

ANZ CREDIT CARDS INSURANCE FEATURES

06.2016



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This booklet provides the policy wording and terms and conditions for a number of features provided with selected ANZ credit cards. Please use the table below to find which of these features applies to your ANZ credit card, and refer to the relevant section of this booklet for the applicable terms and conditions. For ANZ Platinum, ANZ Rewards Platinum, ANZ Rewards Travel Adventures, ANZ Rewards Black, ANZ Frequent Flyer Platinum and ANZ Frequent Flyer Black please visit anz.com for the most up to date policy.

The QBE reference number for this booklet is QM7104 06.16.

	Extended Warranty	Purchase Security Insurance
ANZ First	Yes	Yes
ANZ Low Rate MasterCard®	No	No
ANZ Free Days MasterCard®	No	Yes
ANZ Low Interest MasterCard®	No	Yes
ANZ Frequent Flyer	No	No
ANZ Frequent Flyer Gold	No	Yes
ANZ Rewards	No	No
ANZ Visa PAYCARD	No	No
ANZ Rewards Visa PAYCARD	No	No
ANZ Balance Visa	No	No

PURCHASE SECURITY

This cover is available under a Master Policy issued to Australia and New Zealand Banking Group Limited ABN 11 005 357 522 of Level 9, 833 Collins Street, Docklands, VIC, 3008 ("ANZ") by QBE Insurance (Australia) Limited ABN 78 003 191 035, AFS Licence No. 239545 of Level 5, 2 Park Street, Sydney, NSW, 2000. In this booklet, QBE is referred to as "QBE", "we", "our" and "us" or "insurer".

ANZ has taken out the Master Policy under a group policy arrangement with QBE for the period of insurance. The Master Policy is a contract of insurance solely between ANZ and QBE. It is not a contract between QBE and you. The cover under the Master Policy is provided to you if you meet the eligibility criteria by operation of section 48 of the Insurance Contracts Act 1984 (Cth).

ANZ may terminate the Master Policy with QBE at any time and will provide written notification to you if it does so. Purchases made in accordance with the Master Policy before a notification to terminate the cover is given will be covered under the Master Policy. Purchases made after this notification to terminate is given will not be eligible for cover under the Master Policy.

ANZ Purchase Security cover is a benefit available to ANZ **cardholders**. This valuable cover for the **cardholder** provides three (3) consecutive months cover against loss, theft or damage over a wide range of new personal items when the purchase is charged to an **ANZ Credit Card account**. Purchase Security cover ensures that personal purchases are immediately protected once purchased anywhere in the world.

A **cardholder** is under no obligation to accept this cover. However, if a **cardholder** wishes to make a claim under this Policy, they will be bound by the Definitions, Terms & Conditions, Exclusions and Claims Procedures of this Policy. Therefore please read this document carefully and keep it in a safe place and if you require personal advice on this cover, please see your general insurance adviser. Please also keep detailed particulars and proof of any loss, including the sales receipt and **ANZ Credit Card account** statement showing any purchases.

ANZ is not the issuer of this cover and neither ANZ nor any of its related corporations guarantee any of the

benefits under this Policy. This cover is provided at no cost to the **cardholder** and ANZ does not receive any commission, remuneration or other benefit from QBE for arranging this Policy. Neither ANZ nor any of its related corporations are Authorised Representatives of QBE or any of its related companies.

ASSISTING QBE WITH CLAIMS

In certain circumstances, QBE may have the right to sue others in your name to recover money payable under this insurance. If this occurs, you must assist us and act in an honest and truthful way.

When making a claim you must tell us about any other insurance under which you are or might be able to claim. If you can claim from another insurer and we also pay you in respect of the same insured event, then you must refund to us the amount we paid if they also pay you. You cannot claim from us and from the other insurer to obtain an aggregate amount that exceeds your loss.

If you or anyone acting on your behalf makes a fraudulent claim under this insurance, then no payment will be made for that claim and we may take legal action against you. Also, we will inform ANZ of the situation and you may no longer be eligible for this insurance or to have an ANZ Credit Card.

