitive information from *you* and those authorised by *you* such as *your family* members, *travel companions*, *your* doctors, hospitals, as well as from others we consider necessary, including our agents.

Any personal information provided to us is used by us to evaluate and arrange *your* cover. We also use it to

administer and provide the insurance services and manage *your* and *our* rights and obligations in relation to those insurance services, including managing, processing and investigating claims.

We may also collect, use and disclose it for product development, conducting customer research and analytics in relation to all of our products and services, IT systems maintenance and development, recovery against third parties and for other purposes with *your* consent or where authorised by law.

This personal information may be disclosed to third parties involved in the above process, such as Westpac, travel agents and consultants, travel insurance providers and intermediaries, authorised representatives, reinsurers, claims handlers and investigators, cost containment providers, medical and health services providers, *overseas* data storage and data handling providers, legal and other professional advisers, *your* agents and *our* related and group companies including Allianz.

Some of these third parties may be located in other countries such as Thailand, France, Germany, Singapore and India. *You* agree that while those parties will often be subject to confidentiality or privacy obligations, we may not be able to take reasonable steps to ensure they follow the particular requirements of *Australian* privacy laws. By proceeding to acquire our services and products *you* agree that *you* cannot seek redress under the Act or against us (to the extent permitted by law) and may not be able to seek redress *overseas*.

When *you* provide personal information about other individuals, we and our agents rely on *you* to have made or make them aware:

- that *you* will or may provide their personal information to us;
- of the types of third parties to whom the personal information may be provided to;
- of the relevant purposes we and the third parties we will disclose it to, will use it for;
- of how they can access it; and
- of the matters in this Privacy Notice.

We rely on *you* to have obtained their consent on these matters. If *you* do not, *you* must tell us before *you* provide the relevant information.

You can seek access to and correct *your* personal information by contacting us. In cases where we do not agree to give *you* access to some personal information, we will give *you* reasons why. *You* may not access and correct personal information of others unless *you* have been authorised by their express consent or otherwise under law, or unless they are *your* children under 16 years of age.

If *you* have a complaint about *your* privacy, please contact:

Privacy Officer, Allianz Global Assistance, PO Box 162, Toowong, QLD 4066 or *you* can contact the Privacy Commissioner at the Office of the Australian Information Commissioner, GPO Box 5218, Sydney, NSW 2001.

For more information about our handling of personal information, including further details about access, correction and complaints, please see our privacy policy available on request or via:

www.allianzworldwidepartners.com.au
under the Privacy and Security link.

Consent: By providing *your* personal information, *you* consent to the collection, uses, and disclosures set out in our privacy policy. If *you* do not agree to the above or will not provide *us* with personal information, we may not be able to supply *you* with our services or products or may not be able to provide *you* with cover.

General Insurance Code of Practice.

Allianz and Allianz Global Assistance proudly support the General Insurance Code of Practice. The Code aims to:

- promote more informed relations between insurers and their customers;
- improve consumer confidence in the general insurance industry;
- provide better mechanisms for the resolution of complaints and disputes between insurers and their customers; and
- commit insurers and the professionals they rely upon to higher standards of customer service.

Find out more about the code from:
www.codeofpractice.com.au

Complaints and dispute resolution process.

Allianz and Allianz Global Assistance are committed to providing *you* with the highest quality service.

We also know that sometimes there might be something that *you* are not totally happy about.

Step 1 – Tell us about the problem.

If there is something *you* want to talk to us about, or if *you* would like to make a complaint, we are here to work with *you* to try to resolve *your* issue.

If *you* are not happy with our staff, or if *you* are unhappy with how our staff have responded to *your* complaint, *you* can ask to speak to their Manager.

You can also make *your* complaint directly by any of the following means:

Phone: 1300 725 154
(Monday to Friday, 9am to 5pm AEST)

Email: cardclaimcomplaints@allianz-assistance.com.au

Post: Customer Care
Allianz Global Assistance
Locked Bag 3014
Toowong DC, QLD 4066

Step 2 – Escalate your complaint.

