

ANZ BUSINESS BLACK TRAVEL INSURANCE

**OVERSEAS TRAVEL AND MEDICAL
INSURANCE POLICY INFORMATION**
15.02.16



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IMPORTANT INFORMATION

This booklet contains important information to help you understand the insurance. It is up to you to choose the cover you need. Any advice in this booklet is of general nature only and has not considered your objectives, financial situation or needs. You should carefully consider the information provided having regard to your personal circumstances to decide if it is right for you.

QBE is responsible for the information in this booklet.

The QBE reference number for this booklet is QM7155 0216

Date of preparation: 15 December 2015

Date effective: 15 February 2016

This booklet contains QBE's policy wordings for Overseas travel and medical insurance (the **Policy**).

COMMUNICATION WITH THE CARDHOLDER

The Principal is responsible for providing the cardholder with all the information in this booklet.

WHO PROVIDES THIS POLICY?

Insurer

The Policy is underwritten by QBE Insurance (Australia) Limited ABN 78 003 191 035.

Insured

QBE has issued the Policy to Australia and New Zealand Banking Group Limited (ANZ) ABN 11 005 357 522 of ANZ Centre, Level 9, 833 Collins Street, Docklands, VIC, 3008 (ANZ, insured).

ANZ is not the issuer of the Policy and neither ANZ nor any of its related corporations guarantee any of the benefits under the Policy. Neither ANZ nor any of its related corporations are authorised representatives (under the *Corporations Act 2001* (Cth)) of QBE.

About your right of access to cover

ANZ has taken out this Policy and has done so under a master policy arrangement with QBE for the period of insurance. The cover under this Policy is provided to you at no additional cost and ANZ does not receive any commission or remuneration from QBE for arranging the Policy.

Access to the Policy is provided to you if you meet the eligibility criteria and is provided to you solely by operation of section 48 of the Insurance Contracts Act 1984 (Cth).

You have no right to cancel or vary the Policy, only ANZ (as the contracting insured) and QBE can do this. If ANZ and QBE do so, we do not need to obtain your consent.

We also do not provide you with any notices in relation to this Policy as you are not a contracting insured. We only send notices to ANZ which is the only entity we have contractual obligations to under this Policy.

You are not obliged to accept any of the benefits of the Policy but if you wish to make a claim, you will be bound by the terms, conditions, limitations and exclusions set out in these Policy terms and conditions.

Neither QBE nor ANZ hold the Policy or the benefits provided under it on trust or for your benefit or on your behalf.

ANZ does not:

- act on behalf of us or you in relation to the Policy;
- provide, and is not authorised to provide, any financial product advice, recommendations or opinions about the coverage; and
- receive any remuneration or other benefits from us.

If you are seeking access to the benefit of this Policy, you should consider obtaining advice as to whether it is appropriate for your needs from a person who is licensed to give such advice. Nothing prevents you from entering into other arrangements regarding insurance.

ANZ may terminate or amend the Policy with QBE at any time and if this happens ANZ will provide 30 days written notification to you.

The 'general exclusions' and claim procedures set out in this booklet also apply to any claim you make.

We will not pay any more than the sum insured for each section set out in the schedule of benefits.

Policy number

The policy number is AC28000001-00.

About QBE Australia

QBE Insurance (Australia) Limited ABN 78 003 191 035 is a member of the QBE Insurance Group Limited ABN 28 008 485 014 (ASX: QBE). QBE Insurance Group is Australia's largest international general insurance and reinsurance group, and one of the top 25 insurers and reinsurers in the world.

FOR MORE INFORMATION OR TO MAKE A CLAIM

Please take the time to read through this booklet and if you have any questions, need more information or to make a claim, please contact:

QBE Travel

Phone: 1300 096 056 (Toll free) (Office hours Monday to Friday 9am to 5pm AEST, except public holidays. Calls from mobiles, public telephones or hotel rooms may attract additional charges)

Email: travel.service@qbe.com

Postal address: P.O. Box 12090
Melbourne VIC 8006

Additional copies of this document can be obtained by phoning 13 10 06 or online at www.anz.com

QBE ASSIST CONTACT DETAILS

If you're overseas and need assistance, QBE Assist are on call 24 hours a day, 7 days a week. The following numbers are toll free from a landline. Calls from mobiles will be at your cost.

Country	Telephone
Austria	0800 291 702
Canada	1800 665 3870
China North	10800 611 0133
China South	10800 361 0151
France	0800 90 5097
Germany	0800 181 7694
Greece	00800 6112 6195
Hong Kong	800 933 877
Ireland	1800 552636
Israel	180 945 6589
Japan	00531 616 441
Malaysia	1800 800 428
Netherlands	08000 226 742
New Zealand	0800 441 678
Singapore	800 6161 051
Spain	900 996 167
Switzerland	0800 838 533
Thailand	001 800 611 2885
Turkey	00800 6190 3627
United Kingdom	0800 899 813
United States	1800 765 8631

If you cannot use the toll free numbers above, please contact our Emergency Assistance team using the contact details below:

Phone: + 61 3 8523 2800

Fax: + 61 3 8523 2815

Within Australia: 1300 555 019 or 03 8523 2800

Email: qbeassist@qbe.com

SIGNIFICANT RISKS

This Policy may not match your expectations. For example because an exclusion applies. You should therefore read this policy booklet and the terms and conditions of each insurance cover. Please ask us if you are unsure about any aspect of it.

Are you sure you have the right level of cover?

You need to make sure the limits of cover are appropriate for your needs. Otherwise you may be under insured and have to bear part of any loss that exceeds the limits yourself. Please refer to the applicable limits as set out in the Schedule of benefits and the terms and conditions of each insurance cover.

A claim may be refused

We may refuse to pay or reduce the amount we pay under a claim if you do not comply with the conditions set out in this Policy, if you make a misrepresentation or if you make a fraudulent claim.

Unattended luggage, business items and personal effects

There is no cover for luggage, business items and personal effects that are left unattended.

Medical and ancillary costs

There is no cover for any medical, dental or ancillary costs incurred within Australia. Refer to 'Section A Overseas medical and dental expenses'.

Non travellers

There is no cover for any costs incurred due to the illness, injury or death of any person 80 years of age or over not travelling with you.

GST

If we agree to pay a claim under this Policy, the amount we pay covers GST inclusive costs (up to the relevant limit set out in the schedules of benefits).

However, we will reduce any claim payment by any input tax credit you or the Principal are or would be entitled to, for the repair or replacement of insured property or for other goods or services covered by this Policy.

PRIVACY

We'll collect personal information when you deal with us, our agents, other companies in the QBE group or suppliers acting on our behalf. We use your personal information so that we can do business with you, which includes issuing and administering our products and services and processing claims. Sometimes we might send your personal information overseas. The locations we send it to can vary but include the Philippines, India, Ireland, the UK, the US, China and countries within the European Union.

Our Privacy Policy describes in detail where and from whom we collect personal information, as well as where we store it and the full list of ways we could use it. To get a free copy of it please visit qbe.com.au/privacy or contact our Customer Care Unit.

It's up to you to decide whether to give us your personal information, but without it we might not be able to do business with you, including not paying your claim.

RESOLVING COMPLAINTS & DISPUTES

At QBE we're committed to providing you with quality products and delivering the highest level of service. We also do everything we can to safeguard your privacy and the confidentiality of your personal information.

Something not right?

We know sometimes there might be something you're not totally happy about, whether it be about our staff, representatives, products, services or how we've handled your personal information.

Step 1 - Talk to us

If there's something you'd like to talk to us about, or if you'd like to make a complaint, speak to one of our staff. When you make your complaint please provide as much information as possible. They're ready to help resolve your issue.

You can also contact our Customer Care Unit directly to make your complaint. Our aim is to resolve all complaints within 15 business days.

Step 2 – Escalate your complaint

If this hasn't happened, or if you're not happy with how we've tried to resolve it, you can ask for your complaint to be escalated for an Internal Dispute Resolution (IDR) review by a Dispute Resolution Specialist.

The Dispute Resolution Specialist will provide QBE's final decision within 15 business days of your complaint being escalated, unless they've requested and you've agreed to give us more time.

Step 3 - Still not resolved?

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

FOS Australia resolves insurance disputes between consumers and insurers, at no cost to you. QBE is bound by FOS Australia decisions - but you're not. You can contact FOS Australia directly and they'll advise you if your dispute falls within their Terms of Reference.

Disputes not covered by the FOS Australia Terms of Reference

If your dispute doesn't fall within the FOS Australia Terms of Reference, and you're not satisfied with our decision then you may wish to seek independent legal advice.

Privacy complaints

If you're not satisfied with our final decision and it relates to your privacy or how we've handled your personal information, you can contact the Office of the Australian Information Commissioner (OAIC).

CONTACTING QBE'S CUSTOMER CARE UNIT, FINANCIAL OMBUDSMAN SERVICE AUSTRALIA OR THE OFFICE OF THE AUSTRALIAN INFORMATION COMMISSIONER

How to contact QBE's Customer Care Unit

Phone 1300 650 503 (Monday to Friday from 9am to 5pm AEST, except on public holidays).

Calls from mobiles, public telephones or hotel rooms may attract additional charges.

Email complaints@qbe.com, if you'd like to make a complaint.

privacy@qbe.com, if you want to contact us about privacy or your personal information.

customercare@qbe.com, if you'd like to give us feedback or pay us or our staff a compliment.

Post Customer Care Unit
GPO Box 219
PARRAMATTA NSW 2124

How to contact FOS Australia

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

Email info@fos.org.au

Online www.fos.org.au

How to contact the OAIC

Phone 1300 363 992 (National toll free)

Email enquiries@oaic.gov.au

Online www.oaic.gov.au

GENERAL INSURANCE CODE OF PRACTICE

QBE Australia is a signatory to the General Insurance Code of Practice.

The Code aims to:

- Commit us to high standards of service
- Promote better, more informed relations between us and you
- Maintain and promote trust and confidence in the general industry
- Provide fair and effective mechanisms for the resolution of Complaints and disputes between us and you
- Promote continuous improvement of the general insurance industry through education and training.

FINANCIAL CLAIMS SCHEME

This Policy is a protected policy under the Financial Claims Scheme (FCS), which protects certain insureds and claimants in the event of an insurer becoming insolvent. In the unlikely event of QBE becoming insolvent you may be entitled to access the FCS, provided you meet the eligibility criteria.

More information may be obtained from APRA - www.apra.gov.au or 1300 558 849.

SCHEDULES OF BENEFITS

This is a summary of cover only. You must refer to the Policy wording for all of the terms, conditions, limits and exclusions.

Values shown in the following table represent the maximum sum insured in Australian dollars. Please note, not all benefits and benefit amounts are shown. In some cases sub-limits apply or the benefits may not be available to you. Please read the entire terms and conditions of each section of the Policy to ensure the cover meets your requirements.