PRIVACY

All companies in the QBE Group are committed to safeguarding your privacy and the confidentiality of your personal information. QBE collects only that personal information from or about you for the purpose of assessing your application for insurance and administering your insurance policy, including any claim made by you. QBE will only use and disclose your personal information for a purpose you would reasonably expect. We will request your consent for any other purpose.

Without this personal information we may not be able to administer your insurance or process your claim. Our aim is to always have accurate and up-to-date information. You should contact us if the information is not correct.

QBE uses the services of a related company located in the Philippines to provide Call Centre sales and claims handling, accounting and administration services to QBE in Australia.

QBE or our authorised agent may collect or disclose your personal information from or to:

- any person authorised by you;
- a mail house, records management company or technology services provider (for printing and/or delivery of mail and email, including secure storage and management of our records). These companies may be located or the records stored using 'Cloud' technology overseas, including in India, Ireland, USA or the Netherlands;
- a financier whose name appears on your Policy Schedule (for the purpose of confirming the currency of your Policy or when you have a claim and the insured property is a total loss, to confirm if the financier has a current interest);
- an organisation that provides you with banking facilities (for the purpose of arranging direct debit or other payment transactions or confirming payments made by you to us);
- a financial services provider or our agent who is arranging your insurance (for the purpose of confirming your personal and insurance details);
- another person named as a co-insured on your Policy (for the purpose of confirming if full disclosure has been made to us);
- another insurer (to obtain confirmation of your no claim bonus or to assess insurance risks or to assist with an investigation);
- our reinsurer that may be located overseas (for the purpose of seeking recovery from them);
- a dispute resolution organisation such as the Financial Ombudsman Service (for the purpose of resolving disputes between QBE and you or between QBE and a third party);
- a company to conduct surveys on our behalf for the purpose of improved customer services; and
- an insurance reference bureau (to record any claims you may make upon us).

In addition to the above, in the event of a claim, QBE or our authorised agent may disclose your personal information:

- to a repairer or supplier (for the purpose of repairing or replacing your insured items);
- to an investigator, assessor (for the purpose of investigating or assessing your claim);
- to a lawyer or recovery agent (for the purpose of defending an action by a third party against you or recovering our costs including your excess or seeking a legal opinion regarding the acceptance of a claim);
- to a witness to a claim (for the purpose of obtaining a witness statement);
- to another party to a claim (for the purpose of obtaining a statement from them or seeking recovery from them or to defend an action by a third party).

Personal information (about you) may also be obtained from the above people or organisations.

In addition we will:

- give you the opportunity to find out what personal information we hold about you and when necessary, correct any errors in this information. Generally we will do this without restriction or charge; and
- provide our dispute resolution procedures to you, should you wish to complain about how we handle your personal information.

To obtain further information about our Privacy Policy or to request access to or correct your personal information, please email: compliance.manager@qbe.com.

To make a complaint email: complaints@qbe.com

SANCTIONS LIMITATION AND EXCLUSION CLAUSE

You are not insured under any section of this Policy where a claim payment breaches any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of Australia, the European Union, United Kingdom or United States of America.

THE GENERAL INSURANCE CODE OF PRACTICE

QBE is a signatory to 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.

To obtain a copy of the General Insurance Code of Practice go to www.codeofpractice.com.au

RESOLVING COMPLAINTS AND DISPUTES

Our commitment to you

At QBE we're committed to providing you with quality products and delivering the highest quality of service.

We also know that sometimes there might be something about our products or service that you're not totally happy about.

Contacting us

We have a complaints and dispute resolution procedure which undertakes to answer your complaint within fifteen (15) working days. If you'd like to make a complaint, or to lodge a dispute, you can contact our Customer Care team:

Phone 1300 650 503 (Office hours Monday to Friday, 9am to 5pm except, public holidays – Calls from mobiles, public telephones or hotel rooms may attract additional charges)

Email complaints@qbe.com

Post Customer Care
GPO Box 219
PARRAMATTA NSW 2124

Still not resolved?

If you're not happy with our answer, or we've taken more than fifteen (15) working days to respond, you can take your complaint to the Financial Ombudsman Service (FOS), an ASIC approved external dispute resolution body.

