

# *ANZ Car Rental Cover*

Product Information  
Terms and Conditions  
Policy Wording

July 2009



## How ANZ Car Rental Cover Works

ANZ Car Rental Cover reduces your excess if you have an accident in a hire car. Most car rental companies generally charge around \$20 to \$30 per day per car hired for this type of insurance.

If you do not take out this cover, your excess for damage to a rental vehicle could be around \$2,000 to \$4,000.

ANZ Car Rental Cover provides you with cover up to \$2,400 less an excess of \$350. This means that, in the event of a covered collision, you will only pay the first \$350 where the damage does not exceed \$2,400. If the rental companies excess for damage exceeds \$2,400 ANZ Car Rental Cover will pay \$2,400 less the excess of \$350, a total amount of \$2,050. You will have to pay the balance of any damage costs that exceed the amount paid by ANZ Car Rental Cover.

The cover is valid provided you have a formal rental agreement with the car hire company and comply with the policy's Terms and Conditions.

## Cardholder's Policy Cover

This cover is provided by QBE Insurance (Australia) Limited trading as Western QBE Insurance (ABN 78 003 191 035) of 56 Station Street, Parramatta NSW ("Western QBE Insurance") under a Master Policy issued to ANZ.

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

Where you are an ANZ cardholder and you have purchased the ANZ Car Rental Cover package as part of your ANZ credit card, you will be covered under the terms of our Master Policy. The relevant provisions of the Master Policy that apply to your cover along with other relevant information is set out below.

### **ANZ Car Rental Cover**

- › ANZ Car Rental Cover covers the ANZ credit card account holder who has paid the relevant cover fee.
- › ANZ Car Rental Cover is not transferable (excepting in the case of joint hirer, see "Definitions").
- › ANZ Car Rental Cover continues indefinitely, until the ANZ account holder cancels the ANZ Car Rental Cover or closes their ANZ credit card account.
- › ANZ can end your ANZ Car Rental Cover at any time by giving you at least 30 days notice. If ANZ does so, and you have paid for an annual fee, it will refund a pro-rated portion of the annual ANZ Car Rental Cover fee.

- › You can end your ANZ Car Rental Cover at any time by calling 13 22 73. If you do so within one month of your annual ANZ Car Rental Cover fee being debited to your ANZ credit card account, you are entitled to a full refund of the fee but otherwise the fee is non-refundable. Cancellation of policies paid by the month require 30 days notice to end the monthly fee being debited to your ANZ credit card account.
- › ANZ Car Rental Cover is available for an annual fee of \$24 (inclusive of GST), or a monthly fee of \$2 (inclusive of GST), charged to your ANZ credit card account (or such other account as advised by ANZ). The fee may be debited indefinitely unless you advise us before it is debited that you no longer want ANZ Car Rental Cover.
- › ANZ may amend the purchase terms and conditions at any time.
- › For general enquiries on your ANZ Car Rental Cover, call 13 22 73.
- › To make a claim on your ANZ Car Rental Cover, call Western QBE Insurance on 1300 551 154.

## Definitions

Some words and expressions in the Master Policy have a specific meaning, which is given below.

**“ANZ cardholder”** means the primary cardholder in whose name the ANZ credit card account has been opened and who currently holds ANZ Car Rental Cover.

**“ANZ credit card”** means a credit card issued by ANZ to you for use on your ANZ First, ANZ Frequent Flyer, ANZ Frequent Flyer Gold, ANZ Frequent Flyer Platinum, ANZ Rewards Visa, ANZ Rewards Visa Gold, ANZ Balance Visa, ANZ Free Days MasterCard, ANZ Low Rate MasterCard, ANZ Low Interest MasterCard, ANZ Bankcard, or any other credit card account that ANZ and Western QBE Insurance may advise, from time to time, as qualifying under this policy.

**“hirer”** means the person named as the hirer on the vehicle rental agreement, who has provided their credit card details to the car rental company, but not a joint hirer.

**“joint hirer”** means a person named as a joint hirer on the vehicle rental agreement.

**“car rental company”** means the company that you have entered the vehicle rental agreement with.

**“vehicle rental agreement(s)”** means the written agreement between you and the car rental company, which stipulates the terms you agree to follow when renting the vehicle.

**“collision excess”** means the specified first amount listed in the vehicle rental agreement that you have agreed to pay as a result of damage to the rented vehicle.

Note: If you have a collision your car rental company will require you to contribute towards the cost of repairing the damage. This amount can vary by car rental company, but could be between \$2,000 and \$4,000.