We will try to resolve *your* complaint within 15 working days of *you* making it. If this doesn't happen or *you* are unhappy with how our staff tried to resolve it, *you* can ask that *your* complaint be escalated to our Dispute Resolution Team.

Our Dispute Resolution Team will provide a final decision within 15 working days of *your* complaint being escalated to them, unless they have requested and *you* have agreed to allow them more time.

Step 3 – Sill not resolved?

If *you* are not happy with our decision, *you* can contact the Financial Ombudsman Service (FOS), an ASIC approved external dispute resolution body. *You* can also contact FOS if we've taken more than 45 days to respond to *you* from the date *you* first made *your* complaint.

FOS is a free service that resolves insurance disputes between consumers and insurers, so there'll be no cost to *you*. We are bound by FOS' decisions – but *you* are not. If *you* wish to access FOS, *you* can contact them:

Phone: 1800 367 287

(Office Hours: 9am to 5pm AEST, Monday to Friday)

Email: info@fos.org.au

Online: www.fos.org.au

Definitions and interpretation.

Headings used in this document are for reference only and do not affect interpretation.

The following definitions apply to the insurances in this document and are highlighted in *italics*.

The use of the singular shall also include the use of the plural and vice versa.

“accident” means any sudden and unexpected physical force (except an act of terrorism), 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.

“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.

“A\$” means *Australian Dollars*.

“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 insurance 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 flights) 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 travel, however medical and hospital expenses will not be covered if the person claiming is eligible for Medicare benefits; 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', 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*; or
- 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*; or
- 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 or damage to *personal goods/business items*' there is no excess payable for the replacement of *your* travel documents, credit cards, and travellers' cheques and the emergency replacement of *your* clothes and toiletries. Also if *you* make more than one claim as the result of a single event, the excess only applies once.
- Purchase security insurance 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 Allianz Global Assistance 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 Allianz Global Assistance 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 Allianz Global Assistance 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 Allianz Global Assistance can replace it for A\$1,000, we pay *you* (or replace) A\$760, as we will deduct A\$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/business items* 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/business items* 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 us, the claim may be refused and it may prejudice any further claims.

Pre-existing medical conditions.

The insurances do not cover *you* and *you* can not apply to be covered for any event that is caused by or arises as a result of a *pre-existing medical condition of your relative, your travel companion* or any other person that may give cause for *you* to claim (e.g. *you* would not be covered under the 'Overseas travel insurance policy' section of this booklet if you cancelled *your* travel because of any event caused by a *pre-existing medical condition of your uncle*).

Also the *cardholder*, the *cardholder's spouse* and *dependent children* are not covered for any event that is caused by, or arises as a result of their *pre-existing medical conditions* unless they are going *overseas* and:

- it is a *pre-existing medical condition(s)* automatically covered under the 'Conditions we automatically cover without referral' section below or
- prior to leaving *Australia* they apply and are approved for cover by Allianz Global Assistance for their *pre-existing medical condition(s)* under the 'Overseas travel insurance policy'.

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*.

Applying for cover for a pre-existing medical condition.

You can apply to Allianz Global Assistance to provide cover for a *pre-existing medical condition(s)* by contacting us before *you* depart on a *journey*:

- 1) on 1800 091 710, 8am to 8pm AEST, Monday to Friday, and 8am to 5pm AEST, Saturday, or
- 2) by completing an online assessment at insurance.agaassistance.com.au/westpac

- If we agree to cover all or part of *your pre-existing medical condition(s)* you must pay us a A\$75 administration fee for application by phone or A\$45 for online applications. We will then send *you* confirmation which sets out:
 1. the *pre-existing medical condition* we have agreed to cover;
 2. the period the cover is provided for; and
 3. any special conditions or exclusions which apply to the cover.

Conditions we automatically cover without referral.

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

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

Condition	Requirements
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 <i>you</i> have no known heart conditions and <i>your</i> 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 claim or a general enquiry call Allianz Global Assistance on **1800 091 710** and please make sure *you* have this booklet on hand when you phone.