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

Phone 1300 780 808 (Office Hours: 9am - 5pm Melbourne time Monday - Friday)

Email info@fos.org.au

Online www.fos.org.au

DEFINITIONS

For the purposes of this cover:

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

“ANZ Credit Card” means any of the following current and valid credit cards issued by ANZ:

- ANZ First - Free Days Visa, ANZ First - Low Interest Visa, ANZ Free Days MasterCard, ANZ Frequent Flyer Gold and ANZ Low Interest MasterCard cards
- Note: “ANZ Credit Card” does not include ANZ Frequent Flyer, ANZ Rewards, ANZ Low Rate MasterCard, ANZ Visa PAYCARD, ANZ Rewards Visa PAYCARD, ANZ Platinum, ANZ Rewards Platinum, ANZ Rewards Travel Adventures, ANZ Frequent Flyer Platinum, ANZ Rewards Black, ANZ Frequent Flyer Black and ANZ Balance Visa cards.

“ANZ Credit Card account” means the current and valid credit facility provided by ANZ to which purchases made by **cardholders** on **ANZ Credit Cards** are charged.

“cardholder”, “you” and “your” means a person to whom ANZ has issued a participating card account as either the primary cardholder or an additional or supplementary cardholder on the participating card account.

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

- items acquired for the purpose of re-supply/re-sale;
- items acquired for transformation or use in carrying on a business;
- items used in carrying on a business;
- animals or plant life;
- computer software or non tangible items;
- cash, bullion, negotiable instruments, travellers cheques, or tickets of any description;

- 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;
- 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 house, unit or other real estate.

“**primary cardholder**” means the person in whose name the **ANZ Credit Card** account is opened.

TERMS & CONDITIONS

1. This Policy provides automatic insurance protection for **goods** when their purchase is charged to an **ANZ Credit Card** account unless the **goods** and/or claims are excluded by the Definitions, Terms & Conditions, or Exclusions, or the **cardholder** fails to comply with the Claims Procedures.
2. Other than for the extension of cover provided for under the definition of **cardholder** no rights under this Policy may be assigned or transferred in any way without the prior written consent of QBE.
3. The **goods** are insured anywhere in the world for three (3) consecutive months from the date of purchase in the event of loss, theft or damage.
4. The liability of QBE for claims made pursuant to this Policy shall not exceed:
 - **ANZ First – Free Days Visa, ANZ First – Low Interest Visa , ANZ Free Days MasterCard and ANZ Low Interest MasterCard cards**
 - the actual proportion of the cost of the **good**, which was charged to an **ANZ Credit Card account** or
 - A\$1,000 per claim in respect of jewellery, watches and fine arts; and
 - in any twelve (12) month period the sum of claims shall not exceed A\$50,000 in respect of any one **cardholder**.

- **ANZ Frequent Flyer Gold**
 - the actual proportion of the cost of the **good**, which was charged to an **ANZ Credit Card account** or
 - A \$3,000 per claim in respect of jewellery, watches and fine arts; and
 - in any twelve (12) month period the sum of claims shall not exceed A\$125,000 in respect of any one **cardholder**.
5. Where the insured **good** is part of a pair (e.g. earrings) or set, the **cardholder** will receive no more than the value (as described in clause 4 above) of the particular part or parts lost, stolen or damaged, regardless of any special value that the **good** may have by way of being part of such pair or set, nor more than the proportional part of the actual expense originally charged to an **ANZ Credit Card account**.
 6. QBE, may at its sole discretion, pay the reasonable costs to repair, rebuild, replace or reinstate damaged, stolen or lost **goods** or pay the **cardholder** cash for the **goods** subject to the Definitions, Terms & Conditions, Exclusions and Claims Procedures as stated in this Policy.
 7. The **cardholder** must take all reasonable care to protect and maintain the **goods** insured under this Policy and protect them against loss, damage or theft.
 8. In the event that any **goods** are stolen, wilfully damaged or accidentally lost, a report must be made to the Police or to the nearest government agency or authority. This must be done within 24 hours of learning of the theft, damage, or loss and the report must list and describe the missing or damaged goods.

If the claim 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.

