

# ANZ Extras Package

BENEFITS TERMS AND CONDITIONS | 07.11





## About the ANZ Extras Package

The ANZ Extras Package offers a wide range of benefits with an everyday bank account called the ANZ Extras Package account. There are two types of benefits – banking benefits and non-banking benefits – designed to save you time and money. This booklet explains the range of benefits and the terms and conditions of those benefits.

## How to use this booklet

The general terms and conditions of the benefits are set out on pages 6 to 15.

Terms and conditions for each benefit are set out on pages 16 to 33.

Specific terms and conditions of non-banking benefit providers for non-banking benefits are set out on pages 33 to 89.

You must also read the 'ANZ Saving & Transaction Products Terms and Conditions' booklet and the 'ANZ Personal Banking Account Fees and Charges' booklet. These set out the terms and conditions for the ANZ Extras Package account.

## Interested in becoming an ANZ Extras Package member?

- pop into any ANZ branch;
- phone us on 13 33 33; or
- visit the ANZ Extras Package website at [anz.com/extraspackage](http://anz.com/extraspackage).

## Already an ANZ Extras Package member?

- visit [anz.com/extraspackage](http://anz.com/extraspackage) to access the exclusive members' website;
- for details of the banking benefits pop into any ANZ branch or phone 13 13 14 (available 24 hours a day, seven days a week); and
- for details of the non-banking benefits phone 1300 092 850 (available 9am to 5pm, Monday to Friday AEST).

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# Benefits general terms and conditions

The following are the general terms and conditions of the benefits.

## 1. Defined terms

### **ANZ, we, us, our**

Australia and New Zealand Banking Group Limited  
ABN 11 005 357 522.

### **ANZ Assured**

A credit facility of that name which we offer under the 'ANZ Assured & Personal Overdraft Terms and Conditions'.

### **ANZ Extras Package account**

The savings and transaction account of that name which we offer under the 'ANZ Saving & Transaction Products Terms and Conditions' and the 'ANZ Personal Banking Account Fees and Charges'.

### **ANZ Extras Package member**

A person who jointly, or on their own, has been accepted by us as an ANZ Extras Package member and who, at the relevant time remains a member.

### **ANZ Extras Package program**

The program under which benefits are made available to ANZ Extras Package members, as described in these 'ANZ Extras Package Benefits Terms and Conditions'.

### **ANZ Extras Package website**

The website located at [anz.com/extraspackage](http://anz.com/extraspackage).

### **ANZ First Visa**

The credit card account of that name which we offer under the 'ANZ Credit Cards Conditions of Use'.

### **ANZ Online Saver**

The savings account of that name which we offer under the 'ANZ Saving & Transaction Products Terms and Conditions' and the 'ANZ Personal Banking Account Fees and Charges'.

### **banking benefit**

A benefit, bonus or discount, as described in pages 16 to 18 under the heading 'Money matters', which we provide in connection with any or all of the following ANZ products held by you:

- ANZ Online Saver
- ANZ First Visa
- ANZ Assured.

**benefit**

A banking benefit or a non-banking benefit and **benefits** means any of them.

**non-banking benefit**

A benefit, discount or service made available to ANZ Extras Package members by a non-banking benefit provider under these 'ANZ Extras Package Benefits Terms and Conditions' and the relevant terms and conditions of that non-banking benefit provider.

**non-banking benefit provider**

Any of the following providers of non-banking benefits:

- Pinpoint Pty Ltd ACN 002 693 656 (Pinpoint)
- Pinpoint Travel Group Pty Ltd ACN 003 745 999
- AGA Assistance Australia Pty Ltd ABN 52 097 227 177 trading as 'Allianz Global Assistance'
- Entertainment Publications of Australia Pty Ltd ACN 065 011 903
- HomeSource Ltd ACN 113 755 829
- QBE Insurance (Australia) Limited ACN 003 191 035 (QBE)
- National Underwriting Agencies Pty Ltd ABN 60 089 657 849 (NUA)
- OnePath Life Limited ABN 33 009 657 176, AFSL 238341 (OnePath Life)

These providers may change from time to time.

**primary account holder**

You are the person nominated as the primary account holder in the ANZ Extras Package account authority. If no account holder is nominated as the primary account holder, we will decide who will be the primary account holder.

**relevant accounts**

One or more of the following accounts or facilities:

- ANZ Extras Package account
- ANZ Online Saver account
- ANZ First Visa credit card
- ANZ Assured credit facility.

## **2. Eligibility for the ANZ Extras Package program and benefits**

To be a member of the ANZ Extras Package program you must have an ANZ Extras Package account.

We do not have to provide the banking benefits, or give you access to the non-banking benefits, unless:

- you are a member of the ANZ Extras Package program at the time;
- you have accepted these 'ANZ Extras Package Benefits Terms and Conditions';
- you are not in default under a relevant account or under any credit arrangement you have with us; and
- you meet any specific eligibility requirements for the benefit you want to take advantage of (for example, holding a relevant account or product, accepting the terms and conditions for the relevant benefit or, for non-banking benefits, entering your promotional code into the correct field on a non-banking benefit provider's website).

Unless these 'ANZ Extras Package Benefits Terms and Conditions' say otherwise:

- you cannot transfer any of the benefits available under your ANZ Extras Package to anyone who is not a member of your ANZ Extras Package program; and
- these benefits are only provided in Australia.