Please also note:

The ‘Overseas travel insurance policy’ 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 Allianz or Allianz Global Assistance 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 Allianz Global Assistance in *Australia* at any time on **+61 7 3305 7468** (reverse charge).

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

Allianz Global Assistance has access to a worldwide team of skilled doctors and medical professionals and provides the following services without charge:

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

Contact details outside of Australia.

Phone: Allianz Global Assistance on
+61 7 3305 7468 (reverse charge)

Fax:+ 61 7 3305 7505

Email: medical@allianz-assistance.com.au

Before you travel.

- Ensure *you* have the policy number and contact details with *you*.
- Place *your* Allianz Global Assistance contact details in a safe place so *you* can contact *us* if *you* require assistance.
- Subscribe to smartraveller.gov.au to receive up to date travel advice.

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

You should take this Westpac Business Credit Cards Complimentary Insurance 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 Allianz Global Assistance 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 Allianz Global Assistance 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.
- We do not insure *you* for any event that is caused by or arises from:
 - *you* being under the influence of alcohol or drugs, unless the use of the drugs was prescribed by a qualified and registered medical practitioner; 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 amateur foot racing); 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 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 Allianz Global Assistance 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.
- disappearance of the property/*personal goods/business items* 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.

What to do in the event of a claim.

1. Contact Allianz Global Assistance 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 Allianz Global Assistance), 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*.
2. *You* must provide Allianz Global Assistance 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 Allianz Global Alliance 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 cover, we require evidence that the cheaper item is the same (i.e. model number, model year, and manufacturer) as the *personal good/business items* you purchased, and we require a copy of the printed catalogue advertising the cheaper item, and evidence that the advertisement was printed after *you* purchased the *personal good/business items*.
3. Liability claims against *you* must be in writing. *You* are not to make any admission or offer to settle any claim. If *you* do so, we may reduce the amount payable in respect of the claim.
 4. All losses under the Loss or damage to *personal goods/business items* benefit must be reported to the local authority within twenty four (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*.
 5. Immediately report any lost luggage or damage to the conveyance carrier and submit a claim to them. The conveyance carrier may be legally liable for the loss or damage.

If *you* do not comply with any of these conditions relevant to *your* claim then we may refuse a claim, reduce any amount payable to *you* or exercise any remedy available to us at law.

For claims and claims enquiries please call:

Our Toll free number at: 1800 091 710, 8am to 8pm AEST, Monday to Friday, and 8am to 5pm AEST, Saturday

If *overseas*, call +61 7 3305 7468 (reverse charge). Please note that this is not a toll free number.

Subrogation and you assisting us with your claim.

We may at any time, at our expense and in *your* name, use all legal means available to *you* of securing reimbursement for loss or damage arising under this Policy. In the event we do so, *you* agree to give all reasonable assistance for that purpose.

Fraudulent claims.

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 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.

As a current Westpac *cardholder*, *you* automatically become eligible for complimentary Overseas travel insurance cover when *you* satisfy all of the following eligibility criteria:

1. You either permanently reside in *Australia* or hold a current and valid residency Visa and reside in *Australia*; and
2. You spend at least A\$500 on your prepaid travel costs (i.e. your travel costs that you pay for before leaving *Australia*) and you charge these costs (e.g. cost of your *return overseas travel ticket*; and/or airport/departure taxes; and/or your prepaid overseas accommodation/travel; and/or your other prepaid overseas itinerary items) to one of your following *eligible credit cards* issued by Westpac:
 - BusinessChoice Rewards credit card
 - Altitude Business Gold credit cards
 - Altitude Business Qantas Gold credit cards; and
 - Altitude Business Platinum credit cards
3. You have a *return overseas travel ticket* before leaving *Australia*; and
4. You are not over 80 years of age when you first become eligible for this cover by meeting conditions 1 to 3 above.

Spouses and dependent children.