EXCLUSIONS

QBE shall not be liable to pay any claim under this Policy resulting from:

- flood;
- war or war-like hostilities;
- any **act of terrorism**;
- radioactive contamination;
- normal wear and tear, or damage arising from inherent defect in the **goods**;
- disappearance of the **goods** in circumstances which cannot be explained by the **cardholder** to QBE's reasonable satisfaction;
- confiscation by authorities or illegal activities;
- fraud or abuse;
- consequential loss or damage, punitive damages;
- laundering (including washing, ironing and dry cleaning) whether by professional persons or otherwise;
- non-receipt of the **goods**;
- jewellery and watches being carried in baggage unless hand-carried and under either the **cardholder's** personal supervision or that of their travelling companion;
- any event that is intentionally caused by the **cardholder** or a person acting with the **cardholder's** consent.
- **goods** whilst being transported under a freight agreement or by postal or courier services; or
- **goods** being left:
 - unattended in a public place, or
 - in an unlocked vehicle, or
 - in an unattended vehicle overnight, or
 - with a person who steals or deliberately damages the property.

Public place includes, but is not limited to shops, airports, bus depots, streets, hotel foyer (and hall ways and grounds), restaurants, beaches, public toilets, unlocked hostel rooms and any place which is accessible to the public.

CLAIMS PROCEDURES

Please do not contact ANZ in the event of a claim. ANZ is not in any way involved in the provision of the insurance benefits.

1. QBE does not hold or collect information about **cardholders** until a claim is made. QBE will however need personal information about the **cardholder** to assess any claim. QBE will, in relevant cases, disclose the personal information (other than sensitive information) to ANZ, QBE's service providers and business partners.

Where relevant to assess the claim, QBE will also disclose personal information including sensitive information such as health information to medical practitioners, other health professionals, reinsurers and legal representatives.

QBE may also disclose personal information to ANZ (other than sensitive information such as health information) in order to allow ANZ to monitor the claims service that QBE provides and to ensure persons are eligible for this insurance.

If the **cardholder** does not provide the requested information, the assessment of the claim may be delayed or QBE may not accept the claim. In most cases, QBE will give the **cardholder** access to their personal information on request.

2. In the event of theft of or loss or damage to **goods** giving rise to a claim under this Policy, the **cardholder** must:
 - give notice to the police (as soon as practicable, but definitely before contacting QBE) of **goods** lost, stolen or vandalised and advise QBE of the Police Report number. If the theft, loss or vandalism occurs overseas the **cardholder** will need to provide QBE with a written copy of the Police Report
 - contact QBE on 1300 135 271 within 30 days of the date of loss, theft or damage. A written loss report may be required and if so, should be returned within 30 days of receiving the loss report.

Note: Failure to report the loss, theft or damage and to fully complete and submit the loss report (if required) within the times stated above may result in denial of the claim.

- supply detailed particulars and proof of the loss as QBE may reasonably require, including, but not limited to, the sales receipt and the **ANZ Credit Card** account statement showing the purchase;
- disclose to QBE details of any other insurance cover under which the **cardholder** is entitled to claim;
- retain damaged **goods** for inspection by QBE or its authorised representative;
- give to QBE all necessary information and assistance they may reasonably require to institute proceedings against other parties for the purpose of enforcing any rights or remedies to which they shall or would become entitled or subrogated upon their making payment or making good any loss or damage under this Policy;

EXTENDED WARRANTY

This cover is available under a Master Policy issued to Australia and New Zealand Banking Group Limited ABN 11 005 357 522 of Level 9, 833 Collins Street, Docklands, VIC, 3008 ("ANZ") by QBE Insurance (Australia) Limited ABN 78 003 191 035, AFS Licence No. 239545 of Level 5, 2 Park Street, Sydney NSW 2000. In this booklet, QBE is referred to as "QBE", "we", "our" and "us".

ANZ has taken out the Master Policy under a group policy arrangement with QBE for the period of insurance. The Master Policy is a contract of insurance solely between ANZ and QBE. It is not a contract between QBE and you. The cover under the Master Policy is provided to you if you meet the eligibility criteria by operation of section 48 of the Insurance Contracts Act 1984 (Cth).