## **3. Cancelling your membership**

Your membership of the ANZ Extras Package program will end when you no longer have an ANZ Extras Package account. Unless these 'ANZ Extras Package Benefits Terms and Conditions' say otherwise, you will no longer be eligible to receive any benefits from the time your membership ends.

## **4. The ANZ Extras Package website**

By going to the ANZ Extras Package website at [anz.com/extraspac](https://anz.com/extraspac) you are agreeing to the website's conditions of use.

We have done everything possible to make sure that the information about the ANZ Extras Package program is correct, but we do not guarantee that the information relating to non-banking benefits is accurate, adequate or complete. The ANZ Extras Package website may contain material provided directly by the non-banking benefit providers.

Although we have permission to put that material on the website, we are not responsible for checking that the information is accurate or complete, unless a relevant law says otherwise.

The information on the ANZ Extras Package website can change at any time. We recommend that you get independent advice before acting upon the information on the ANZ Extras Package website or the websites of non-banking benefit providers.

We do not guarantee that the ANZ Extras Package website will be free from viruses.

## **5. Links to websites of non-banking benefit providers**

The ANZ Extras Package website contains links to the websites of non-banking benefit providers. If you follow a link to a non-banking benefit provider's website, that provider's terms and conditions will apply to your use of their site.

We have taken all reasonable care in choosing the non-banking benefit providers, but we have not approved their websites or any of the information or material on them.

Except where a relevant law states otherwise, we do not guarantee or provide any assurances in relation to the quality or accuracy of any material on a non-banking benefit provider's website, or whether the website or the non-banking benefits are fit for their intended purpose.

Our links to the non-banking benefit provider's website or material on it do not give you permission to copy, print off or save a copy of the non-banking benefit provider's material.

If you follow a link from the ANZ Extras Package website to the website of a non-banking benefit provider, and that provider collects information about you, we may also have access to that information.

Non-banking benefit providers' websites should contain their own privacy statements, and those non-banking benefit providers are responsible for their own privacy practices. We do not guarantee that the non-banking benefit providers' websites will be free from viruses.

## **6. Accepting these 'ANZ Extras Package Benefits Terms and Conditions'**

You are deemed to accept these 'ANZ Extras Package Benefits Terms and Conditions' on the earlier of the date on which you first use a benefit (including cover you may receive under any insurance policy provided as a benefit) or the date on which you otherwise accept these 'ANZ Extras Package Benefits Terms and Conditions' in a manner advised by ANZ from time to time.

## **7. Changes to 'ANZ Extras Package Benefits Terms and Conditions'**

We may:

- introduce a new benefit;
- withdraw a benefit;
- change the terms and conditions of a benefit;
- change the name of the ANZ Extras Package program;
- change the eligibility criteria for a benefit; or
- otherwise change these 'ANZ Extras Package Benefits Terms and Conditions'.

In the case of a banking benefit, if we do any of the above things we will also comply with the terms and conditions of the applicable relevant account.

You agree that we (in the case of a banking benefit) or a non-banking benefit provider (in the case of a non-banking benefit) may tell you about any changes to these 'ANZ Extras Package Benefits Terms and Conditions' by putting an advertisement in a major newspaper or by writing to you. We must do this on or before the day the change takes effect.

## **8. Notices**

Except where a relevant law says otherwise, if your ANZ Extras Package account is a joint account, we can send any notices or other documents we provide under these 'ANZ Extras Package Benefits Terms and Conditions' to you or your joint account holder. If we do this, the notice or document will be considered to have been received by both of you.

If we have to give you any written notice under these 'ANZ Extras Package Benefits Terms and Conditions', we can leave it at your address, post it to you, or send it by email, fax or similar facility. The address we will use is the last address that we have for you on our records.

- If we leave the notice at your address, you will be considered to have received it on the date we leave it or the date shown on it, whichever is later.
- If we send you the notice by post, you will be considered to have been received it on the date it would have been delivered by ordinary post or the date shown on it, whichever is later.
- If we send you the notice by email, fax or a similar facility, you will be considered to have received it on the date shown on it or the date a delivery report shows that it was sent, whichever is later.

If you change your name or address, you must tell us immediately.

## 9. Your privacy

The ANZ Privacy Policy and ANZ Website Security and Privacy Statement explain how we treat your personal information and will generally protect your privacy and confidentiality.

We will take reasonable steps to keep your personal information secure, in line with the ANZ Website Conditions of Use and the ANZ Website Security and ANZ Privacy Statement.

## 10. Code of Banking Practice

If your ANZ Extras Package account is only for your private or domestic use, the Code of Banking Practice will (where relevant) apply to these 'ANZ Extras Package Benefits Terms and Conditions'.

## 11. Other governing terms and conditions

Separate terms and conditions, fees and charges apply to the ANZ Extras Package account and to any other relevant account you hold. Please read the terms and conditions booklets for your ANZ Extras Package account or other relevant account for more details.

If there is any inconsistency between the terms and conditions of a relevant account you hold and these 'ANZ Extras Package Benefits Terms and Conditions' (other than relating to a banking benefit), the terms and conditions of your relevant account will apply.

Being an ANZ Extras Package member does not mean that you will automatically be approved if you apply for an ANZ First Visa, ANZ Online Saver or ANZ Assured. There are different eligibility criteria for all relevant accounts. Please make sure that you find out about

these and consider your personal needs and financial circumstances before applying for any of them.