If a *cardholder* satisfies all four eligibility criteria listed above, then their *spouse* and/or *dependent child/children* two years of age and older, as at the date the *journey* commences, are also automatically eligible for Overseas travel insurance if:

1. The *spouse* and/or *dependent child/children* travels with the *cardholder* for the entire *journey*; and
2. Each *spouse* and *dependent child*, spends at least A\$500 on their prepaid travel costs (i.e. travel costs paid before leaving *Australia*) and they charge these costs (e.g. cost 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) to the current Westpac *cardholder's eligible credit card*; and
3. The *spouse* and/or *dependent child/children* has a *return overseas travel ticket* before leaving *Australia*; and
4. The *spouse* is not over 80 years of age when they first become eligible for this cover by meeting conditions 1 to 3 above.

Dependent children, under the age of two years as at the date the *journey* commences become eligible for this Overseas travel insurance, once the *cardholder* becomes eligible for this Overseas travel insurance, provided that the *dependent child* is travelling with the *cardholder* for the entire *journey*.

Children born on the journey.

There is no cover for children born on the *journey*.

Period of cover.

For Altitude Business Platinum credit cardholders, we will provide cover for **six months** or until *you* return to *your* home in *Australia*, whichever occurs first.

For BusinessChoice Rewards Card, Altitude Business Gold Cards, and Altitude Business Qantas Gold Cards, we will provide cover for **three months** or until *you* return to *your* home in *Australia*, whichever occurs first.

Cover 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:

- cover will automatically be extended for an additional four weeks or until *you* return to *your* home in *Australia*, whichever occurs first, and
- if *you* are under medical care overseas at the end of the additional four weeks, we will continue to provide cover for medical expenses and evacuation for up to 12 months from the date of *your* departure from *Australia* or until *you* are fit to return to *your* home in *Australia*, whichever occurs first.

Please ensure *you* are also aware of the exclusions under the section 'Insurance exclusions - what is not covered'.

Overseas travel insurance index

Part A	The limits that apply and a summary of the cover	30
Part B	The cover we provide	
	Medical and hospital expenses incurred overseas	37
	Loss or damage to <i>personal goods/business items</i>	39
	Unexpected cancellation of travel arrangements and other unexpected expenses	40
	Resumption of <i>journey</i> following the death of a relative	43
	<i>Special event</i>	44
	<i>Rental vehicle excess</i>	44
	Travel delay	45
	Funeral expenses	45
	Accidental death	46
	Legal liability	46
	Loss of income	47
	Domestic Pets Boarding	48
	Assault requiring hospitalisation	48
	Hijack and detention	48
Kidnap and Ransom	48	
Replacement Representative	49	

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.
<p>1. Medical and hospital expenses incurred overseas</p>	<p>Unlimited, except emergency dental is limited to A\$2,000 per person and <i>bed care patient</i> allowance is limited to a total of A\$15,000 (A\$100 per day, e.g. miscellaneous expenses such as phone calls and TV rental).</p> <p>Note: No cover for <i>pre-existing medical conditions</i>, unless automatically covered as listed in the 'Pre-existing medical conditions' section of this booklet or prior approval given and the administrative fee is paid.</p>
<p>2. Loss or damage to personal goods/business items</p>	<p>Up to A\$15,000 per person and up to a maximum A\$20,000 for a <i>family</i> subject to the following limits. However property and 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 goods/business items	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: <ul style="list-style-type: none"> • 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; and • accidental death of a relation living <i>overseas</i> which is limited to A\$2,500 per person up to a maximum of A\$5,000 for a <i>family</i>. • 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>. 	