ANZ may terminate the Master Policy with QBE at any time and will provide written notification to you if it does so. Purchases made in accordance with the Master Policy before a notification to terminate the cover is given will be covered under the Master Policy. Purchases made after this notification to terminate is given will not be eligible for cover under the Master Policy.

ANZ Extended Warranty is a benefit available to ANZ **cardholders**. The purpose of the cover is to extend the manufacturer's expressed warranty on **goods**, when the entire purchase price of the **goods** has been charged to the **cardholder's** ANZ Credit Card account.

The Policy does not affect the rights of **cardholders** against a manufacturer in relation to contraventions of statutory or implied warranties under Australian legislation.

ANZ is not the issuer of this cover and neither ANZ nor any of its related corporations guarantee any of the benefits under this Policy. This cover is provided at no additional cost to the **cardholder** and ANZ does not receive any commission, remuneration or other benefit from QBE for arranging this Policy. Neither ANZ nor any of its related corporations are Authorised Representatives of QBE or any of its related companies.

A **cardholder** is under no obligation to accept this cover. However, if a **cardholder** wishes to make a claim under this Policy, the **cardholder** will be bound by

the Definitions, Terms & Conditions, Exclusions and Claims Procedures of this Policy. Therefore please read this document carefully and keep it in a safe place and if you require personal advice on this cover, please see your general insurance adviser. Please also keep detailed particulars and proof of any loss, including the **Australian warranty**, the sales receipt, and the **ANZ Credit Card account** statement showing the purchase of the **goods**.

ANZ may terminate this cover by providing written notification to **primary cardholders**. Purchases made in accordance with this Policy before this notification is given will be covered under this Policy. Purchases made after this notification is given and/or claims not reported within 6 years of this notice being given will not be eligible for cover under this Policy.

Assisting QBE with claims

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

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

Fraudulent claims

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

If any claim is fraudulent in any way or if you or anyone acting on your behalf uses fraudulent means to make a claim on any of the covers in this document, then no payment will be made in regard to the claim. Also ANZ 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.

PRIVACY

All companies in the QBE Group are committed to safeguarding your privacy and the confidentiality of your personal information. QBE collects only that personal information from or about you for the purpose of assessing your application for insurance and administering your insurance policy, including any claim made by you. QBE will only use and disclose your personal information for a purpose you would reasonably expect. We will request your consent for any other purpose.

Without this personal information we may not be able to administer your insurance or process your claim. Our aim is to always have accurate and up-to-date information. You should contact us if the information is not correct.

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QBE or our authorised agent may collect or disclose your personal information from or to:

- any person authorised by you;
- a mail house, records management company or technology services provider (for printing and/or delivery of mail and email, including secure storage and management of our records). These companies may be located or the records stored using 'Cloud' technology overseas, including in India, Ireland, USA or the Netherlands;
- a financier whose name appears on your Policy Schedule (for the purpose of confirming the currency of your Policy or when you have a claim and the insured property is a total loss, to confirm if the financier has a current interest);
- an organisation that provides you with banking facilities (for the purpose of arranging direct debit or other payment transactions or confirming payments made by you to us);
- a financial services provider or our agent who is arranging your insurance (for the purpose of confirming your personal and insurance details);

- another person named as a co-insured on your Policy (for the purpose of confirming if full disclosure has been made to us);
- another insurer (to obtain confirmation of your no claim bonus or to assess insurance risks or to assist with an investigation);
- our reinsurer that may be located overseas (for the purpose of seeking recovery from them);
- a dispute resolution organisation such as the Financial Ombudsman Service (for the purpose of resolving disputes between QBE and you or between QBE and a third party);
- a company to conduct surveys on our behalf for the purpose of improved customer services; and
- an insurance reference bureau (to record any claims you may make upon us).

In addition to the above, in the event of a claim, QBE or our authorised agent may disclose your personal information:

- to a repairer or supplier (for the purpose of repairing or replacing your insured items);
- to an investigator, assessor (for the purpose of investigating or assessing your claim);
- to a lawyer or recovery agent (for the purpose of defending an action by a third party against you or recovering our costs including your excess or seeking a legal opinion regarding the acceptance of a claim);
- to a witness to a claim (for the purpose of obtaining a witness statement);
- to another party to a claim (for the purpose of obtaining a statement from them or seeking recovery from them or to defend an action by a third party).