Overseas travel and medical insurance schedule of benefits

Section	Benefits	Sum insured per cardholder	Excess per event
Section A (pages 32 – 37)	Overseas medical and dental expenses		
	A1 Overseas medical and dental expenses	\$ Unlimited	\$250
	A2 Medical evacuation and repatriation	\$ Unlimited	\$250
	A3 Hospital compensation	\$8,000 (plus \$500 if due to mugging)	\$Nil
	A4 Critical illness or injury – emergency travel expenses for companion	\$ Unlimited	\$Nil
	A5 Post-hospital Accommodation	\$500	\$Nil
	A6 Dental expenses due to sudden and acute pain	\$2,000	\$250
Section B (pages 37 – 42)	Cancellation and additional expenses		
	B1 Cancellation or trip deferment costs	Up to \$25,000 per event per Principal's Billing Account (except agent's fees up to a maximum of \$2,000)	\$250

	B2 Emergency travel arrangements and accommodation expenses	Up to \$25,000 per event per Principal's Billing Account (except \$500 for meals and \$250 for internet and telephone calls)	\$250
	B3 Loss of reward Points	Up to \$25,000 per event per Principal's Billing Account	\$250
	B4 Non-medical evacuation and repatriation	Up to \$25,000 per event per Principal's Billing Account	\$250
Section C (pages 42 – 48)	Luggage, business items and personal effects		
	Maximum total limit for benefits under C1, C2 and H1 combined, subject to specific item sub limits below	\$12,000	
	C1 Luggage and personal effects		
	Computer, cameras & video camera	\$4,000	\$250
	Any other item	\$1,000	\$250
	C2 Business items		
	Computer owned by the Principal	\$4,000	\$250
Any other business item	\$450 per item up to a maximum limit of \$1,200	\$250	

	C3 Emergency Luggage		
	After 10 hours	\$500	\$Nil
	After 72 hours	\$1,000	\$Nil
	C4 Replacement golf and surf equipment	\$200	\$Nil
	C5 Replacement passports and travel documents	\$3,000	\$Nil
	C6 Fraudulent use of credit or debit cards	\$3,000	\$Nil
Section D (pages 49 – 54)	Extra travel cover		
	D1 Travel delay	\$2,000	\$Nil
	D2 Missed connection – special events	\$2,000	\$Nil
	D3 Resumption of authorised overseas business trip	\$3,000	\$Nil
	D4 Withdrawal of Services	\$500	\$Nil
	D5 Hijacking	\$ Unlimited	\$Nil
	D6 Emergency accommodation due to terrorism	\$3,000	\$Nil
	D7 Domestic pets	\$500	\$Nil

Section E (pages 54 – 55)	Rental vehicle Expenses		
	E1 Rental vehicle insurance excess	\$5,000	\$Nil
	E2 Return of rental Vehicle	\$750	\$Nil
Section F (pages 55 – 58)	Accidental death, permanent disability and loss of income		
	F1 Accidental death	\$50,000	\$Nil
	F2 Funeral expenses or repatriation of Remains	\$25,000	\$Nil
	F3 Total permanent Disability	\$50,000	\$Nil
	F4 Loss of income	\$10,000	\$Nil
Section G (pages 58 – 60)	Personal liability and legal expenses		
	G1 Personal liability	\$3,000,000 per event	\$Nil
	G2 Legal expenses	\$15,000	\$Nil
Section H (pages 61 – 64)	Principal's cover		
	Maximum total limit for benefits under C1, C2 and H1 combined, subject to specific item sub limits below	\$12,000	
	H1 Business items		
	Computer owned by the Principal	\$4,000	\$250

Any other business item	\$450 per item up to a maximum limit of \$1,200	\$250
H2 Cancellation or trip deferment costs	Up to \$25,000 per event per Principal's Billing Account (except agent's fees up to a maximum of \$2,000)	\$250

- There is no cover for any medical, dental or ancillary costs incurred within Australia.
- Subject to the above exclusion, the Overseas travel and medical insurance provides cover in Norfolk Island, Lord Howe Island, the Cocos Island, Christmas Island and for domestic air travel (when connecting to overseas travel) under sections B, C, D, E, F, and G.
- Domestic air travel required to connect with overseas travel or domestic air travel forming part of the overseas travel will be regarded as overseas travel as long as the connecting flight is within 48 hours from the departure date. However medical and hospital expenses are not covered within Australia.

POLICY WORDING

This Policy is underwritten by QBE Insurance (Australia) Limited ABN 78 003 191 035.

This booklet contains Policy wording for Overseas travel and medical insurance.

Each part must be read separately as the specific terms, conditions, limits and exclusions that apply to each of the covers, do not apply to the other.

If you make a claim, you must comply with QBE's claims procedures which are set out on page 67.

EXCESSES

If you make a claim, you must pay any excess(es) which applies to the cover or section you're claiming under.

HOW MUCH WE'LL PAY

The most we'll pay for a claim is the sum insured set out in the Schedule of benefits for the cover or section you're claiming under, less any excess.

WORDS WITH SPECIAL MEANINGS

The words and terms used throughout this Policy that have special meanings are set out below.

Word or term	Meaning
Applicable limit(s)	the sum insured specified in the schedule of benefits.
Australia	the area enclosed by the territorial waters of the Commonwealth of Australia where Medicare benefits are payable and "Australian" has a corresponding meaning.
Authorised overseas business trip	travel undertaken by a Cardholder on behalf of the Principal and/or authorised by the Principal which is outside of Australia and its territories, including any cruise that has a scheduled stop at an international port.
Business items	<ul style="list-style-type: none"> • business documents including papers, plans, specifications and manuscripts; • business samples intended to be sold or dealt with for trade; • electronic equipment, cameras and camera equipment; • tools of trade; <p>owned by the Principal.</p>
Card	<p>a current and valid ANZ Business Black card which has been issued to a Cardholder at the request of the Principal.</p> <p>The card must be declared to be current by ANZ at the time of any event, injury, loss or damage which would allow you to claim under this Policy.</p>
Cardholder	means a person to whom a Card has been issued and who is authorised to transact on the Principal's Billing Account.

Carrier(s)	the scheduled airline, vessel, train, or motor coach transport in which you are to travel to or from your intended destination.
Computer	desktop computers, laptops, notebooks, tablet PCs, personal digital assistants (PDA's), smart phones, and any other hand-held wireless devices that have the capacity to convey data or information.
Electronic equipment	portable game consoles, portable media players, and satellite navigation units.
Existing medical condition(s)	Refer to the section titled 'Existing medical conditions' on page 24.
Financial default	the insolvency, bankruptcy, provisional liquidation, financial collapse, appointment of receivers, or any other form of insolvency administration of any person, company, or organisation.
Home in Australia	your usual residential address in Australia. If you do not travel directly to your Home in Australia at the completion of your trip, it means your point of arrival or an Australian hospital if we repatriate you.
Injury	bodily injury that is caused solely and directly by external and visible means as a result of an accident and which does not result from an illness or disease.
Medically necessary	treatment that is appropriate for your illness or injury, consistent with your symptoms, and that can be safely provided to you. It meets the standards of good medical practice and isn't for your convenience or the provider's convenience.

Mental illness	a condition characterised by the presence of symptoms such as delusions, hallucinations, disorder of thought form, disturbance of mood, or sustained or repeated irrational behaviour, which impairs, either temporarily or permanently, the mental functioning of a person.
Overseas	outside of Australia and its territories, including any cruise that has a scheduled stop at an international port.
Personal items	<p>includes all new property acquired for personal domestic, household or business use, but does not include:</p> <ul style="list-style-type: none">• computer software or non-tangible articles; or• cash, bullion, negotiable instruments, trading cards, lottery tickets or other gambling related articles, tickets of any description, travellers cheques, or collections such as stamps, coins and cards; or• consumable or perishable articles (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 articles, including antiques; or• articles 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• articles acquired for a purchase price exceeding A\$10,000.

Point of arrival	an airport, port, station or bus terminal to which your pre-paid scheduled public transport arrives.
Professional sporting activity	an activity for which you receive financial reward, sponsorship or benefits from participating in or training for that activity, regardless of whether or not you are a professional sportsperson.
Principal	the entity or individual who has been issued an ANZ Business Black account and is liable for transactions on that account according to the ANZ Commercial Card Terms and Conditions.
Principal's Billing Account	the Principal's ANZ Business Black account.
Relative(s)	is limited to a relative of yours, or of a member of the travelling party, who is resident in Australia or New Zealand. It means a spouse, defacto partner, parent, parent in-law, daughter, son, daughter-in-law, son-in-law, brother, sister, brother-in-law, sister-in-law, grandchildren, grandparent, stepparent, stepchildren, fiancé or fiancée, guardian, aunt, uncle, niece or nephew, half-brother and half-sister.
Rental vehicle	any car, campervan, motorcycle or boat you rent from a licensed rental vehicle company and for which you have a signed contract with that company.
Repatriate(d) or repatriation	travel arrangements made by us for your return to your home in Australia or where we consider to be the nearest suitable alternative.
Resident(s) of Australia	someone who currently resides in Australia and is eligible for an Australian Medicare card.
Scheduled public transport	a public transport system that runs to a timetable.

Terrorist act	an act or threat of force or violence by any person acting alone or in association with an organisation or foreign government, where the purpose, by its nature or context, is to put the public or a section of the public in fear, to resist or influence a government, or to further an ideological, religious, ethnic or similar act.
Total permanent disability	you have lost any part of your arm between the shoulder and wrist or any part of your leg between the hip and ankle or use of the above, or lost sight in one or both eyes for at least 12 months and after consultation with an appropriate medical specialist and, in our opinion, that loss will continue indefinitely.
Travelling party	you and any travelling companion who has made arrangements to accompany you for at least 50% of the authorised overseas business trip.
Unattended	leaving your luggage or personal effects either with a person you have not previously met, or in a public place where it can be taken without your knowledge, or at a distance from which you cannot prevent it from being taken.
We, our(s), us	QBE Insurance (Australia) Limited ABN 78 003 191 035.
You and your	the Cardholder.

EXISTING MEDICAL CONDITIONS

WHAT IS AN EXISTING MEDICAL CONDITION

An existing medical condition is relevant to you, or any other person that may give cause for you to claim.

For the purposes of the Policy, an existing medical condition is:

1. any chronic, metastatic or ongoing (whether chronic or otherwise) medical or dental condition, illness or disease which:
 - (a) you were aware of;
 - (b) you should reasonably have been aware; or
 - (c) in the 12 months before you activated cover;
 - (i) was medically documented;
 - (ii) was under investigation; or
2. any physical or medical condition, pregnancy, defect, illness or disease for which:
 - (a) symptoms were apparent in the 12 months before you activated cover; or
 - (b) treatment, medication, preventative medication, advice, preventative advice or investigation have been received or prescribed by a medical or dental practitioner in the 60 days before you activated cover;

Points 1 and 2 above apply irrespective of whether or not a diagnosis of the condition, illness or disease has been made.

WHAT IS NOT AN EXISTING MEDICAL CONDITION

An existing medical condition is not a condition which:

1. we have agreed in writing to cover (see 'Applying for cover for an existing medical condition below); or
2. is a covered condition (see 'Conditions which are covered automatically' below).

APPLYING FOR COVER FOR AN EXISTING MEDICAL CONDITION

You can apply to us to provide cover for an existing medical condition(s) by contacting us not less than 72 hours before you depart on a trip on 1300 096 056 or emailing

travel.service@qbe.com and completing a Traveller's Medical Appraisal Form.

If we agree to cover all or part of your existing medical condition(s) you must pay us a \$75 administration fee per person and then we will send you a letter which sets out:

1. the 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.

Example 1 – Heart condition

Do I have to apply for cover for my heart condition?

Yes. Please contact us and we will provide you with a Traveller's Medical Appraisal Form to complete.

Example 2 – High blood pressure

I have high blood pressure, do I have to apply for cover?