Benefit.	Limits.
4. Resumption of journey following the death of a relative.	Up to A\$5,250 per person up to a maximum A\$12,500 for a <i>family</i> .
5. Special event.	Up to A\$3,250 for <i>reasonable</i> cost of arranging alternative transport in order to attend a <i>special event</i> .
6. Rental vehicle excess.	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 accidental death which is not covered under the 'Transit accident insurance policy' included in this document, we will pay A\$25,000 per <i>cardholder</i> and A\$25,000 for a <i>spouse</i> or <i>dependent child/children</i> to a maximum A\$75,000 per <i>family</i> .
10. Legal liability.	Limit of A\$2,500,000.
11. Loss of income.	Up to 12 consecutive weeks cover up to A\$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 per <i>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 Allianz Global Assistance (refer to 'Emergency and medical services whilst overseas' in this document for contact details).

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
- Allianz Global Assistance 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; and
- 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 Allianz Global Assistance (refer to 'Emergency and medical services whilst overseas' in this document for contact details).

We will not pay for...

We will not pay for medical expenses that:

- arise from *pre-existing medical conditions* unless *your pre-existing medical condition* is automatically covered as outlined in the "Pre-existing medical conditions" section in this booklet or prior to *you* leaving *Australia*, Allianz Global Assistance has 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 goods/business items.

We insure *you*, during *your journey* for the theft and accidental loss or damage to the following property/*personal goods/business items* 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.

However *you* must take steps to prevent any loss or damage (e.g. there is no cover for *personal goods/business items* that are left *unattended* in a public place or *personal goods/business items* left behind, forgotten or misplaced).

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 we cover a *cardholder* for the unexpected cancellation of travel arrangements and other unexpected expenses due to the specified reasons set out below, after the *cardholder* becomes eligible for the Overseas travel insurance provided the claim is not covered elsewhere in this policy. Cover under this section is also provided if the *cardholder* intends to obtain a *return overseas travel ticket*, before leaving *Australia*, and meets all the other eligibility requirements (see “Eligibility for Overseas travel insurance”).

If the *cardholder* is eligible for the insurance under this section (as outlined above), the *cardholder's spouse* and/or *dependent child*, who meets all the eligibility requirements (or who meets the eligibility requirements other than the purchase of a *return overseas travel ticket*, before leaving *Australia*) and who intends to travel with the *cardholder* for the entire *journey*, is also covered under this section.

The expenses 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 condition* is automatically covered as outlined in the “Pre-existing medical conditions” section in this booklet or if Allianz Global Assistance have given prior written approval to cover *your pre-existing medical condition* and *you* have paid the administration fee; or
- if after purchasing *your return overseas travel tickets*, *you* become aware *you* have a medical condition, which we will then not provide *medical cover* for, or
- if after purchasing *your return 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; or
- accidental death (but not sickness or illness) of one of *your* following relations living *overseas*:
 - *spouse*, fiancée, fiancée, parent, parent-in-law, step-parent, guardian; or
 - child, stepchild, foster child, grandchild; or
 - sister, sister-in-law, step sister, brother, brother-in-law, step brother.

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
 - which 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*.

We will not pay for...

We will not pay for any loss or expense arising from an act of terrorism.

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...

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...

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 (except arising from an act of terrorism) 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*.

We will not pay for...

We will not pay for any loss or excess arising from an act of terrorism.

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 *rental vehicle* insurance policy of the *rental vehicle* during the rental period provided:

- the *rental vehicle* was 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 incorporates the *rental vehicle* insurance
- *you* 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 (except arising from an act of terrorism) 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.

We will not pay for...

We will not pay for any loss or expense arising from an act of terrorism.

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 Allianz Global Assistance 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 '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.

In addition to the benefits outlined in Benefit 1 Medical and hospital expenses incurred *overseas*, 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...

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 forcibly 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...

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 *journey*, 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:

We will only pay if:

- the *cardholder's journey* had not already ended;
- there is at least 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 accidental death 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 representative'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 representative's accommodation.

Purchase security insurance policy.

Purchase security insurance is a cover available to *Westpac card 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/business items* 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 Allianz 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 per claim in respect of jewellery, watches and new works of art; or
- A\$125,000 in any 12 month period in respect of any one *eligible credit card account*.

Extended warranty insurance policy.