Please make sure that you read:

- these 'ANZ Extras Package Benefits Terms and Conditions';
- the terms and conditions applying to the relevant accounts;
- the terms and conditions applying to the non-banking benefits and each non-banking benefit provider's website; and
- all other relevant material provided in connection with any benefit or relevant account,

before applying or registering for an ANZ Extras Package account, a relevant account or a benefit.

## **12. Dispute resolution**

If you have a complaint about a non-banking benefit, contact the non-banking benefit provider direct if you have their details, or phone the ANZ Extras Package Service Team on 1300 092 850 and follow the prompts.

If you have a complaint about a banking benefit, you can make a complaint in the following ways.

- By phoning us on 1800 805 154 (customers with speech or hearing difficulties can use the TTY – telephone typewriter – service on 1300 366 255).
- By talking to a member of staff at your local ANZ branch or business centre.
- By sending a letter to:  
  
ANZ Customer Response Centre  
Locked Bag 4050  
South Melbourne  
Victoria  
3205.
- By sending an email to: [YourFeedback@anz.com](mailto:YourFeedback@anz.com).
- By sending a fax to +61 3 9683 9267.

We can usually solve problems on the spot. If we cannot settle your complaint then and there, our specialist complaints team at the ANZ Customer Response Centre will work with you to fix the matter quickly. We aim to resolve complaints within five business days. If this is not possible, we will keep you

informed on the progress of your complaint and how long we expect it will take to resolve your complaint.

### **ANZ Customer Advocate**

If we do not resolve the complaint to your satisfaction, you can ask to have it reviewed by our Customer Advocate. They review difficult complaints to help find a prompt solution. This service is free.

To use this service, contact:

ANZ Customer Advocate  
833 Collins Street  
Docklands  
Victoria  
3008

Phone: +61 3 8654 1000

Email: [customeradvocate@anz.com](mailto:customeradvocate@anz.com)

### **Financial Ombudsman Service**

If you are still not satisfied with the steps taken by ANZ to resolve the complaint, or with the result of our investigation, you can contact the Financial Ombudsman Service as follows.

Financial Ombudsman Service  
GPO Box 3  
Melbourne  
Victoria  
3001


Phone: 1300 780 808

Fax: +61 3 9613 6399

Website: [www.fos.org.au](http://www.fos.org.au)

## Who can access these benefits?

In some cases benefits are only available to the nominated primary account holder on the ANZ Extras Package account. So, if you are opening the account with a partner or friend, make sure you nominate the correct primary account holder.

| Category   | Benefit                     |
|--|-----------------------------|
|  <b>Good times</b>      | Dining                      |
|  | Travel                      |
|  | Shopping                    |
|  | Gifts                       |
|  | Wine                        |
|  | Premium ticketing service   |
|  <b>Useful things</b> | Roadside assistance         |
|  | Home Emergency Assist       |
|  | Find a Tradesperson         |
|  | Green Home Centre           |
|  <b>Money matters</b> | ANZ Online Saver            |
|  | ANZ First Visa Credit Card  |
|  | ANZ Assured Credit Facility |
|  <b>Protection</b>    | Mobile phone insurance      |
|  | Domestic travel insurance   |
|  | Accidental death insurance  |

To help you determine what's best in your situation, and to make sure you make the most of the benefits, below is a list of the benefits available to each member.

| Which account holder can use the benefit  | When can the benefit be used                |
|---|---|
| All account holders   | Upon receipt of welcome kit                 |
| First vehicle nominated   | Upon receipt of welcome kit                 |
| Primary account holder's residence  |   |
| All account holders   |   |
| Primary account holder  | Within 1 week                               |
| Linked to the ANZ Extras Package account  |   |
| First mobile phone registered   | 14 days after registering your mobile phone |
| Primary account holder (the 1st person nominated on the ANZ Extras Package account) | Day ANZ Extras Package account opened       |

# Banking benefits terms and conditions

## Money matters

The following are the specific terms and conditions for the banking benefits:

### ANZ Online Saver account

#### Benefit

You can earn bonus interest of 0.20% p.a. on an ANZ Online Saver account linked to your ANZ Extras Package account.

#### Eligibility criteria

To receive this benefit:

- you must be the primary account holder of the ANZ Extras Package account; and
- you must have an ANZ Online Saver account.

#### Other conditions

In the case of existing ANZ Online Saver account customers, your ANZ Online Saver account will start earning bonus interest within one week of you opening your ANZ Extras Package account. If you don't already have an existing ANZ Online Saver account when you open your ANZ Extras Package account, your ANZ Online Saver account will start earning bonus interest within one week of its opening.

If you are eligible to receive this benefit:

- the bonus interest will be at a rate equal to 0.20% p.a.;
- the bonus interest will be calculated and added to your account at the same time, and in the same way, as interest is paid under the terms of your ANZ Online Saver account; and
- the bonus interest is not available with any other promotional offer. However, the bonus interest will commence within one week of the end of any promotional period.

#### Account terms

The ANZ Online Saver account is governed by the 'ANZ Saving & Transaction Products Terms and Conditions' and the 'ANZ Personal Banking Account Fees and Charges'.