No, provided that your high blood pressure is stable and you're not waiting for treatment, on a hospital waiting list or awaiting results of medical tests or investigations.

CONDITIONS WHICH ARE COVERED AUTOMATICALLY

The covered conditions in the table below are not existing medical conditions provided that:

1. the condition is stable; and
2. the person with the condition is not:
 - (a) awaiting treatment;
 - (b) on a hospital waiting list; or
 - (c) awaiting results of medical tests or investigations.

Covered conditions

Acne

Allergies

Anaemia

Asthma but not if you:

- (a) are over 60 years of age, or
 - (b) in the 12 months before you activated cover for the trip, have required cortisone medication (except cortisone medication taken by inhaler or puffer), or have been hospitalised (including as an outpatient).
-

Bell's palsy

Benign breast cysts

Bunions

Carpal tunnel syndrome

Cataracts

Coeliac disease

Congenital blindness/deafness

Diabetes mellitus (Types 1 and 2), but not if you:

- (a) were diagnosed in 12 months before you activated cover for a trip;
 - (b) have any known cardiovascular, hypertensive, vascular disease, no related kidney, eye or neuropathy complications.
-

Ear grommets

Epilepsy, but not if you:

- (a) had a seizure; or
 - (b) required more than 1 anti-seizure medication;
- in the 12 months before you activated cover for a trip.
-

Goitre, hypothyroidism, Hashimotos disease, Graves disease

Gout

Hiatus hernia/gastro-oesophageal reflux disease, Peptic ulcer disease

High blood pressure (Hypertension)

High cholesterol (Hypercholesterolaemia)

High lipids (Hyperlipidaemia)

Insulin resistance or impaired glucose tolerance

Incontinence

Menopause

Migraines but not if you have been hospitalised 12 months before you activated cover for a trip

Nocturnal cramps

Osteoporosis, but not if you:

- (a) have ever fractured a bone;
- (b) require more than 1 medication; or
- (c) suffer any back pain.

Plantar fasciitis

Pregnancy related illnesses but not if :

- (a) you are more than 26 weeks gestation on the date you depart for a trip;
- (b) there have been complications in this pregnancy or any previous pregnancy;
- (c) you used artificial reproductive techniques (including IVF) to conceive.

Raynaud's disease

Trigeminal neuralgia

Trigger finger

Routine screening tests where no underlying disease has been detected

OVERSEAS TRAVEL AND MEDICAL INSURANCE POLICY TERMS AND CONDITIONS

Overseas travel and medical insurance is only available in relation to Authorised overseas business trips. There is no cover while a Cardholder is travelling for leisure.

ACTIVATING COVER UNDER OVERSEAS TRAVEL AND MEDICAL INSURANCE

This section describes whether you are eligible, and what you must do, to activate cover under this Policy for Overseas travel and medical insurance.

1. Activation of Cover

To activate cover for an Authorised overseas business trip a Cardholder must meet the eligibility criteria.

2. Eligibility criteria

To meet the eligibility criteria you must:

- (a) be a current Cardholder; and

- (b) be an Australian citizen or resident of Australia or the holder of a visa (including a 457) which:
 - (i) authorises you to live and work in Australia; and
 - (ii) requires you to maintain a minimum level of health insurance coverage as required by the Department of Immigration and Citizenship; and
 - (iii) has more than three months validity beyond the scheduled return date to Australia for any trip;

and you have spent at least 75% of your time in Australia:

- (i) in the 12 months before you went on your Authorised overseas business trip; or
 - (ii) if you have been in Australia less than 12 months before going on your Authorised overseas business trip, since you became a permanent resident or visa holder; and
- (c) be eighty (80) years of age or under on the day you activated cover; and
 - (d) have a ticket to return you to Australia; and
 - (e) have purchased on the Principal's Billing Account, a minimum of AUD\$250* (inclusive of taxes and other charges) of pre-booked:
 - (i) transport costs (airfares and/or cruise); and/or
 - (ii) land content (tours, hire cars or other hired transport and accommodation);

for your authorised overseas business trip travel arrangements, prior to departure.

The payment must be debited to the Principal's Billing Account prior to your departure from Australia.

If an ANZ Business Black card other than your card was used to pay for your travel arrangements, you must prove that at least AUD\$250* was debited to the Principal's Billing Account on your travel arrangements before you departed.

If you have satisfied all of the above criteria then you will be automatically considered to have activated cover. However, in the event of a claim, we require that you provide us with evidence that you met these criteria. If you have not met the above criteria you will not be eligible for cover under any section of this Policy.

* Award or loyalty points are not considered currency in determining achievement of minimum spend.

EXCLUSIONS FOR OVERSEAS TRAVEL AND MEDICAL INSURANCE

These are the exclusions which apply to all sections of this Overseas travel and medical insurance. You should read them, together with the cover and the specific exclusions referred to under each section.

There is no cover under any section of this Overseas travel and medical insurance for any claim arising directly or indirectly because of any of the following:

1. you travel:
 - (a) even though you know you are unfit to travel; or
 - (b) against medical advice; or
 - (c) when you know you will have to consult a medical practitioner; or
 - (d) for the purpose of obtaining medical advice or treatment.
2. you failed to maintain a course of treatment you were on at the time your authorised overseas business trip commenced.
3.
 - (a) your existing medical condition(s);
 - (b) an existing medical condition of a member of your travelling party, relatives, business colleagues or any other person you have a relationship with whose state of health could affect your travel plans;

Exclusion 3(a) will not apply if you have applied to cover the existing medical condition, cover has been granted by us in writing and you have paid us any additional amount we asked for, or the medical condition is one that is automatically covered.

4. your mental illness or the mental illness of a member of your travelling party. Mental illness is any mental illness including dementia, depression, anxiety, panic attack, stress, bipolar, mania, schizophrenia or other nervous disorder.
5. illness, injury or death in relation to any medical condition, where a metastatic condition was diagnosed and/or a terminal prognosis was made prior to the activation of cover for any authorised overseas business trip.
6. the birth of a child, whatever the proximate cause is. (Unless otherwise excluded by this policy we will cover pregnancy related illnesses of the mother up to and including 26 weeks gestation).
7. your treatment in a health spa, convalescent or nursing home or any rehabilitation centre unless agreed by us.

8. any medical charges in excess of reasonable and necessary expenses, or charges caused directly or indirectly by an error of the medical provider.
9. the illness, injury or death of a person who is not a member of your travelling party and is 80 years of age or over at the time of activation of any authorised overseas business trip.
10. a member of the travelling party decides to alter their plans or not to continue with the authorised overseas business trip.
11. the cardholder:
 - (a) intentionally or recklessly places themselves in circumstances, or undertakes activities, which pose a risk to their personal safety (except in an attempt to save a human life); or
 - (b) deliberately injures themselves; or
 - (c) being under the influence of, or is addicted to, intoxicating liquor or a drug, except a drug taken in accordance with the advice of a registered medical practitioner; or
 - (d) suffers HIV with AIDS related infection or illness; or
 - (e) takes part in a riot or civil commotion; or
 - (f) acts maliciously; or
 - (g) hunts, plays polo, races (except on foot), mountaineers using support ropes, rock climbs, abseils, participates in base jumping, running with the bulls, or pot holing; or
 - (h) travels in international waters in a private sail vessel or privately registered sail vessel; or
 - (i) participates in, or trains for, a professional sporting activity; or
 - (j) scuba dives unless you hold an open water diving licence or you were diving under licensed instruction; or
 - (k) rides a motor cycle without wearing a helmet, or without an unrestricted motorcycle licence that is valid in your country of residence, or with an engine capacity greater than 250cc; or
 - (l) rides a 4 wheel motor cycle even as a pillion passenger.
12. a loss which is recoverable under some other scheme that provides coverage for any medical treatment. For example, Medicare, a private health fund, national reciprocal health fund or scheme, workers' compensation scheme, travel compensation fund or accident compensation scheme. We will not pay for private medical care when reciprocal health cover is available and accessible. In any case, we will

only pay for private medical care where approval has been given by QBE Assist.

13. any expenses or costs which are prohibited by law from paying within Australia or the country in which a claim occurs.
14. any consequential loss or loss of enjoyment.
15. a loss caused by, or in any way connected with a criminal or dishonest act by you or by a person with whom you are in collusion.
16. a loss caused by, or in any way connected with war, invasion, act of a foreign enemy, hostilities (whether war is declared or not), civil war, rebellion, revolution, military or usurped power or civil insurrection.
17. a loss caused by, or in any way connected with the use, existence or escape of nuclear weapons material, or ionising radiation from, or contamination by, radioactivity from any nuclear fuel, or nuclear waste from the combustion of nuclear fuel.
18. a loss caused by, or in any way connected with any government intervention, prohibition, or regulation. This exclusion does not apply where you are confined in compulsory quarantine.
19. a government authority seizing, withholding or destroying anything of yours or any prohibition by or regulation or intervention of any government or any government not allowing you to enter or to stay in that country.
20. any terrorist act. This exclusion does not apply to 'Section A1 Overseas medical and dental expenses', 'Section D5 Hijacking', and 'D6 Emergency accommodation due to terrorism', 'Section C1 Luggage and personal effects', 'Section C2 Business items' or under 'Section A2 Medical evacuation and repatriation' for the cost of repatriation to or within Australia, if the carrier requires you to be brought back with a medical escort.
21. the cancellation or delay of travel arrangements due to mechanical breakdown of transportation or failure of the carrier to operate the service. This exclusion does not apply to 'Section D1 Travel delay' or 'Section D2 Missed connection - special events'.
22. you fail to take reasonable precautions to avoid a financial loss after a public warning of a strike, riot, civil commotion, or natural disaster.
23. you operate a rental vehicle in violation of the rental agreement.

24. the financial default of any person, company or organisation involved in your travel arrangements.
25. credit card conversion fees or any other bank charges.
26. losses incurred if you:
 - (a) have not met the activation of cover criteria as detailed in the Activating cover under Overseas travel and medical insurance section;
 - (b) were over 80 years of age at the time your cover was activated for any authorised overseas business trip.

SECTION A OVERSEAS MEDICAL AND DENTAL EXPENSES

Section A is made up of subsections A1, A2, A3, A4, A5 and A6. Specific terms, conditions, limits and exclusions, as well as the 'General exclusions', 'General conditions' and 'Claims' sections of the Policy, apply to each subsection.

SECTION A1 - OVERSEAS MEDICAL AND DENTAL EXPENSES

When does the cover begin and end?

- (a) The cover under this section begins when you leave your home or normal place of business (whichever happens last) in Australia to start your authorised overseas business trip. Subject to paragraph (b) below, the cover under this section ends after 21 days or when you return to your normal place of business or home in Australia, whichever happens first.
- (b) If something happens for which you can claim under any section of the Overseas travel and medical insurance and this causes you to extend your trip, cover will continue until you can reasonably complete your trip.

What is covered?

We will cover you for:

- (a) medical, hospital and ambulance expenses you incur as a result of an illness, injury or death; or
- (b) dental treatment expenses you incur as a result of an injury to healthy natural teeth;

that you suffer while you are overseas, or on board a cruise that includes a scheduled stopover at an international port.

We will pay medical and dental expenses which we believe are medically necessary to treat the illness or injury.