**“policy period”** means the period for which you have paid for ANZ Car Rental Cover.

**“you” and “your”** means the ANZ cardholder with current ANZ Car Rental Cover at the time of the loss.

**“we” and “us”** means QBE Insurance (Australia) Ltd (ABN 78 003 191 035). Trading as Western QBE Insurance.

### **What we agree to insure you for**

We will reimburse you for the amount of any collision excess that you have paid under any car rental agreement(s) that you enter into with a car rental company to hire a car registered in Australia and its offshore territories, where:

- › you are the hirer, or
- › you are a joint hirer and you were driving the hire car when the accident occurred.

### **What we do not insure you for**

We will not pay:

1. For the collision excess, where the full amount payable by you under the vehicle rental agreement for damage to the vehicle is more than the collision excess;

Note: You will have to pay more than the collision excess when you are not covered under your vehicle rental agreement. This is because certain events or circumstances will not be covered under your vehicle rental agreement. This might vary by car rental company but could include but not be limited to such things as:

- a. A single vehicle accident
- b. The vehicle is totally or partially immersed in water regardless of cause.

2. Where the hirer or any joint hirer has breached a condition of the vehicle rental agreement and you are required to pay more than the collision excess;

Note: The vehicle rental agreement will detail the circumstances where you would have to pay for more than the collision excess. This might vary by car rental company but could include but not be limited to such things as:

- a. The driver of the vehicle not being listed on the rental contract
- b. Driving the vehicle on off-road conditions without the agreement of the rental company
- c. For carrying a greater load or more persons than the vehicle is licensed for
- d. Driving under the influence of alcohol or drugs.

3. Any claim where the date of loss falls outside the current policy period;

4. For the first \$350 of any claim under this policy;

5. Any claim where the car rental company does not have a current licence under any applicable legislation to hire out vehicles;

6. Any claims for the collision excess arising from damage to unregistered vehicles, or off road vehicles when they are being hired for use on private property.

### **How much we will pay**

The maximum amount we insure you for is \$2,400, less the applicable policy excess of \$350.

### **Claims information – what you must do**

As soon as you discover that a claim is likely to be made on this policy you must:

1. Take all reasonable steps to reduce the loss or damage and to prevent further damage;
2. Notify us by using the toll free number (1300 551 154) as soon as practical after you become aware that you have to pay the collision excess to the car rental company;
3. Provide all details requested by us, which will include, but is not limited to;

- › your ANZ credit card information

- › date and time of accident

- › road conditions e.g. wet or dry

- › location of accident

- › description of accident circumstances
- › details of other vehicles involved including
  - a. Name of driver
  - b. Driver's address
  - c. Driver's telephone number
  - d. Make of vehicle
  - e. Registration number
  - f. Name of owner
  - g. Owner's address
  - h. Owner's telephone number
  - i. The name and address of any witnesses

4. Send us a copy of the vehicle rental agreement and confirmation of your payment of the excess to the car rental company (this can be, for example, a photocopy or fax of the cardholder's statement or the receipt from the car rental company);

5. Continue to assist us in any queries or assistance reasonably required;

6. Allow us to use your name in any legal action or recovery action as a result of the event causing the claim;

7. Not admit liability or responsibility in any way to another party where you are involved in a collision.

If you unreasonably withhold from providing the above, we may refuse to pay a claim.

## WESTERN QBE's Privacy Promise

QBE Insurance (Australia) Limited (ABN 78 003 191 035) trading as Western QBE Insurance, is committed to safeguarding your privacy and the confidentiality of your personal information. We are bound by the General Insurance Information Privacy Code, an industry code approved under the Privacy Act 1988 (Cth.)

We will only collect personal information from or about you that is relevant to your business with us. For example, in order to investigate and quantify claims made by you under the policy of insurance.

If you do not provide us with this personal information we may not be able to process your claim. We, or our authorised agent, may disclose your personal information:

- › to Australia and New Zealand Banking Group Limited (ABN 11 005 357 522) (for the purpose of confirming your personal and insurance details)
- › to another insurer (for the purpose of seeking recovery from them or to assist with an investigation)
- › to a records management company (for the purpose of recording or storing our records on you)
- › to an external dispute resolution organisation (for the purpose of resolving a dispute between us)
- › to an assessor or investigator (for the purpose of assessing your claim)
- › to a lawyer or a recovery agent (for the purpose of recovering our costs including your excess or seeking a legal opinion regarding the acceptance of a claim).

- › to a witness to a claim (for the purpose of obtaining a witness statement)
- › to another party in a claim (for the purpose of obtaining a statement from them or seeking recovery from them).

Personal information may also be obtained from the above people or organisations.

In addition we will:

- › give you the opportunity to find out what personal information we hold about you and, when necessary, correct any errors in this information. Generally we will do this without restriction or charge;
- › provide you with information about the dispute resolution procedures available to you in respect of any complaint you may have regarding how we handle your personal information.

Further information can be obtained by calling us on 1300 551 154 or by writing to Western QBE Insurance, 56 Station St, Parramatta NSW 2150

[www.anz.com](http://www.anz.com)