The bonus interest rate is added to the ANZ Online Saver standard interest rate (which is variable and subject to change). The standard interest rate currently paid on ANZ Online Saver accounts is shown at [anz.com/aus/RateFee/InterestRates/Rates.asp](http://anz.com/aus/RateFee/InterestRates/Rates.asp)

If you don't have an ANZ Online Saver account, you can open one by going to the ANZ Extras Package website at [anz.com/extraspackage](http://anz.com/extraspackage) and following the instructions.

## **ANZ First Visa credit card**

### **Benefit**

You can have an ANZ First Visa credit card without paying an annual account fee you would normally have to pay.

### **Eligibility criteria**

To receive this benefit:

- you must be the primary account holder of your ANZ Extras Package account; and
- you must be the primary cardholder of the ANZ First Visa account.

### **Other conditions**

For existing and new ANZ First Visa credit card customers, the Annual Account Fee will be credited to the ANZ First Visa account within 1 week of the Annual Account Fee next being charged.

If you are eligible to receive this benefit:

- it only applies to one ANZ First Visa account – the one that you have held for the longest period of time (if you have more than one);
- we will not refund all or part of any annual account fee you have already been charged; and
- you will still have to pay other fees and charges that apply to your ANZ First Visa credit card account.

### **Account terms**

An ANZ First Visa credit card account is governed by the 'ANZ Credit Cards Conditions of Use' and the 'ANZ Personal Banking Account Fees and Charges'.

If you don't have an ANZ First Visa credit card account, you can apply for one by going to the ANZ Extras Package website at [anz.com/extraspackage](http://anz.com/extraspackage) and following the instructions. All applications for credit are subject to ANZ's credit assessment criteria.

## **ANZ Assured credit facility**

ANZ Assured credit facility is a small credit limit of \$500 or \$1,000 that can be attached to your ANZ Extras Package account. It provides you with a safety net to cover unexpected cash shortfalls, helping you avoid the hassle of declined transactions or bounced cheques.

### **Benefit**

Add an ANZ Assured credit facility to your ANZ Extras Package account and the monthly credit facility fee that is normally charged for that facility will be waived.

### **Eligibility criteria**

To receive this benefit, your ANZ Assured credit facility must be linked to your ANZ Extras Package account.

### **Other conditions**

The monthly fee waiver will commence within one week of you opening your ANZ Extras Package account. We will not refund all or part of any monthly credit facility fee you have already paid.

### **Account terms**

The ANZ Assured credit facility is governed by the 'ANZ Assured & Personal Overdraft Terms and Conditions'.

If you don't have an ANZ Assured credit facility, you can apply for one by going to the ANZ Extras Package website at [anz.com/extraspackage](http://anz.com/extraspackage) and following the instructions. All applications for credit are subject to ANZ's credit assessment criteria.

## **Non-banking benefits terms and conditions**

### **Good times**

As an ANZ Extras Package member, you can enjoy the following range of non-banking benefits. Whilst the non-banking benefits are not offered or provided by ANZ, each of the benefits has been specially chosen by ANZ.

The following are the terms and conditions for the non-banking benefits. For the latest details simply login to the ANZ Extras Package website at [anz.com/extraspackage](http://anz.com/extraspackage) and select the required non-banking benefit.

## Shopping – Always on Sale

Always on Sale is an online retailer with over 25,000 products for sale at up to 70% off the recommended retail price.

Always on Sale is owned and operated by Pinpoint.

### Benefit

As an ANZ Extras Package member, you can receive:

- 10% off purchases made at Always on Sale<sup>1</sup>;
- exclusive monthly offers.

### Eligibility criteria

You will need to provide your ANZ Extras Package promotional code (set out in your ANZ Extras Package welcome kit and available by logging on to the exclusive members' website) when making a purchase from Always on Sale.

### Other Conditions

This benefit will be available from the day you receive your ANZ Extras Package welcome kit.

### How to access benefit

Simply login to the ANZ Extras Package website at [anz.com/extraspacage](http://anz.com/extraspacage) and select 'Always on Sale'. Alternatively, call the ANZ Extras Package Service Team on 1300 092 850 and follow the prompts to 'Always on Sale'.

To make a purchase, follow the Always on Sale standard purchase process. Remember to provide your promotional code.

ANZ is not the provider of any of the goods or services offered by Always on Sale. In conducting any transaction at Always on Sale, you will be dealing or contracting with Pinpoint (trading as Always on Sale) and will be subject to the Always on Sale Terms and Conditions which can be accessed through the ANZ Extras Package website. Pinpoint is entirely independent from ANZ and is not owned or controlled by ANZ.

Subject to any applicable law which cannot be excluded, ANZ makes no warranties or representations regarding the quality, accuracy, merchantability or fitness for purpose of products or services available from Always on Sale.

1. Excludes purchases of gift cards, movie & theme park tickets and phone cards.

## **Gifts – Everything but Flowers**

Everything but Flowers is an online retailer that offers a wide range of gifts, including unique and hard to find gifts.

Everything but Flowers is owned and operated by Pinpoint.

### **Benefit**

As an ANZ Extras Package member, you can receive:

- 10% off purchases made at Everything but Flowers<sup>1</sup>;
- exclusive monthly offers.

### **Eligibility criteria**

You will need to provide your ANZ Extras Package promotional code (set out in your ANZ Extras Package welcome kit and available by logging on to the exclusive members' website) when making a purchase from Everything but Flowers.

### **Other conditions**

This benefit will be available from the day you receive your ANZ Extras Package welcome kit.