Conditions

1. Any treatment you receive must be given by a medical practitioner, physiotherapist, chiropractor, osteopath, dentist or oral surgeon who is registered to practise in the country or jurisdiction where you receive treatment.
2. Where you need treatment for an injury by a physiotherapist, chiropractor, osteopath or emergency dental treatment, you may have the first 6 treatments without asking us. Any treatments after that must be with our consent. If your claim is denied, there will be no payment for any treatment you chose to have.
3. To determine if expenses are reasonable and necessary, we may consider all relevant factors, including the average reimbursement received by the provider for similar treatment.
4. All expenses under this section must be incurred within 12 months of the date of the illness or injury.

What is not covered?

1. There is no cover for any medical, hospital, dental or ambulance expenses you incur in Australia. We cannot cover these because we are not allowed to do so by law.
2. There is no cover under this section because of an illness or injury, the signs and symptoms of which you first became aware of after activation of cover and before you went on your authorised overseas business trip.
3. There is no cover for damage to dentures or dental prostheses under this section. Refer to Section C1 "Luggage and personal effects" for cover that may be available.
4. There is no cover for expenses incurred for dental treatment due to normal wear and tear or the normal maintenance of dental health.
5. There is no cover for any existing medical condition unless you have applied for cover for the existing medical condition, we have agreed to cover it in writing and, if applicable, you have paid the administration fee or the medical condition is one that is automatically covered.
6. There is no cover for ongoing payments under this section if we decide on the advice of a doctor appointed by us that you are capable of being repatriated to or within Australia. If you do not agree to return to your home in Australia we may choose not to make any further payment for medical expenses and associated costs as determined by us.
7. Any cover where you have made a claim for the same costs under any other section of the Policy.

What is the most we will pay?

The most we will pay is the applicable limit set out in the schedule of benefits.

The most we will pay for an event solely requiring dental treatment is \$2,000.

SECTION A2 - MEDICAL EVACUATION AND REPATRIATION

When does the cover begin and end?

- (a) The cover under this section begins when you leave your home or normal place of business (whichever happens last) in Australia to start your authorised overseas business trip. Subject to paragraph (b) below, the cover under this section ends after 21 days or when you return to your normal place of business or home in Australia, whichever happens first.
- (b) If something happens for which you can claim under any section of the Overseas travel and medical insurance and this causes you to extend your trip, cover will continue until you can reasonably complete your trip.

What is covered?

We will cover you if you have to interrupt your authorised overseas business trip after it has begun because you have suffered an illness or injury while you are on your trip and, in our opinion, you need to be evacuated or repatriated.

We will pay expenses which we believe are reasonable and necessary to bring you back to your home in Australia or where we consider to be the nearest suitable alternative. Before we will pay this you must give us written certification from your treating doctor that your evacuation or repatriation is necessary and that you cannot continue your authorised overseas business trip.

The decision to evacuate or repatriate you is ours, and we will not pay for any evacuation or repatriation expenses unless it is medically justified and you have received our consent. Based on the advice of your treating doctor we will either;

- (a) return you to your home in Australia with a medical attendant; or
- (b) pay for a return economy class airfare, reasonable accommodation and additional expenses for a friend or relative to fly to, remain with and escort you in place of a medical attendant; or
- (c) return you to your home in Australia without an attendant.

What is not covered?

1. We will not cover you if you evacuate or repatriate when it is not medically necessary or without our consent.
2. We will not pay for any expenses you incur to resume your authorised overseas business trip after you have returned to your home in Australia.
3. For repatriation, we will not pay more than the cost of repatriation to your home in Australia.
4. There is no cover under this section because of an illness or injury, the signs and symptoms of which you first became aware of after activation of cover and before you went on your authorised overseas business trip.
5. Any additional costs for travel you undertake that is not at the fare class that you originally chose, unless it is medically justified, based on the written recommendation from your treating doctor and you have our consent.
6. Any cover where you have made a claim for the same costs under any other section of the Policy.

What is the most we will pay?

Cover is unlimited.

SECTION A3 - HOSPITAL COMPENSATION

When does the cover begin and end?

The cover under this section begins when you are hospitalised overseas and ends when you are discharged from hospital.

What is covered?

We will cover you if you are hospitalised overseas for more than 48 continuous hours because of an illness or injury which first happened while you were outside Australia on your authorised overseas business trip.

What is the most we will pay?

We will pay \$75 for every 24 hours up to a maximum of \$8,000. Additionally, where an injury is as a result of a mugging attack that has been reported to police we will pay you \$500.

SECTION A4 - CRITICAL ILLNESS OR INJURY - EMERGENCY TRAVEL EXPENSES FOR A COMPANION

When does the cover begin and end?

The cover under this section begins when you are hospitalised overseas and ends when you are discharged from hospital.

What is covered?

We will pay for a return economy class airfare and reasonable accommodation for a friend or relative to travel directly to you, if you are hospitalised as a direct result of you suffering a sudden life-threatening critical injury or illness during your authorised overseas business trip. Before we will pay this you must give us a written recommendation from your treating doctor and you must have our consent.

What is the most we will pay?

Cover is unlimited.

SECTION A5 - POST-HOSPITAL ACCOMMODATION

When does the cover begin and end?

The cover under this section begins when you are discharged from an overseas hospital and ends when your treating doctor deems you are fit to resume your authorised overseas business trip, or after 5 days, whichever occurs first.

What is covered?

We will cover you if you are hospitalised overseas for more than 48 hours because of an illness or injury which first happened while you were outside Australia on your authorised overseas business trip, and you need accommodation to recover from your illness or injury after you leave hospital. Before we will pay this you must give us a written recommendation from your treating doctor and you must have our consent.

What is not covered?

1. We will not pay for post-hospitalisation accommodation expenses when you have also made a claim for cancelled accommodation expenses covering the same period of time.
2. Any cover where you have made a claim for the same costs under any other section of the Policy.

What is the most we will pay?

We will pay the daily amount of \$100 up to a maximum of \$500.

SECTION A6 - DENTAL EXPENSES DUE TO SUDDEN AND ACUTE PAIN

When does the cover begin and end?

- (a) The cover under this section begins when you leave your home or normal place of business (whichever happens last) in Australia to start your authorised overseas business trip. Subject to paragraph (b) below, the cover under this section ends after 21 days or when you return to your normal place of business or home in Australia, whichever happens first.
- (b) If something happens for which you can claim under any section of the Overseas travel and medical insurance and this causes you to extend your trip, cover will continue until you can reasonably complete your trip.

What is covered?

We will cover you for dental treatment expenses you incur overseas to relieve sudden and acute pain. We will pay expenses which we believe are reasonable and necessary to treat the pain. Before we will pay this you must give us written certification from your treating dentist that treatment is necessary to alleviate your pain. Any treatment you receive must be given by a dentist or oral surgeon who is registered to practise in the country where you receive treatment.

What is not covered?

1. There is no cover for expenses incurred for dental treatment due to normal wear and tear or the normal maintenance of dental health.
2. There is also no cover for any dental expenses you incur in Australia.
3. Any cover where you have made a claim for the same costs under any other section of the Policy.

What is the most we will pay?

The most we will pay under this section is \$2,000.

SECTION B CANCELLATION AND ADDITIONAL EXPENSES

Section B is made up of subsections B1, B2, B3 and B4. Specific terms, conditions, limits and exclusions, as well as the 'General exclusions', 'General conditions' and 'Claims' sections of the Policy, apply to each subsection.

SECTION B1 - CANCELLATION OR TRIP DEFERMENT COSTS

When does the cover begin and end?

- (a) The cover under this benefit begins from the date your cover is activated. Subject to paragraph (b) below, it ends when you return to your normal place of business or home in Australia or 21 days after you commenced your authorised overseas business trip, whichever happens first.
- (b) If something happens for which you can claim under any section of the Overseas travel and medical insurance and this causes you to extend your trip, cover will continue until you can reasonably complete your trip.

What is covered?

If you have to cancel any pre-paid travel arrangements due to any unforeseen or unforeseeable circumstances outside of your control we will pay you up to the applicable limit as set out in the schedule of benefits for the value of the unused travel arrangements, less any refunds due to you, or the reasonable cost of rearranging your authorised overseas business trip, provided that this cost is not greater than the cancellation fees or lost deposits which would have been incurred had the trip been cancelled.

We will also pay the agent's cancellation fees up to \$2,000, when full monies have been paid. If only a deposit has been paid at the time of the cancellation we will pay the agent's cancellation fees up to the maximum of the deposit. In any event we will not pay more than the level of commission or service fees normally earned by the agent, had the trip not been cancelled.

We will also cover you if you make reasonable additional travel arrangements within 48 hours of a public warning of severe weather, natural disaster, riot, strike or civil insurrection that could affect your travel arrangements. This cover is limited to \$1,000.

Conditions

If cancellation is due to an illness or injury you must provide us with documentation from your treating doctor to confirm you are medically unfit to commence or continue with your authorised overseas business trip. We will not pay for cancellation or trip deferment costs unless these costs are medically justified and if you have already commenced your authorised overseas business trip you must have our consent.

What is not covered?

1. We will not pay for the value of unused pre-paid transport costs where we have repatriated you a distance equivalent to, or greater than, the total distance remaining on your itinerary at the point of repatriation. Where the total distance of the repatriation is less than the unused travel arrangements we will calculate your entitlement on a pro-rata basis, taking into account the cost of your original ticket.
2. We will not pay any amount which we have already agreed to pay under another section of this Policy.

What is the most we will pay?

The most we will pay is the applicable limit set out in the schedule of benefits.

SECTION B2 - EMERGENCY TRAVEL ARRANGEMENTS AND ACCOMMODATION EXPENSES

When does the cover begin and end?

- (a) The cover under this section begins when you leave your home or normal place of business (whichever happens last) in Australia to start your authorised overseas business trip. Subject to paragraph (b) below, the cover under this section ends after 21 days or when you return to your normal place of business or home in Australia whichever happens first.
- (b) If something happens for which you can claim under any section of the Overseas travel and medical insurance and this causes you to extend your trip, cover will continue until you can reasonably complete your trip.

What is covered?

We will cover you for expenses you incur for reasonable additional travel, accommodation, meals and internet use and emergency telephone calls less any refunds you are entitled to, if you have to interrupt your authorised overseas business trip after it has begun. We will pay the higher of the non-refundable cancellation fees (under section B1) or the additional rearrangement costs that have been incurred as a result of the same event.

Conditions

1. You must not organise any additional travel or accommodation in excess of \$2,000 without our express prior consent.
2. Any additional travel you undertake must be at the fare class that you originally chose, except where we agree differently on the basis of a written recommendation from your treating doctor.

What is not covered?

We will not pay:

1. any expenses you incur to resume your authorised overseas business trip after you have returned to your home in Australia, except as set out under section D3 "Resumption of the authorised overseas business trip".
2. for additional accommodation where you have claimed for cancelled accommodation expenses covering the same period of time or for additional transport costs in excess of the distance of the cancelled travel arrangements.
3. accommodation expenses for periods where you have not forfeited pre-paid accommodation arrangements, except as set out under section A5 "Post-hospital accommodation".
4. where you have made a claim for the same event under any other section of this Policy.

What is the most we will pay?

The most we will pay under this section for the reasonable cost of additional meals is \$75 for each 24 hour period up to maximum of \$500. For additional travel and accommodation the most we will pay you under this benefit is the applicable limit set out in the schedule of benefits. We will also pay you for necessary emergency internet use and telephone calls up to maximum of \$250.