Extended warranty insurance is a cover 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 goods/business items* comes into effect at the end of the *Australian warranty* period that applies to the *personal goods/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 three months for *business items* and one year (two years for Altitude Business Platinum credit cards) for *personal goods*, and does not apply if the *Australian warranty* period is in excess five years.

For example:

Australian warranty period	Extended warranty period
11 days for <i>business items</i>	11 days for <i>business items</i>
Three months for <i>business items</i>	Three months for <i>business items</i>
Over three months to five years for <i>business items</i>	Three months for <i>business items</i>
Six months for <i>personal goods</i>	Six months for <i>personal goods</i>
One to five years for <i>personal goods</i>	One year (Two years for Altitude Business Platinum credit cards) for <i>personal goods</i>
Over five years	No cover

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

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

- the actual *Australian* dollar purchase price of the *personal goods/business items* 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 the approval of Allianz Global Assistance 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 cover is a cover available to Westpac *cardholders* when new *personal goods* are purchased anywhere in *Australia* and the entire cost is charged to the *cardholder's eligible credit card account*.

This cover 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 Allianz Global Assistance within 21 days of the purchase of the *personal good*. This is because we only provide 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 to Westpac *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 (except arising from an act of terrorism), 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 a result of a preceding flight being delayed (except arising from an act of terrorism), *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 an *interstate flight* of two hours or more, *your* luggage containing *your* clothes, shoes and/or toiletries is delayed in getting to *you* for over four hours (except arising from an act of terrorism), *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 an interstate *flight* of six hours or more, *your* luggage containing *your* clothes, shoes and/or toiletries is delayed in getting to *you* for over 48 hours (except arising from an act of terrorism), *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 Allianz Global Assistance to lodge a claim. Allianz Global Assistance 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: Allianz Global Assistance 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: Allianz Global Assistance 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.

We will not pay for...

We will not pay for loss or excess arising from an act of terrorism except under the 'Loss or damage to personal items' or 'Funeral expenses as a result of accidental death' sections.

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 a *rental vehicle* insurance policy of the *rental vehicle* during the *rental period* provided:

- the *rental vehicle* was rented from a licensed rental agency; and
- the hiring agreement incorporates the *rental vehicle* insurance; and
- *you* comply with all the 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 cover available to *Westpac Business card 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 cover also extends to the *cardholder's spouse and cardholder's dependent child/children*, provided they have travelled with the *cardholder* for the entire *trip* and before the *trip* the payment for their *trip* was also charged to the *cardholder's eligible credit card account*.

However *you/your legal representatives* cannot 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 or cardholder's dependent child/children* 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 as a result of an *accident* 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 as a result of an *accident* 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 your 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 your 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.

We will not pay for...

We will not pay a benefit amount for any *injury* (including loss of life) arising from an act of terrorism.

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.

<i>Injury</i>	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	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 *spouses* or *dependent children* were *injured*, we 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, we would pay A\$181,818 per *cardholder* to each of their legal representatives and A\$18,182 to each *account holders' eligible credit card account*.

Business inconvenience insurance.

Subject to the following terms and conditions and the details contained in the "Important information about the insurance and price guarantee covers" 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 cannot 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*. 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.

Allianz covers the *account holder* against *unauthorised transactions* made by the *cardholder* which are charged to the *account holder's Westpac Business card* account on the following basis:

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 Allianz Global Assistance; 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 Allianz Global Assistance 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 Allianz Global Assistance 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 reduction or denial of the claim if we have been prejudiced by the delay.

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 accordance with 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

.....

In the event the unauthorised transaction has not been reported to the Police, why?

.....

(Please tick the appropriate box below)

- The *Westpac Business card* has been cut in half and destroyed by us.
- The *Westpac Business card* was previously returned to you.
- 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).

Date we withdrew authority for the card.

...../...../.....

Signed for and on behalf of (name of accountholder)

.....

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

(Signature of authorised officer of the accountholder)

This page has been left intentionally blank

This page has been left intentionally blank

200



200 years proudly supporting Australia