### **How to access benefit**

Simply login to the ANZ Extras Package website at [anz.com/extraspackage](http://anz.com/extraspackage) and select 'Everything but Flowers'. Alternatively, call the ANZ Extras Package Service Team on 1300 092 850 and follow the prompts to 'Everything but Flowers'.

To make a purchase, follow the Everything but Flowers standard purchase process. Remember to provide your promotional code.

ANZ is not the provider of any of the goods or services offered by Everything but Flowers. In conducting any transaction at Everything but Flowers, you will be dealing or contracting with Pinpoint (trading as Everything but Flowers) and will be subject to the Everything but Flowers Terms and Conditions which can be accessed through the ANZ Extras Package website. Pinpoint is entirely independent from ANZ and is not owned or controlled by ANZ.

Subject to any applicable law which cannot be excluded, ANZ makes no warranties or representations regarding the quality, accuracy,

merchantability or fitness for purpose of products or services available from Everything but Flowers.

1. Excludes purchases of gift cards, movie & theme park tickets and phone cards.

## **Wine – TopWines**

TopWines is an online retail business that sells great wines, many at up to half the price of similarly rated wines.

TopWines is operated by Pinpoint.

### **Benefit**

As an ANZ Extras Package member, you can receive:

- 10% off purchases made at TopWines;
- exclusive monthly offers.

### **Eligibility criteria**

To receive this benefit:

- you will need to provide your ANZ Extras Package promotional code (set out in your ANZ Extras Package welcome kit and available by logging on to the exclusive members' website) when making a purchase from TopWines;
- you must be 18 years of age or over.

### **Other conditions**

This benefit will be available from the day you receive your ANZ Extras Package welcome kit.

### **How to access benefit**

Simply login to the ANZ Extras Package website at [anz.com/extraspackage](http://anz.com/extraspackage) and select 'TopWines'. Alternatively, call the ANZ Extras Package Service Team on 1300 092 850 and follow the prompts to 'TopWines'.

To make a purchase, follow the TopWines standard purchase process. Remember to provide your promotional code.

ANZ is not the provider of any of the goods or services offered by TopWines. In conducting any transaction at TopWines, you will be dealing or contracting with Pinpoint (trading as TopWines). Pinpoint is entirely independent from ANZ and is not owned or controlled by ANZ. When making a purchase at TopWines, you will be subject to the TopWines Terms and Conditions

which can be accessed through the ANZ Extras Package website.

Subject to any applicable law which cannot be excluded, ANZ makes no warranties or representations regarding the quality, accuracy, merchantability or fitness for purpose of products or services available from TopWines.

## **Premium ticketing service – Preferred Seating**

Preferred Seating is an online ticketing service giving customers the ability to search and purchase tickets to events and concerts online.

Preferred Seating is operated by Pinpoint.

### **Benefit**

As an ANZ Extras Package member, you will have the opportunity:

- to be told in advance about upcoming events;
- to buy tickets before they go on sale to the general public.

### **Eligibility criteria**

There are no eligibility criteria.

### **Other conditions**

This benefit will be available from the day you receive your ANZ Extras Package welcome kit.

### **How to access benefit**

Simply login to the ANZ Extras Package website at [anz.com/extraspacage](http://anz.com/extraspacage) and select 'Preferred Seating'. Alternatively, call the ANZ Extras Package Service Team on 1300 092 850 and follow the prompts to 'Preferred Seating'.

To make a purchase, follow the Preferred Seating standard purchase process. Remember to provide your promotional code.

ANZ is not the provider of any of the goods or services offered by Preferred Seating. In conducting any transaction at Preferred Seating, you will be dealing or contracting with Pinpoint (trading as Preferred Seating) and will be subject to the Preferred Seating Terms and Conditions which can be accessed through the ANZ Extras Package website. Pinpoint is

entirely independent from ANZ and is not owned or controlled by ANZ.

Subject to any applicable law which cannot be excluded, ANZ makes no warranties or representations regarding the quality, accuracy, merchantability or fitness for purpose of products or services available from Preferred Seating.

## **Travel – Travel on Sale**

Travel on Sale is an online travel agency that offers great travel discounts on fares, accommodation and attractions.

Travel on Sale is operated by Pinpoint Travel Group Pty Ltd ACN 003 745 999 (Pinpoint Travel).

### **Benefit**

As an ANZ Extras Package member, you will have access to:

- exclusive member travel offers listed at Travel on Sale which are refreshed monthly;
- ongoing travel deals with added bonuses such as discounted fares, free accommodation, free stopovers, hot offers on stays of four nights or more, kids stay, play or eat free, business and first class flight deals and much more.

### **Eligibility criteria**

There are no eligibility criteria.

### **Other conditions**

This benefit will be available from the day you receive your ANZ Extras Package welcome kit.

### **How to access benefit**

Simply login to the ANZ Extras Package website at [anz.com/extraspackage](http://anz.com/extraspackage) and select 'Travel on Sale'. Alternatively, call the ANZ Extras Package Service Team on 1300 092 850 and follow the prompts to 'Travel on Sale'.

To make a purchase, follow the Travel on Sale standard purchase process. Remember to provide your promotional code.

ANZ is not the provider of any of the goods or services offered by Travel on Sale. In conducting any transaction at Travel on Sale, you will be dealing or contracting with Pinpoint Travel (trading as Travel

on Sale) and will be subject to the Pinpoint Travel Terms and Conditions which can be accessed through the ANZ Extras Package website. Pinpoint Travel is entirely independent from ANZ and is not owned or controlled by ANZ.