SECTION B3 - LOSS OF REWARD POINTS

When does the cover begin and end?

- (a) The cover under this benefit begins from the date your cover is activated. Subject to paragraph (b) below, it ends after 21 days or when you return to your normal place of business or home in Australia, whichever happens first.
- (b) If something happens for which you can claim under any section of the Overseas travel and medical insurance and this causes you to extend your trip, cover will continue until you can reasonably complete your trip.

What is covered?

We will choose between paying for or reinstatement of lost frequent flyer or similar flight reward points, due to the cancellation of your airline ticket.

The amount we will pay is calculated as follows:

- (a) the cost of the equivalent class airline ticket, based on the best available advance purchase airfare for the same season of the following year, less your financial contribution towards the airline ticket;

- (b) multiplied by the total amount of points lost;
- (c) divided by the total amount of points redeemed to obtain the airline ticket.

Equivalent class advance purchase airfare	\$1,000
Points lost	5,000
Points redeemed to obtain original ticket	20,000
Claimable amount = $\$1,000 \times \frac{5,000}{20,000}$	\$250

What is not covered?

We will not provide cover if you can recover your frequent flyer or similar reward points, or their value, from any source.

What is the most we will pay?

Cover is unlimited.

SECTION B4 - NON-MEDICAL EVACUATION AND REPATRIATION

When does the cover begin and end?

- (a) The cover under this section begins when you leave your home or normal place of business (whichever happens last) in Australia to start your authorised overseas business trip. Subject to paragraph (b) below, it ends after 21 days or when you return to your normal place of business or home in Australia, whichever happens first.
- (b) If something happens for which you can claim under any section of the Overseas travel and medical insurance and this causes you to extend your trip, cover will continue until you can reasonably complete your trip.

What is covered?

We will cover you if, in our opinion, you need to be evacuated or repatriated during your authorised overseas business trip.

We will pay expenses which we believe are reasonable and necessary to bring you back to your home in Australia or to another destination of our choice.

Conditions

1. The decision to evacuate or repatriate you is ours, and we will not pay for any evacuation or repatriation expenses unless you have received our prior consent.
2. Any additional travel you undertake must be at the fare class that you originally chose unless you have our consent.

3. You must obtain a refund for any unused prepaid transport which may be due to you for any transport which you will not take if you are evacuated or repatriated. You agree that you will pay that refund to us. If your transport provider does not issue you with a refund, but agrees to provide you with credit, you agree that:
 - (a) we may use that credit towards your repatriation or evacuation; and
 - (b) you will take any steps we reasonably require to have that credit applied towards your repatriation or evacuation.

What is not covered?

1. We will not cover you if you evacuate or repatriate without our consent.
2. We will not pay for any expenses you incur to resume your authorised overseas business trip after you have returned to your home in Australia.
3. For repatriation, we will not pay more than the cost of repatriation to your home in Australia.
4. Any cover where you have made a claim for the same costs under any other section of this Policy.

What is the most we will pay?

Cover is unlimited.

SECTION C LUGGAGE, BUSINESS ITEMS AND PERSONAL EFFECTS

Section C is made up of subsections C1, C2, C3, C4, C5 and C6. Specific terms, conditions, limits and exclusions, as well as the 'General exclusions', 'General conditions' and 'Claims' sections of the Policy, apply to each subsection.

SECTION C1 - LUGGAGE AND PERSONAL EFFECTS

When does the cover begin and end?

- (a) The cover under this section begins when you leave your home or normal place of business (whichever happens last) in Australia to start your authorised overseas business trip. Subject to paragraph (b) below, it ends after 21 days or when you return to your normal place of business or home in Australia, whichever happens first.
- (b) If something happens for which you can claim under any section of the Overseas travel and medical insurance and

this causes you to extend your trip, cover will continue until you can reasonably complete your trip.

What is covered?

We will cover you for each of the following:

1. accidental loss, theft of, or damage to, your luggage or personal effects including things you buy during the authorised overseas business trip, while they are accompanying you during your trip.
2. loss of, or damage to, dentures or dental prostheses whilst not on your person during your authorised overseas business trip.
3. the cost of medical consultation fees you incur to replace prescription medication which is accidentally lost, stolen or damaged, together with the cost of the medication itself.
4. theft of, or damage to, your luggage or personal effects while they are left in a locked motor vehicle or a motor home during daylight hours and there is forced entry into the vehicle.
5. theft of, or damage to, your luggage or personal effects while they are left in a locked storage facility and there is forced entry into the facility.

In the event of a claim under this section we will reinstate the applicable limit for an event that arises from any other set of circumstances.

What is not covered?

1. Accidental loss or damage to or theft of:
 - (a) cash, bank or currency notes, cheques or negotiable instruments;
 - (b) fragile or brittle items (eg. glass or china), except loss or damage caused by fire, or by accident to the transport carrying them;
 - (c) damage to computer screens at any time, computer software or applications;
 - (d) luggage or personal effects that are being transported independently of you;
 - (e) luggage or personal effects that you leave unattended or that occurs because you do not take reasonable care to protect them;
 - (f) luggage or personal effects for which you are entitled to compensation from the carrier;
 - (g) computer, communication or photographic equipment, electronic equipment, jewellery or

watches left unattended by you in a motor vehicle or a motorhome for any length of time, even if they are locked in the motor vehicle or motor home;

- (h) luggage or personal effects left unattended by you:
 - i) during daylight hours in a motor vehicle or a motorhome for any length of time; or
 - ii) in a tent or caravan for any length of time;
 - (i) computers, communication or photographic equipment, electronic equipment, jewellery or watches checked in as luggage;
 - (j) gold or precious metals, precious unset or uncut gemstones;
 - (k) watercraft of any type (excluding theft of surfboards or damage to surfboards whilst in the custody of the carrier);
 - (l) sporting equipment (excluding surfboards) whilst in use; or
 - (m) luggage or personal effects that have been left in a locked storage facility for greater than 48 hours.
2. wear and tear or depreciation of property or damage by the action of insects or vermin, mildew, rust or corrosion.
 3. mechanical or electrical breakdown, or malfunction repair costs.
 4. any cover where you have made a claim for the same costs under any other section of the Policy.

What is the most we will pay?

The most we will pay is the applicable limit set out in the schedule of benefits. We will not pay more than the original price paid for an item, even if the applicable limit set out in the schedule of benefits is higher.

SECTION C2 - BUSINESS ITEMS

When does the cover begin and end?

- (a) The cover under this section begins when you leave your home or normal place of business (whichever happens last) in Australia to start your authorised overseas business trip. Subject to paragraph (b) below, it ends after 21 days or when you return to your normal place of business or home in Australia, whichever happens first.
- (b) If something happens for which you can claim under any section of the Overseas travel and medical insurance and this causes you to extend your trip, cover will continue until you can reasonably complete your trip.

What is covered?

We will cover you for accidental damage, loss or theft of

- business items;
- computers owned by the Principal;

which you have with you during the authorised overseas business trip.

In the event of a claim under this section we will reinstate the applicable limit for an event that arises from any other set of circumstances.

What is not covered?

1. Accidental loss or damage to or theft of:
 - (a) fragile or brittle items (eg. glass or china), except loss or damage caused by fire, or by accident to the transport carrying them;
 - (b) damage to computer screens at any time, computer software or applications;
 - (c) business items and computers owned by the Principal that are being transported independently of you;
 - (d) business items and computers owned by the Principal that you leave unattended or that occurs because you do not take reasonable care to protect them;
 - (e) business items and computers owned by the Principal for which you are entitled to compensation from the carrier;
 - (f) business items and computers owned by the Principal unattended by you:
 - i) in a motor vehicle or a motorhome for any length of time, even if they are locked in the motor vehicle or motor home;
 - ii) in a tent or caravan for any length of time;
 - (g) business items and computers owned by the Principal checked in as luggage;
 - (h) gold or precious metals, precious unset or uncut gemstones;
 - (i) business items and computers owned by the Principal that have been left in a locked storage facility for greater than 48 hours;
 - (j) any items which the Principal does not own or are not under its control.

2. wear and tear or depreciation of business items and computers owned by the Principal or damage by the action of insects or vermin, mildew, rust or corrosion.
3. mechanical or electrical breakdown, or malfunction repair costs.
4. any cover where you have made a claim for the same costs under any other section of the Policy.

What is the most we will pay?

The most we will pay is the applicable limit set out in the schedule of benefits. We will not pay more than the original price paid for an item, even if the applicable limit set out in the schedule of benefits is higher.

SECTION C3 - EMERGENCY LUGGAGE

When does the cover begin and end?

- (a) The cover under this section begins when you leave your home or normal place of business (whichever happens last) in Australia to start your authorised overseas business trip. Subject to paragraph (b) below, it ends after 21 days or when you return to your normal place of business or home in Australia, whichever happens first.
- (b) If something happens for which you can claim under any section of the Overseas travel and medical insurance and this causes you to extend your trip, cover will continue until you can reasonably complete your trip.

What is covered?

We will cover you towards the cost of purchasing essential articles such as clothing, toiletries and personal requisites if your accompanied luggage is delayed, misdirected or temporarily misplaced by the carrier for a period in excess of 10 hours during your authorised overseas business trip. If your luggage is not recovered, the amount paid by us for the loss will be reduced by the total of any amounts paid for under this section.

What is not covered?

1. Any cover where you have made a claim for the same costs under any other section of the Policy.
2. Any cover for purchase of jewellery, perfume, fragrances or alcohol.
3. This section does not apply on the leg of your authorised overseas business trip that returns you to your home in Australia.

What is the most we will pay?

The most we will pay is the applicable limit set out in the schedule of benefits. If after 72 hours your accompanied luggage is still missing, the applicable limit for this benefit is doubled.

SECTION C4 - REPLACEMENT GOLF AND SURF EQUIPMENT

When does the cover begin and end?

- (a) The cover under this section begins when you leave your home or normal place of business (whichever happens last) in Australia to start your authorised overseas business trip. Subject to paragraph (b) below, it ends after 21 days or when you return to your normal place of business or home in Australia, whichever happens first.
- (b) If something happens for which you can claim under any section of the Overseas travel and medical insurance and this causes you to extend your trip, cover will continue until you can reasonably complete your trip.

What is covered?

If your golf or surf equipment is accidentally lost, delayed or damaged during your authorised overseas business trip we will pay for the cost of hiring replacement golf or surf equipment.

What is not covered?

Any cover where you have made a claim for the same costs under any other section of the Policy.

What is the most we will pay?

The most we will pay under this benefit is \$200.

SECTION C5 - REPLACEMENT PASSPORTS AND TRAVEL DOCUMENTS

When does the cover begin and end?

- (a) The cover under this section begins when you leave your home or normal place of business (whichever happens last) in Australia to start your authorised overseas business trip. Subject to paragraph (b) below, it ends after 21 days or when you return to your normal place of business or home in Australia, whichever happens first.
- (b) If something happens for which you can claim under any section of the Overseas travel and medical insurance and this causes you to extend your trip, cover will continue until you can reasonably complete your trip.

What is covered?

We will pay for the cost of reissuing or replacing your travel or personal documents, drivers licence, traveller's cheques, passport, or debit or credit cards, after they have been stolen, accidentally lost or damaged during your authorised overseas business trip.

During your authorised overseas business trip we will also cover the reasonable cost of you travelling to the nearest location where the documents can be replaced.

What is not covered?