Personal information (about you) may also be obtained from the above people or organisations.

In addition we will:

- give you the opportunity to find out what personal information we hold about you and when necessary, correct any errors in this information. Generally we will do this without restriction or charge; and
- provide our dispute resolution procedures to you, should you wish to complain about how we handle your personal information.

To obtain further information about our Privacy Policy or to request access to or correct your personal information, please email: compliance.manager@qbe.com.

To make a complaint email: complaints@qbe.com

SANCTIONS LIMITATION AND EXCLUSION CLAUSE

You are not insured under any section of this Policy where a claim payment breaches any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of Australia, the European Union, United Kingdom or United States of America.

THE GENERAL INSURANCE CODE OF PRACTICE

QBE is a signatory to 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.

To obtain a copy of the General Insurance Code of Practice go to www.codeofpractice.com.au

RESOLVING COMPLAINTS AND DISPUTES

Our commitment to you

At QBE we're committed to providing you with quality products and delivering the highest quality of service.

We also know that sometimes there might be something about our products or service that you're not totally happy about.

Contacting us

We have a complaints and dispute resolution procedure which undertakes to answer your complaint within fifteen (15) working days. If you'd like to make a complaint, or to lodge a dispute, you can contact our Customer Care team:

Phone 1300 650 503 (Office hours Monday to Friday, 9am to 5pm except, public holidays – Calls from mobiles, public telephones or hotel rooms may attract additional charges)

Email complaints@qbe.com

Post Customer Care
GPO Box 219
PARRAMATTA NSW 2124

Still not resolved?

If you're not happy with our answer, or we've taken more than fifteen (15) working days to respond, you can take your complaint to the Financial Ombudsman Service (FOS), an ASIC approved external dispute resolution body.

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

Phone 1300 780 808 (Office Hours: 9am - 5pm Melbourne time Monday - Friday)

Email info@fos.org.au

Online www.fos.org.au

DEFINITIONS

For the purposes of this cover:

“ANZ Credit Card” means any of the following current and valid credit cards issued by ANZ:

- ANZ First – Free Days Visa card and ANZ First – Low Interest Visa card.
- Note: “ANZ Credit Card” does not include ANZ Low Interest MasterCard, ANZ Free Days MasterCard, ANZ Low Rate, ANZ Low Rate Platinum, ANZ Platinum, ANZ Frequent Flyer, ANZ Frequent Flyer Gold, ANZ Frequent Flyer Platinum, ANZ Frequent Flyer Black, ANZ Visa PAYCARD, ANZ Rewards Visa PAYCARD, ANZ Rewards, ANZ Rewards Platinum, ANZ Rewards Travel Adventures, ANZ Rewards Black or ANZ Balance Visa.

“ANZ Credit Card account” means the current and valid credit facility provided by ANZ to which purchases made by **cardholders** on **ANZ Credit Cards** are charged.

“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.

“cardholder” , “you” and “your” means a person to whom ANZ has issued a participating card account as either the primary cardholder or an additional or supplementary cardholder on the participating card account.

“covered breakdown” means the failure of **goods** 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**.

“good(s)” include all personal property, with an **Australian warranty**, acquired for domestic or household use or consumption, where the purchase price is fully paid and charged to an **ANZ Credit Card account**, but does not include:

- items acquired for the purpose of re-supply/re-sale;
- items acquired for transformation or use in carrying on a business;
- items used in carrying on a business;

- items that do not carry a manufacturer's unique identification serial number on them;
- items with an **Australian warranty** of more than 5 years;
- boats, automobiles, motorboats, airplanes or any other motorised vehicles and their integral parts and installed accessories;
- second-hand items, including antiques;
- real estate and movable fixtures or fittings (including but not limited to dishwashers and fixed air conditioners) which are or are intended to form part of any house, unit or other real estate; or
- items acquired for a purchase price exceeding \$2,000.