Subject to any applicable law which cannot be excluded, ANZ makes no warranties or representations regarding the quality, accuracy, merchantability or fitness for purpose of products or services available from Travel on Sale.

## **Dining – Frequent Values™**

Frequent Values™ is a dining program designed to provide you and your family with valuable savings all year round at restaurants throughout Australia and New Zealand. The program is supported by a comprehensive website, allowing members to search by area and cuisine.

Frequent Values™ is offered and managed by Entertainment Publications of Australia Pty Ltd ACN 065 011 903 (EPA).

### **Benefit**

As an ANZ Extras Package member you will receive 20% off the total bill, up to a maximum deduction of \$25, at more than 1,500 restaurants in Australia and New Zealand.

This benefit is available without payment of any separate membership fee to Frequent Values™.

### **Eligibility criteria**

To receive this benefit:

- you must dine at a restaurant offering discounts to Frequent Values™ members;
- you must present your Frequent Values™ membership card (or applicable voucher) when requesting your restaurant bill.

### **Other conditions**

This benefit will be available from the day you receive your ANZ Extras Package welcome kit.

### **How to access Benefit**

Simply login to the ANZ Extras Package website at [anz.com/extraspackage](http://anz.com/extraspackage) and select 'Dining' and browse restaurants offering discounts to Frequent Values™ members. Certain restaurants require

members to download/print off a voucher – these are also available from the ANZ Extras Package website at [anz.com/extraspackage](http://anz.com/extraspackage).

ANZ is not the provider of any of the goods or services offered by Frequent Values™. These goods and services are offered by EPA and your use of these goods and services is subject to the 'Frequent Values™ Terms and Conditions' set out on pages 33 to 35 of this booklet (as amended by EPA from time to time). EPA is entirely independent from ANZ and is not owned or controlled by ANZ.

Subject to any applicable law which cannot be excluded, ANZ makes no warranties or representations regarding the quality, accuracy, merchantability or fitness for purpose of products or services available from or arranged by EPA.

## Useful things

As an ANZ Extras Package member, you can also benefit from the following useful things.

### Roadside assistance – Allianz Global Assistance

Allianz Global Assistance Roadside Assistance offers reliable and secure roadside vehicle assistance services 24 hours a day, 365 days a year.

Roadside vehicle assistance services are provided or arranged by AGA Assistance Australia Pty Ltd ABN 52 097 227 177 trading as 'Allianz Global Assistance' ('Allianz Global Assistance').

#### Benefit

As an ANZ Extras Package member, you will be able to use the following roadside vehicle assistance services provided by Allianz Global Assistance:

- 24 hour roadside assistance
- Towing/Transportation
- Flat Battery Service
- Emergency Fuel Delivery
- Emergency Vehicle Access
- Accident Co-ordination
- Emergency Message Relay

You have up to 3 call outs per annum for your nominated vehicle at no cost. Any additional call outs or services from Allianz Global Assistance will be at your cost.

This benefit is available without payment of any additional membership fee to Allianz Global Assistance.

Please refer to the 'Allianz Global Assistance Roadside Assistance Terms and Conditions' set out on pages 35 to 42 of this booklet for the services that you will need to pay for.

### **Eligibility criteria**

This benefit is available for the motor vehicle you nominate to Allianz Global Assistance as your nominated vehicle. You can change your nominated vehicle from time to time.

In order to receive this benefit you must:

- advise Allianz Global Assistance of the identity of your nominated vehicle when you first request assistance;
- satisfy the eligibility criteria set out in the 'Allianz Global Assistance Roadside Assistance Terms and Conditions' set out on pages 35 to 42 of this booklet.

### **Other conditions**

This benefit will be available from the day you receive your ANZ Extras Package welcome kit.

ANZ is not the provider of any of the roadside vehicle assistance services offered by Allianz Global Assistance. The roadside vehicle assistance services are offered by Allianz Global Assistance and your use is subject to the 'Allianz Global Assistance Roadside Assistance Terms and Conditions' set out on pages 35 to 42 of this booklet (as amended by Allianz Global Assistance from time to time). Allianz Global Assistance is entirely independent from ANZ and is not owned or controlled by ANZ.

Subject to any applicable law which cannot be excluded, ANZ makes no warranties or representations regarding the quality, accuracy, merchantability or fitness for purpose of products or services available from or arranged by Allianz Global Assistance.

## How to access benefit

To request roadside vehicle assistance at any time, please call the ANZ Extras Package Service Team on 1300 092 850 and follow the prompts.

## Home Emergency Assist – HomeSource

Home Emergency Assist is available to ANZ Extras Package members to cover emergencies such as electrical emergencies, plumbing and gas emergencies and locksmith emergencies.

Home Emergency Assist services are provided by HomeSource Ltd ACN 113 755 829 (HomeSource), trading as 'Home Emergency Assist'. Home Emergency Assist services are available for emergency call outs.

### Benefit

At no extra cost, Home Source will provide:

- up to 2 emergency call outs per annum;
- the first half hour of labour required;
- emergency home assistance 24 hours a day, 7 days a week.