Any cover where you have made a claim for the same costs under any other section of the Policy.

What is the most we will pay?

The most we will pay under this benefit is \$3,000.

SECTION C6 - FRAUDULENT USE OF CREDIT OR DEBIT CARDS

When does the cover begin and end?

- (a) The cover under this section begins when you leave your home or normal place of business (whichever happens last) in Australia to start your authorised overseas business trip. Subject to paragraph (b) below, it ends after 21 days or when you return to your normal place of business or home in Australia, whichever happens first.
- (b) If something happens for which you can claim under any section of the Overseas travel and medical insurance and this causes you to extend your trip, cover will continue until you can reasonably complete your trip.

What is covered?

We will cover you for the fraudulent use of your credit or debit card if it was accidentally lost or stolen during your authorised overseas business trip. You must comply with any conditions of the issuing body of the credit or debit card.

What is not covered?

1. There is no cover under this section if the credit or debit cards are fraudulently used by you, your relative or a travelling companion.
2. Any cover where you have made a claim for the same costs under any other section of the Policy.

What is the most we will pay?

The most we will pay under this benefit is \$3,000.

SECTION D EXTRA TRAVEL COVER

Section D is made up of subsections D1, D2, D3, D4, D5, D6 and D7.

Specific terms, conditions, limits and exclusions, as well as the 'General exclusions', 'General conditions' and 'Claims' sections of this Policy, apply to each subsection.

SECTION D1 - TRAVEL DELAY

When does the cover begin and end?

- (a) The cover under this section begins when you leave your home or normal place of business (whichever happens last) in Australia to start your authorised overseas business trip. Subject to paragraph (b) below, it ends after 21 days or when you return to your normal place of business or home in Australia, whichever happens first.
- (b) If something happens for which you can claim under any section of the Overseas travel and medical insurance and this causes you to extend your trip, cover will continue until you can reasonably complete your trip.

What is covered?

We will cover you if your scheduled public transport from or within Australia or overseas in respect of any individual leg of your authorised overseas business trip is delayed for at least 6 hours for a reason outside your control, and for each subsequent 24 hours (or part of that time) from the original departure time.

What is not covered?

Any cover where you have made a claim for the same costs under any other section of the Policy.

What is the most we will pay?

The most we will pay under this section is the applicable limit which is the total of:

- (a) the reasonable cost of rearranging your travel arrangements, including additional accommodation and travel arrangements to resume your pre-paid arrangements; and
- (b) up to a maximum of \$250 per day for the cost of reasonable additional accommodation and \$50 per day for meals.

The most we will pay under this benefit is \$2,000.

SECTION D2 - MISSED CONNECTION - SPECIAL EVENTS

When does the cover begin and end?

- (a) The cover under this section begins when you leave your home or normal place of business (whichever happens last) in Australia to start your authorised overseas business trip. Subject to paragraph (b) below, it ends after 21 days or when you return to your normal place of business or home in Australia, whichever happens first.
- (b) If something happens for which you can claim under any section of the Overseas travel and medical insurance and this causes you to extend your trip, cover will continue until you can reasonably complete your trip.

What is covered?

We will cover you if your authorised overseas business trip is interrupted by an event that is not anticipated, is unexpected, and outside of your control, and you are unable to arrive at your destination by the time originally scheduled for the purpose of attending a business meeting, conference or trade fair which cannot be delayed as a consequence of your late arrival. We will pay for the reasonable additional cost of using alternative public transport to arrive at the destination on time.

What is not covered?

Any cover where you have made a claim for the same costs under any other section of the Policy.

What is the most we will pay?

The most we will pay under this benefit is \$2,000.

SECTION D3 - RESUMPTION OF THE AUTHORISED OVERSEAS BUSINESS TRIP

This section is in place of, and not in addition to, any benefit payable under Section B1 "Cancellation or deferment costs".

When does the cover begin and end?

- (a) The cover under this section begins when you leave your home or normal place of business (whichever happens last) in Australia to start your authorised overseas business trip. Subject to paragraph (b) below, it ends after 21 days or when you return to your normal place of business or home in Australia, whichever happens first.
- (b) If something happens for which you can claim under any section of the Overseas travel and medical insurance and this causes you to extend your trip, cover will continue until you can reasonably complete your trip.

There is no cover under the Overseas travel and medical insurance for any period of time you are in Australia. Overseas travel and medical insurance cover will recommence when you leave Australia to resume your authorised overseas business trip.

What is covered?

We will cover you if you have to return to Australia because of the hospitalisation or death of a relative in Australia during your authorised overseas business trip as a direct result of a serious illness initially diagnosed, or serious injury occurring during your authorised overseas business trip. We will pay you for the transport costs you have paid to resume your original trip so you can use any pre-paid travel, accommodation or tours.

However, we will only do so if:

- (a) you obtain our consent for the resumption of your authorised overseas business trip, and
- (b) you have more than 25% of your authorised overseas business trip remaining, and
- (c) your return overseas occurs prior to the original return date of your original authorised overseas business trip, and
- (d) no claim due to the same event is made under any other section of this Policy.

What is not covered?

1. We will pay no more than the cancellation costs that would have been incurred on those pre-paid arrangements had you not resumed your authorised overseas business trip.
2. Any cover where you have made a claim for the same costs under any other section of the Policy.

What is the most we will pay?

The most we will pay under this benefit is \$3,000.

SECTION D4 - WITHDRAWAL OF SERVICES

When does the cover begin and end?

- (a) The cover under this section begins when you leave your home or normal place of business (whichever happens last) in Australia to start your authorised overseas business trip. Subject to paragraph (b) below, it ends after 21 days or when you return to your normal place of business or home in Australia, whichever happens first.
- (b) If something happens for which you can claim under any section of the Overseas travel and medical insurance and this causes you to extend your trip, cover will continue until you can reasonably complete your trip.

What is covered?

We will cover you if all electrical and water facilities in your room, or waiter service at meals, or kitchen services where no food is served, or all chambermaid services are withdrawn due to unforeseeable circumstances at the pre-paid accommodation that you are staying at during your authorised overseas business trip.

Conditions

The services must be withdrawn for 48 hours continuously and you must have written confirmation of your claim from the accommodation manager.

What is not covered?

Any cover where you have made a claim for the same costs under any other section of the Policy.

What is the most we will pay?

The most we will pay under this benefit is up to \$50 for each completed 24 hour period up to a maximum \$500.

SECTION D5 – HIJACKING

When does the cover begin and end?

- (a) The cover under this section begins when you leave your home or normal place of business (whichever happens last) in Australia to start your authorised overseas business trip. Subject to paragraph (b) below, it ends after 21 days or when you return to your normal place of business or home in Australia, whichever happens first.
- (b) If something happens for which you can claim under any section of the Overseas travel and medical insurance and this causes you to extend your trip, cover will continue until you can reasonably complete your trip.

What is covered?

We will cover you if the scheduled public transport on which you are travelling is hijacked during your authorised overseas business trip and you subsequently want to cancel your authorised overseas business trip and return to your home in Australia. We will pay you for your reasonable additional travel expenses and the cost of pre-paid travel arrangements that you do not use, less any refunds due to you.

What is not covered?

Any cover where you have made a claim for the same costs under any other section of the Policy.

What is the most we will pay?

Cover is unlimited.

SECTION D6 - EMERGENCY ACCOMMODATION DUE TO TERRORISM

When does the cover begin and end?

- (a) The cover under this section begins when you leave your home or normal place of business (whichever happens last) in Australia to start your authorised overseas business trip. Subject to paragraph (b) below, it ends after 21 days or when you return to your normal place of business or home in Australia, whichever happens first.
- (b) If something happens for which you can claim under any section of the Overseas travel and medical insurance and this causes you to extend your trip, cover will continue until you can reasonably complete your trip.

What is covered?

We will cover you after your authorised overseas business trip has begun for expenses you incur for necessary emergency accommodation if your authorised overseas business trip is interrupted due to a terrorist act.

What is not covered?

Any cover where you have made a claim for the same costs under any other section of the Policy.

What is the most we will pay?

The most we will pay under this section is a daily benefit of \$300 up to a maximum of \$3,000.

SECTION D7 - DOMESTIC PETS

When does the cover begin and end?

- (a) The cover under this section begins when you leave your home or normal place of business (whichever happens last) in Australia to start your authorised overseas business trip. Subject to paragraph (b) below, it ends after 21 days or when you return to your normal place of business or home in Australia, whichever happens first.
- (b) If something happens for which you can claim under any section of the Overseas travel and medical insurance and this causes you to extend your trip, cover will continue until you can reasonably complete your trip.

What is covered?

We will cover you for additional kennel or cattery fees for domestic cats and dogs owned by you if you are delayed beyond your original return date because of an event covered under the Overseas travel and medical insurance.

What is not covered?

There is no cover for kennel or cattery fees incurred outside Australia or as a result of quarantine regulations.

What is the most we will pay?

The most we will pay under this benefit is up to \$150 for each 24 hour period, up to a maximum of \$500.

SECTION E RENTAL VEHICLE EXPENSES

Section E is made up of subsections E1 and E2. Specific terms, conditions, limits and exclusions, as well as the 'general exclusions' and 'claim' sections of the Policy, apply to each subsection.

SECTION E1 - RENTAL VEHICLE INSURANCE EXCESS

When does the cover begin and end?

- (a) The cover under this section begins when you leave your home or normal place of business (whichever happens last) in Australia to start your authorised overseas business trip. Subject to paragraph (b) below, it ends after 21 days or when you return to your normal place of business or home in Australia, whichever happens first.
- (b) If something happens for which you can claim under any section of the Overseas travel and medical insurance and this causes you to extend your trip, cover will continue until you can reasonably complete your trip.

What is covered?

We will cover you for the rental vehicle insurance excess, or the cost of repairing the vehicle, whichever is lower, if:

- (a) you rent a vehicle from a rental company; and
- (b) it is damaged by accident, storm, fire or theft; and
- (c) you are a nominated driver on the rental vehicle agreement.

Conditions

For this section to apply, the rental vehicle must have comprehensive motor vehicle insurance for the period of hire.

What is not covered?

1. This cover is not in place of rental vehicle insurance and only provides cover for the excess component up to the applicable limit.

2. Any cover for your liability resulting out of your use of a mechanically propelled vehicle (e.g. motor vehicle or motor cycle).
3. Any cover where you have made a claim for the same costs under any other section of the Policy.

What is the most we will pay?

The most we will pay is \$5,000.

SECTION E2 - RETURN OF RENTAL VEHICLE

When does the cover begin and end?

- (a) The cover under this section begins when you leave your home or normal place of business (whichever happens last) in Australia to start your authorised overseas business trip. Subject to paragraph (b) below, it ends after 21 days or when you return to your normal place of business or home in Australia, whichever happens first.
- (b) If something happens for which you can claim under any section of the Overseas travel and medical insurance and this causes you to extend your trip, cover will continue until you can reasonably complete your trip.

What is covered?

We will pay towards the cost of returning your rental vehicle to the nearest depot, including airport concession charges, if due to a claimable event covered by any section of this policy you are unable to do so during your authorised overseas business trip.

What is not covered?

Any cover where you have made a claim for the same costs under any other section of the Policy.

What is the most we will pay?

The most we will pay under this benefit is \$750.