"primary cardholder" means the person in whose name the **ANZ Credit Card** account is opened.

TERMS & CONDITIONS

1. The insurance cover provided by this Policy in respect of the purchase of **goods** comes into effect at the end of the **Australian warranty** period that applies to those **goods**.
2. This extended warranty period will be for an equivalent duration as the Australian warranty period to a maximum one full year. e.g:

Australian warranty period	Extended warranty period
7 days	7 days
14 days	14 days
1 month	1 month
6 months	6 months
1 to 5 years	1 year
over 5 years	no cover

3. Only **covered breakdowns** are eligible for this extended warranty.
4. The liability of QBE for claims made pursuant to this Policy shall not, in any twelve (12) month period, exceed A\$10,000 in respect of any one **ANZ Credit Card account**.

5. QBE may at its sole discretion pay the reasonable costs to repair, rebuild, replace or reinstate the **goods** or pay the **cardholder** cash for the **goods** subject to the Definitions, Terms & Conditions, Exclusions and Claims Procedures as stated in this Policy.
6. Where the insured **good** is part of a pair or set, the **cardholder** will receive no more than the value of the particular insured **good** regardless of any special value that the **good** may have by way of being part of such pair or set.
7. The **cardholder** must take all reasonable care to protect and maintain the **goods** insured under this Policy.
8. In the event of a claim the **cardholder** must be able to provide QBE with the following documents:
 - applicable **Australian warranty**; and
 - sales receipt and **ANZ Credit Card account** statement showing the purchase.
9. If a claim is to be paid under this Policy the **cardholder** must obtain approval from QBE prior to proceeding with any repairs or replacement of the **goods** which have broken down or are defective.

EXCLUSIONS

QBE shall not be liable to pay any claim under this Policy resulting from:

- flood;
- war or war-like hostilities;
- radioactive contamination;
- normal wear and tear;
- fraud or abuse;
- consequential loss or damage, punitive damages;
- any costs other than parts and/or labour costs resulting from a **covered breakdown** which was covered under the **Australian warranty**;
- any other obligation and costs other than those specifically covered under the terms of the **Australian warranty**; or
- any event that is intentionally caused by the **cardholder** or a person acting with the **cardholder's** consent.

CLAIMS PROCEDURES

Please do not contact ANZ in the event of a claim. ANZ is not in any way involved in the provision of the insurance benefits.

1. QBE does not hold or collect information about **cardholders** until a claim is made. QBE will however need personal information about the **cardholder** to assess any claim. QBE will, in relevant cases, disclose the personal information (other than sensitive information) to ANZ, QBE's service providers and business partners.

Where relevant to assess the claim, QBE will also disclose personal information including sensitive information such as health information to medical practitioners, other health professionals, reinsurers and legal representatives.

QBE may also disclose personal information to ANZ (other than sensitive information such as health information) in order to allow ANZ to monitor the claims service that QBE provides and to ensure persons are eligible for this insurance.

If the **cardholder** does not provide the requested information, the assessment of the claim may be delayed or QBE may not accept the claim. In most cases, QBE will give the **cardholder** access to their personal information on request.

2. In the event of learning of an occurrence likely to result in a claim, the **cardholder** must:
 - contact QBE on 1300 135 271 within 30 days of the date of learning of an occurrence likely to result in a claim. A written loss report may be required and if so, should be returned within 30 days of receiving the loss report.

Note: Failure to report an event likely to result in a claim or to fully complete and return to QBE the loss report (if required) within the times stated above may result in denial of the claim.

- supply detailed particulars as QBE may reasonably require, including but not limited to
 - the repair person's quote/statement of repairs required,
 - the **Australian warranty**,
 - the sales receipt,
 - the **ANZ Credit Card** account statement showing the purchase of the **good**.
- disclose to QBE details of any other insurance cover under which the **cardholder** is entitled to claim;
- retain damaged **goods** or parts for inspection by QBE or its authorised representative;
- give to QBE all necessary information and assistance they may reasonably require to institute proceedings against other parties for the purpose of enforcing any rights or remedies to which they shall or would become entitled or subrogated upon their making payment or making good any loss or damage under this Policy;

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