### Eligibility criteria

In order to receive this benefit:

- your call out address must be the primary residential address of the primary account holder under your ANZ Extras Package account;
- your property must meet the eligibility criteria in the HomeSource 'Home Emergency Assist Terms and Conditions' set out on pages 42 to 47 of this booklet.

### Other conditions

This benefit will be available from the day you receive your ANZ Extras Package welcome kit.

ANZ is not the provider of any of the Home Emergency Assist services offered by HomeSource. Your use of the Home Emergency Assist services offered by HomeSource is subject to the 'HomeSource Home Emergency Assist Terms and Conditions' set out on pages 42 to 47 of this booklet (as amended by HomeSource from time to time). HomeSource is entirely independent from ANZ and is not owned or controlled by ANZ.

Subject to any applicable law which cannot be excluded, ANZ makes no warranties or

representations regarding the quality, accuracy, merchantability or fitness for purpose of products or services available from or arranged by HomeSource.

### **How to access benefit**

To request Home Emergency Assist services, please call the ANZ Extras Package Service Team on 1300 092 850 and follow the prompts.

## **Find a Tradesperson – HomeSource**

Find a Tradesperson is a simple search engine and database arranged by area and by trade, giving members access to a wide range of vetted, insured trades people.

Find a Tradesperson is owned and operated by HomeSource.

### **Benefit**

As an ANZ Extras Package member, you can access the Find a Tradesperson database to find a suitable tradesperson in your area.

### **Other conditions**

This benefit will be available from the day you receive your ANZ Extras Package welcome kit.

ANZ is not the provider of any of the services offered by HomeSource on the HomeSource Find a Tradesperson website. Your use of the HomeSource Find a Tradesperson website and database is subject to the HomeSource 'Find a Tradesperson' Terms and Conditions set out on pages 47 to 49 of this booklet (and as amended by Home Source from time to time).

Home Source is entirely independent from ANZ and is not owned or controlled by ANZ.

Subject to any applicable law which cannot be excluded, ANZ makes no warranties or representations regarding the quality, accuracy, merchantability or fitness for purpose of products or services available from Home Source.

### **How to access benefit**

It's simple. Login to the ANZ Extras Package website at [anz.com/extraspac](http://anz.com/extraspac) and select 'Find a Tradesperson'.

## Saving energy – Green Home Centre

The Green Home Centre gives members access to detailed information and energy and water efficiency tips.

The Green Home Centre website is owned and operated by Pinpoint.

### Benefit

As an ANZ Extras Package member, you can access the Green Home Centre:

- to view information on how you can save money on your energy and water bills and help the environment;
- to view easy and affordable actions you can take to reduce your carbon footprint.

Members can also access a range of discounted energy rated and energy saving products available from 'Always on Sale'.

### Other conditions

This benefit will be available from the day you receive your ANZ Extras Package welcome kit.

ANZ is not the provider of any of the goods or services offered by the Green Home Centre. In conducting any transaction at the Green Home Centre website, you will be dealing or contracting with Pinpoint (trading as the Green Home Centre) and will be subject to the Green Home Centre Terms and Conditions which can be accessed through the ANZ Extras Package website. Pinpoint is entirely independent from ANZ and is not owned or controlled by ANZ.

Subject to any applicable law which cannot be excluded, ANZ makes no warranties or representations regarding the quality, accuracy, merchantability or fitness for purpose of products or services available from the Green Home Centre.

### How to access benefit

It's simple. Login to the ANZ Extras Package website at [anz.com/extraspackage](http://anz.com/extraspackage) and select 'Green Home Centre'.

# Protection

## Mobile phone insurance – NUA

This benefit is provided by National Underwriting Agencies Pty Ltd ABN 60 089 657 849, AFS Licence Number 246229 acting in its capacity of Lloyds Coverholder and Administrator under its Binding Authority with certain Underwriters at Lloyds London (NUA).

### Benefit

As an ANZ Extras Package member, you can receive mobile phone insurance coverage in respect of:

- physical loss
- accidental damage;
- mechanical or electrical breakdown;
- theft; and
- unauthorised calls associated with a valid theft claim,

subject to the terms and conditions of the Mobile Phone Insurance Policy.

### Eligibility criteria

To be eligible to receive this benefit:

- you must register your mobile telephone with NUA within 30 days of opening your ANZ Extras Package account or, if you change your mobile telephone, within 7 days of the change;
- your mobile telephone must meet the eligibility criteria specified in the terms and conditions of the Mobile Phone Insurance Policy set out on pages 49 to 58 of this booklet.

### Terms and conditions

The terms and conditions of this benefit include the following:

- The mobile telephone must be less than 2 years old.
- The maximum amount that will be paid for any claim is \$800 less the applicable excess.
- The value of your mobile telephone will be determined in accordance with a depreciation schedule.

The above is not a complete list of the terms and conditions. For the full details of this benefit and the eligibility criteria and exclusions that apply, please read the terms of the Mobile Phone Insurance Policy set out on pages 49 to 58 of this booklet.

### **Other conditions**

This benefit will be available (that is, your cover will start) 14 days after the date of registration of your mobile telephone with NUA.

### **Policy terms**

For the full details of this benefit and the eligibility criteria and exclusions that apply, please read the terms of the Mobile Phone Insurance Policy set out on pages 49 to 58 of this booklet.

### **How to access benefit**

To make a claim under the Mobile Phone Insurance Policy please call the ANZ Extras Package Service Team on 1300 092 850 and follow the prompts.