SECTION F ACCIDENTAL DEATH, PERMANENT DISABILITY AND LOSS OF INCOME

Section F is made up of subsections F1, F2, F3, and F4. Specific terms, conditions, limits and exclusions, as well as the 'general exclusions' and 'claim' sections of the Policy, apply to each subsection.

SECTION F1 - ACCIDENTAL DEATH

When does the cover begin and end?

- (a) The cover under this section begins when you leave your home or normal place of business (whichever happens last) in Australia to start your authorised overseas business trip. Subject to paragraph (b) below, it ends after 21 days or when you return to your normal place of business or home in Australia, whichever happens first.
- (b) If something happens for which you can claim under any section of the Overseas travel and medical insurance and this causes you to extend your trip, cover will continue until you can reasonably complete your trip.

What is covered?

We will pay your estate if during your authorised overseas business trip:

- (a) you suffer an injury which results in your death within 12 months of the injury being sustained; or
- (b) you disappear because your means of transport disappeared, sank or was wrecked, and your body has still not been found 12 months after your disappearance.

What is not covered?

1. There is no cover if your death is due to an illness or your suicide.
2. Any cover where you have made a claim for the same costs under any other section of the Policy.

What is the most we will pay?

The most we will pay per adult will be \$50,000.

SECTION F2 - FUNERAL EXPENSES OR REPATRIATION OF REMAINS

When does the cover begin and end?

- (a) The cover under this section begins when you leave your home or normal place of business (whichever happens last) in Australia to start your authorised overseas business trip. Subject to paragraph (b) below, it ends after 21 days or when you return to your normal place of business or home in Australia, whichever happens first.
- (b) If something happens for which you can claim under any section of the Overseas travel and medical insurance and this causes you to extend your trip, cover will continue until you can reasonably complete your trip.

What is covered?

We will pay for expenses for your burial or cremation or the transporting of your remains to a funeral home in Australia if you die during the authorised overseas business trip.

What is not covered?

Any cover where you have made a claim for the same costs under any other section of this Policy.

What is the most we will pay?

The most we will pay under this benefit is \$25,000.

SECTION F3 - TOTAL PERMANENT DISABILITY

When does the cover begin and end?

- (a) The cover under this section begins when you leave your home or normal place of business (whichever happens last) in Australia to start your authorised overseas business trip. Subject to paragraph (b) below, it ends after 21 days or when you return to your normal place of business or home in Australia, whichever happens first.
- (b) If something happens for which you can claim under any section of the Overseas travel and medical insurance and this causes you to extend your trip, cover will continue until you can reasonably complete your trip.

What is covered?

We will cover you if during your authorised overseas business trip you suffer an injury and as a result of that injury you suffer total permanent disability within 12 months of sustaining the injury.

What is not covered?

- 1. There is no cover if you suffer total permanent disability as a result of illness or disease.
- 2. Any cover where you have made a claim for the same costs under any other section of the Policy.

What is the most we will pay?

The most we will pay under this benefit is \$50,000.

SECTION F4 - LOSS OF INCOME

When does the cover begin and end?

- (a) The cover under this section begins when you leave your home or normal place of business (whichever happens last) in Australia to start your authorised overseas business trip. Subject to paragraph (b) below, it ends after 21 days or

when you return to your normal place of business or home in Australia, whichever happens first.

- (b) If something happens for which you can claim under any section of the Overseas travel and medical insurance and this causes you to extend your trip, cover will continue until you can reasonably complete your trip.

What is covered?

We will cover you if due to an injury you suffer during your authorised overseas business trip, and on the advice of your treating doctor, you are unable to return to your usual place of employment or take up an offer of employment in Australia. The benefit under this section is only payable if you are unable to resume or begin your employment within 30 days of the injury. Before we make any payment we will contact Centrelink or similar bodies to confirm any payments that must be deducted from any payment we make.

What is not covered?

1. We will not pay you in respect of the first 30 days after you originally planned to resume work in Australia.
2. Any cover where you have made a claim for the same costs under any other section of the Policy.

What is the most we will pay?

The most we will pay under this benefit is up to \$1,666 per month for a maximum period of 6 months.

SECTION G PERSONAL LIABILITY AND LEGAL EXPENSES

Section G is made up of subsections G1 and G2. Specific terms, conditions, limits and exclusions, as well as the 'general exclusions' and 'claims' sections of the Policy, apply to each subsection.

SECTION G1 - PERSONAL LIABILITY

When does the cover begin and end?

- (a) The cover under this section begins when you leave your home or normal place of business (whichever happens last) in Australia to start your authorised overseas business trip. Subject to paragraph (b) below, it ends after 21 days or when you return to your normal place of business or home in Australia, whichever happens first.

- (b) If something happens for which you can claim under any section of the Overseas travel and medical insurance and this causes you to extend your trip, cover will continue until you can reasonably complete your trip.

What is covered?

We will pay you for your legal liability to pay damages or compensation because your negligence during the authorised overseas business trip causes:

- (a) injury to a person who is not a member of your family or travelling party; or
- (b) loss or damage to property that is not owned by you or a member of your family or travelling party, or which is not in your or their custody or control.

We will also pay your legal costs in relation to that liability, but only if you get our consent before you take or are involved in any legal action.

What is not covered?

1. There is no cover for any liability:
 - (a) arising out of or in connection with your trade, business or profession; or
 - (b) for injury to an employee arising out of, or in the course of, their employment by you; or
 - (c) arising out of your unlawful, wilful or malicious act; or
 - (d) arising out of your ownership, possession or use (including as a passenger) of a mechanically propelled vehicle, for example; motor vehicle, motor cycle or any aircraft or watercraft, or firearm; or
 - (e) arising out of you passing on an illness or disease to another person.
2. Any cover where you have made a claim for the same costs under any other section of the Overseas travel and medical insurance.

What is the most we will pay?

The most we will pay under this section is \$3,000,000.

This applicable limit is a combined total for your liability and your costs.

SECTION G2 - LEGAL EXPENSES

When does the cover begin and end?

- (a) The cover under this section begins when you leave your home or normal place of business (whichever happens last) in Australia to start your authorised overseas business trip. Subject to paragraph (b) below, it ends after 21 days or when you return to your normal place of business or home in Australia, whichever happens first.
- (b) If something happens for which you can claim under any section of the Overseas travel and medical insurance and this causes you to extend your trip, cover will continue until you can reasonably complete your trip.

What is covered?

We will cover you for legal costs and expenses incurred in pursuit of compensation and/or damages arising from, or out of personal injury or your death occurring during the authorised overseas business trip.

Before we will cover you for any legal costs and expenses under this benefit you or your Estate must obtain our express consent in writing and we will have complete control over the selection and appointment of your lawyers and the conduct of the proceedings.

What is not covered?

1. There is no cover for:
 - (a) any claims against a travel agent, tour operator, accommodation provider or carrier involved in the arrangement or provision of your travel or accommodation;
 - (b) any legal expenses incurred without our written consent;
 - (c) any claims reported in excess of 180 days after the commencement of the incident giving rise to such a claim;
 - (d) any claim in which we consider that no benefit would be achieved in pursuing such claim; or
 - (e) any claim against any insurance company.
2. We will not pay any amount which we have already agreed to pay under another section of this Policy.

What is the most we will pay?

The most we will pay under this section is \$15,000.

SECTION H PRINCIPAL'S COVER

Section H is made up of subsections H1 and H2. Specific terms, conditions, limits and exclusions, as well as the 'general exclusions' and 'claims' sections of the Policy, apply to each subsection.

The Principal is eligible to claim under this section if:

- the Principal has an active ANZ Business Black account at the time of the loss; and
- a Cardholder met all of the eligibility criteria on page 27-28.

SECTION H1 - BUSINESS ITEMS

When does the cover begin and end?

- (a) The cover under this section begins when the Cardholder leaves their home or normal place of business (whichever happens last) in Australia to start their authorised overseas business trip. Subject to paragraph (b) below, it ends after 21 days or when the Cardholder returns to their normal place of business or home in Australia, whichever happens first.
- (b) If something happens for which the Cardholder can claim under any section of the Overseas travel and medical insurance and this causes them to extend their trip, cover will continue until the Cardholder can reasonably complete the trip.

What is covered?

We will cover the Principal for accidental damage, loss or theft of business items and computers owned by the Principal, which the Cardholder has with them during the authorised overseas business trip.

In the event of a claim under this section we will reinstate the applicable limit for an event that arises from any other set of circumstances.

What is not covered?

1. Accidental loss or damage to or theft of:
 - (a) fragile or brittle items (e.g. glass or china), except loss or damage caused by fire, or by accident to the transport carrying them;
 - (b) damage to computer screens at any time, computer software or applications;
 - (c) business items and computers owned by the Principal that are being transported independently of the Cardholder;

- (d) business items and computers owned by the Principal that the Cardholder leaves unattended or that occurs because the Cardholder doesn't take reasonable care to protect them;
 - (e) business items and computers owned by the Principal for which the Principal or the Cardholder are entitled to compensation from the carrier;
 - (f) business items and computers owned by the Principal left unattended by the Cardholder:
 - i) in a motor vehicle or a motorhome for any length of time, even if they are locked in the motor vehicle or motor home;
 - ii) in a tent or caravan for any length of time;
 - (g) business items and computers owned by the Principal checked in as luggage;
 - (h) gold or precious metals, precious unset or uncut gemstones;
 - (i) business items and computers owned by the Principal that have been left in a locked storage facility for greater than 48 hours;
 - (j) any items which the Principal does not own or are not under its control.
2. wear and tear or depreciation of business items or damage by the action of insects or vermin, mildew, rust or corrosion.
 3. mechanical or electrical breakdown, or malfunction repair costs.
 4. any cover where the Cardholder or the Principal have made a claim for the same costs under any other section of the Policy.

What is the most we will pay?

The most we will pay is the applicable limit set out in the schedule of benefits. We will not pay more than the original price paid for an item, even if the applicable limit set out in the schedule of benefits is higher.

SECTION H2 - CANCELLATION OR TRIP DEFERMENT COSTS

When does the cover begin and end?

- (a) The cover under this benefit begins from the date the Cardholder's cover is activated. Subject to paragraph (b) below, it ends when the Cardholder returns to their normal place of business or home in Australia or 21 days after the

Cardholder commenced their authorised overseas business trip, whichever happens first.

- (b) If something happens for which the Cardholder can claim under any section of the Overseas travel and medical insurance and this causes them to extend their trip, cover will continue until the Cardholder can reasonably complete the trip.

What is covered?

If the Cardholder has to cancel any pre-paid travel arrangements which have been paid for by the Principal, due to any unforeseen or unforeseeable circumstances outside of the Cardholder's control, we will pay the Principal:

- the value of those unused pre-paid travel arrangements, less any refunds or credits which are recovered, or which could be recovered, by the Principal; or
- the reasonable cost of rearranging the Cardholder's authorised overseas business trip, provided that this cost is not greater than the cancellation fees or lost deposits which would have been incurred had the trip been cancelled;

up to the applicable limit as set out in the schedule of benefits.

We will also pay the agent's cancellation fees up to \$2,000, when full monies have been paid. If only a deposit has been paid at the time of the cancellation we will pay the agent's cancellation fees up to the maximum of the deposit. In any event we will not pay more than the level of commission or service fees normally earned by the agent, had the trip not been cancelled.

We will also cover the Principal if the Cardholder makes reasonable additional travel arrangements within 48 hours of a public warning of severe weather, natural disaster, riot, strike or civil insurrection that could affect their travel arrangements. This cover is limited to \$1,000.

Conditions

If cancellation is due to an illness or injury the cardholder must provide us with documentation from their treating doctor to confirm they are medically unfit to commence or continue with their authorised overseas business trip. We will not pay for cancellation or trip deferment costs unless these costs are medically justified and if the cardholder has already commenced their authorised overseas business trip they must have our consent.

What is not covered?

1. We will not pay for the value of unused pre-paid transport costs where we have repatriated the Cardholder a distance equivalent to, or greater than, the total distance remaining on their itinerary at the point of repatriation. Where the total distance of the repatriation is less than the unused travel arrangements we will calculate the Principal's entitlement on a pro-rata basis, taking into account the cost of the Cardholder's original ticket.
2. We will not pay any amount which we have already agreed to pay under another section of this Policy.

What is the most we will pay?

The most we will pay is the applicable limit set out in the schedule of benefits.

GENERAL EXCLUSIONS

These general exclusions apply to all sections of this Policy.

HEALTH INSURANCE EXCLUSION

We won't pay any benefits under any section of this Policy which:

- are considered to be 'health insurance business' as defined in the Private Health Insurance Act 2007 (Cth) and its regulations, or
- we're prevented from paying under any law in any jurisdiction, including under the National Health Act 1953 (Cth) or the Health Insurance Act 1973 (Cth).

SANCTIONS LIMITATION AND EXCLUSION CLAUSE

You're 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.

GENERAL CONDITIONS

There are conditions set out in these 'General conditions' and 'Claims' sections and under each particular cover and section. If any of these conditions aren't met, we may refuse to pay a claim or reduce the amount we pay for a claim. When making a claim, you or the Principal must have met and then continue to comply with the conditions of this Policy. Any person or entity covered by this Policy, or claiming under it, must also comply with these conditions.

If you or the Principal covered under this Policy, don't meet these conditions or make a fraudulent claim we may refuse to pay the claim or reduce what we pay for the claim.

REPAIRING OR REPLACING DAMAGED, LOST OR STOLEN ITEMS

If a covered item is damaged, lost or stolen we will choose between:

- (a) repairing or replacing the items to a condition no better than their condition at the time of loss, damage or theft; or
- (b) paying you or the Principal their value in cash, taking into account an allowance for age, wear and tear. The way in which we depreciate is set out under the heading "Depreciation" which is set out in the Claims section.

The limits in total, for a camera, video camera or computer, and for any other item are set out in the schedule of benefits.

A pair or related set of items - for example, a camera, lenses (attached or not), tripod and accessories, a chain and pendant or a set of golf clubs - are only one item for this purpose.

REPORTING LOST, STOLEN OR WILFULLY DAMAGED ITEMS

In the event that your personal items or items owned by the Principal 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 personal 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.

SAFETY OF YOUR PERSONAL ITEMS AND BUSINESS ITEMS

You must take all adequate and reasonable precautions (considering the value of the articles) to protect your personal items and items owned by the Principal and you are not covered under this Policy if you do not take reasonable precautions (considering the value of the article) to protect the items.

Personal items and items owned by the Principal are not covered under the Policy if left:

- unattended in a public place; or
- unattended in an unlocked motor vehicle; or
- unattended in a motor vehicle in view of someone looking into the motor vehicle; or
- unattended in a motor vehicle overnight; or
- behind, forgotten or misplaced; or
- with a person who steals or deliberately damages them.

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

ASSISTANCE AND CO-OPERATION

At all times when you deal with us you must:

- Provide us with all reasonable assistance we may need
- Be truthful and frank
- Not behave in a way that is abusive, dangerous, hostile, improper or threatening
- Co-operate fully with us, even after we've paid a claim.

CARE AND MAINTENANCE

The Cardholder must take reasonable care to prevent damage, injury or loss. We won't pay for damage, injury, loss or your liability to which the Cardholder's failure to take reasonable care is a contributing factor. At all times, the Cardholder must:

- Prevent damage to property insured, as well as to others and their property,
- Minimise the cost of any claim under this Policy, and
- Comply with all laws.

CLAIMS

This section describes what you or the Principal must do, as well as conditions which apply, when you or the Principal make a claim under the Policy and at the time loss or damage occurs which is likely to give rise to a claim under the Policy. The conditions which apply at the time a claim is made are listed below. These are contractual terms which grant rights to QBE to deal with the claimant and their claim.

HOW TO MAKE A CLAIM

1. All claims should be advised to us within thirty (30) days after completion of the Cardholder's trip.
2. You or the Principal must provide written confirmation from the Principal that you are/were on an authorised overseas business trip when the event resulting in the claim happened.
3. To support your or the Principal's claim, the Cardholder:
 - (a) Will be requested to provide proof that the Cardholder has satisfied the Policy activation conditions and that the Cardholder has met all the terms and conditions under this Policy. This may include the Principal's Billing Account statement showing the minimum spend required for activation of cover.
 - (b) Must retain all receipts for claimable expenses and items purchased by you.
 - (c) Must submit to us all information we require in support of your or the Principal's claim. This might be but is not limited to:
 - medical or police reports;
 - declarations, receipts, valuations, certified translations or other evidence of ownership;
 - evidence of delay, including in the case of luggage delay, a lost property/delayed property report issued by the airline;
 - any damaged articles for which you are claiming so that they can be inspected by us or our authorised representative;
 - a quote for the replacement of lost or stolen items or a quote for repair of damaged items. We will however pay the reasonable cost of the quote if we agree to pay the claim.

- (d) Must provide all evidence at your own expense.
 - (e) Must co-operate with us at all times.
4. 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.
 5. All losses under Section C Luggage, business items and personal effects' and Section H1 Business items must be reported to the local authority within twenty four (24) hours and a written acknowledgement obtained.
 6. For medical expense items, you must submit accounts to your private health fund before submission to us.
 7. 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 any articles 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.

To make or enquire about a claim or to obtain a claim form, contact our Claims Department:

- If you are in Australia: 1300 096 056 (Toll Free)
- Overseas: + 61 3 8523 2800. Please note that this is not a toll free number
- By email: travel.claims@qbe.com

CLAIMS SERVICE STANDARD

Our claims service standard is to settle your claim within 10 working days upon receipt of a completed claim form and all necessary supporting information. If more information is required we will contact you within 10 working days.

PROOF OF LOSS

If you or the Principal make a claim under this Policy we will ask you for evidence of the circumstances which gave rise to the claim and proof that you or the Principal have suffered a loss. If you are claiming for loss of, or damage to any item we will ask you or the Principal to provide:

- (a) proof that you owned the item or that it was owned by the Principal; and
- (b) proof of its value and age.

You or the Principal must keep all relevant receipts, accounts, valuations and police or medical reports. We will not pay any claim when the only proof of ownership is:

- (a) a photograph; or
- (b) a photocopy of any documentation; or
- (c) a copy of the user's manual downloaded from the internet unless you also submit a statutory declaration in support of any of the above.

If you or the Principal cannot provide the evidence or proof that we ask for we may not pay you or the Principal.

PAYING A CLAIM

1. An excess may apply if a claim is made. The amount of the excess is shown on the Schedules of benefits. This excess will apply to each event that results in a claim. Where applicable we will deduct the excess from any payment we make. This excess will be reimbursed to the person or entity claiming if we successfully recover an amount exceeding the amount of the excess.
2. Claims will be paid to you, the Principal or your personal representative in Australian dollars on the basis of the exchange rate that applied at the time of the event that gave rise to the claim.
3. We will not pay more than your or the Principal's actual loss.
4. You or the Principal must tell us if you or the Principal are entitled to claim an input tax credit at the time of making the claim. If this information is not provided, we may deduct up to 1/11th of the amount otherwise payable in settlement of the claim.
5. All claims paid under this agreement are GST inclusive.

DEPRECIATION

If we agree to cover an item, for the purpose of calculating an amount to pay you or the Principal, we will apply a depreciation rate to that item before paying the claim. The nominated depreciation rate will apply to each year of age up to a maximum of 80% of the original purchase price of that item.

10%	Camping, sporting and leisure equipment (not leisure clothing), and musical instruments.
15%	Clothing, footwear, personal effects, luggage, prescription glasses, sunglasses, costume Jewellery and books.
20%	Personal and or laptop computers, communication or photographic equipment, electronic equipment, ipods, mobile phones, CDs, and DVDs.
50%	Toiletries including skin care, makeup, perfume, medication.
0%	Fine jewellery (manufactured using precious metals) and artwork.

Items not listed above will also be subject to depreciation at our reasonable discretion.

Example

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

In the event of a claim we will pay you \$320 (i.e. we will depreciate the value of the digital camera by 20% for each year for the two years you have owned it), calculated as follows –
 Year 1 - Purchase price of \$500 less 20% = \$400
 Year 2 - Depreciated value of \$400 less 20% = \$320

AFTER YOU HAVE MADE A CLAIM

You agree that:

- (a) we may refuse to pay a claim under this Policy if you or the Principal do not comply with these the relevant claims procedures or any condition of the Policy;
- (b) we may refuse to pay all or part of a claim if your or the Principal's claim is fraudulent; and
- (c) if anyone else is legally responsible for your illness, injury or death we may seek compensation from them to recover any costs we have paid or seek reimbursement from you if you receive any payment from any other source for these expenses.

CONTRIBUTION

If at the time of any loss, damage or liability there is any other insurance (whether effected by you, the Principal or by any other person) which covers the same loss, damage or liability you or the Principal must provide us with any reasonable assistance we require to make a claim for contribution from any other insurer(s).

OTHER INSURANCE

You or the Principal must notify us of any other insurance which will or may, whether in whole or in part, cover any loss insured under this Policy.

PREVENTING OUR RIGHT OF RECOVERY

If you or the Principal have agreed not to seek compensation from any person who's is liable to compensate you or the Principal for any loss or damage covered by this Policy, we won't cover you or the Principal for that loss or damage.

RECOVERY ACTION & UNINSURED LOSS

If we pay your or the Principal's claim, we may seek to recover the amount paid by us to you or the Principal from the third party who caused the loss. We'll do this in your or the Principal's name and you or the Principal must assist us with any reasonable requests.

If you or the Principal have suffered loss which wasn't covered by this Policy as a result of the incident, we may offer to attempt to recover this for you or the Principal. You or the Principal may specifically ask us to recover this for you or the Principal. You or the Principal will need to give us documents supporting your or the Principal's loss. Before we include any uninsured loss in the recovery action we'll also ask you or the Principal to agree to the basis on which we'll handle your or the Principal's recovery action. You or the Principal may need to contribute to legal costs in some circumstances.

SALVAGE

We're entitled to obtain and retain any items or materials that are salvaged or recovered after you or the Principal make, and we agree, to pay a claim by replacing or paying to replace any items or materials. We may sell the items or materials and keep the proceeds. We may choose to sell the items or materials to you or the Principal, provided you or the Principal agree to pay the market price for the items or materials.

SUBROGATION

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

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

OTHER TERMS

These other terms apply to how this Policy operates.

JURISDICTION

This Policy is governed by the laws of Australia.

CURRENCY

The values and limits shown in this Policy are in Australian dollars (AUD). All claims which are settled with you or the Principal will be in Australian dollars. If expenses are incurred in another currency, then the rate of currency exchange used to calculate the amount of compensation to Australian dollars will be the rate at the date the expense is incurred.

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