ANZ is not the provider of this benefit. Subject to any applicable law which cannot be excluded, ANZ makes no warranties or representations regarding this benefit or the terms and conditions of the Mobile Phone Insurance Policy.

## **Accidental death insurance – OnePath Life**

This benefit is provided by OnePath Life Limited ABN 33 009 657 176, AFSL 238341 (OnePath Life).

### **Benefit**

As an ANZ Extras Package member, you can receive insurance coverage for the accidental death of the primary account holder.

Upon the accidental death of the life insured during the period of cover, the life insurance benefit is \$25,000.

### **Eligibility criteria**

In order for this Benefit to arise:

- the life insured must be the primary account holder;
- the life insured must be aged between 18 and 80 years old;
- the Accidental Death Insurance Policy held by ANZ must be current;

- the life insured and their estate must comply with the applicable terms and conditions of the Accidental Death Insurance Policy.

### **Other conditions**

This benefit will be available from the day your ANZ Extras Package account is opened.

### **Policy terms**

For the full details of this benefit and the exclusions that apply, please read the summary of the terms of the policy that has been arranged and taken out by ANZ. This summary is set out on pages 59 to 62 of this booklet.

### **How to access benefit**

To make a claim under the Accidental Death Insurance Policy, the life insured's estate should call the ANZ Extras Package Service Team on 1300 092 850 and follow the prompts.

Please note that in offering the ANZ Extras Package to you, ANZ has not taken into consideration your personal needs and financial circumstances in relation to accidental death insurance so you will need to consider if this benefit is appropriate to you.

## **Domestic travel insurance – QBE**

This benefit is provided by QBE Insurance (Australia) Ltd ABN 78 003 191 035 (QBE)

### **Benefit**

As an ANZ Extras Package member, you can receive insurance coverage for domestic travel.

### **Eligibility criteria**

In order to be eligible for this benefit:

- you must be the primary account holder;
- your trip must be made within Australia, up to a maximum duration of 60 days, and it must have been pre-booked;
- you must be under 70 years of age as at the time of booking the trip;
- you and your trip must meet the other eligibility requirements of the ANZ Domestic Travel Insurance Policy.

### **Other conditions**

This benefit will be available from the day your ANZ Extras Package account is opened.

### **Policy terms**

For the full details of this benefit and the eligibility criteria and exclusions that apply, please read the summary of the terms of the ANZ Domestic Travel Insurance Policy. This summary is set out on pages 62 to 89 of this booklet.

### **How to access Benefit**

To make a claim under the ANZ Domestic Travel Insurance Policy, the primary account holder should call the ANZ Extras Package Service Team on 1300 092 850 and follow the prompts.

## **Specific terms and conditions of non-banking benefit providers for non-banking benefits**

### **The Frequent Values™ Terms and Conditions**

The following terms and conditions will apply to you when using the Frequent Values™ services as an ANZ Extras Package member. Frequent Values™ is offered and managed by Entertainment Publications of Australia Pty Ltd ACN 065 011 903 (EPA).

### **Membership card**

After opening an ANZ Extras Package account, you will be mailed a membership card bearing the Frequent Values™ logo in your ANZ Extras Package welcome kit. One Frequent Values™ membership card will be issued per ANZ Extras Package account. This card can be presented at participating restaurants to obtain the benefits arranged by Frequent Values™.

### **How it works**

#### **Dining out**

When dining at a restaurant that provides discounts to Frequent Value™ members, the restaurant will deduct 20% off the total bill up to a maximum deduction of \$25. Only one card may be used per table/party. Before your bill is totalled, you will need to present your membership card or voucher to your server. The card may be used on a repeat basis.

All restaurant offers are dine in only unless otherwise stated.

Dining in Groups – One card per table/party. One bill for the table – no separate bills.

### **Vouchers**

When using a voucher, first print a voucher from the Frequent Values™ website (accessed via the ANZ Extras Package website) and then present and surrender the voucher to obtain your deduction. Carefully read each voucher before using. Offers apply only to the items and terms specified on the voucher. Vouchers may not be traded and are not transferable. Offers are only valid for four weeks from date of printing. Vouchers can be printed on a “one voucher per person per day” basis by pressing the “print voucher” button found next to take away restaurants. Only original printed vouchers may be used and may not be duplicated.

### **Valid any time**

Offers can be used any time during regular business hours, subject to these terms and conditions.

### **Exclusive offers**

Frequent Values™ offers are exclusive and may not be combined with other discount dining programs. If in doubt, please check with the establishment before using.

The barter, trade, sale, purchase, or transfer for compensation of your Frequent Values™ membership card or vouchers by any person or entity, including but not limited to travel services, travel providers, printers, publishers and distributors of this product is strictly prohibited unless expressly authorised by EPA. This product and its vouchers are intended for non-profit use by the individual purchaser of this product. Additionally, the use of this product or any of its vouchers for advertising purposes, in any form or fashion is strictly prohibited. Any use of a voucher in violation with the Frequent Values™ Rules of Use will render the voucher void and violators will be prosecuted. Vouchers may not be reproduced and are void where prohibited, taxed or restricted by law. EPA and/or its parent or subsidiaries will not be responsible if any establishment breaches its contract or refuses to accept membership cards or vouchers; however, we will use our best efforts to secure compliance. EPA and/or its parent or subsidiaries will

not be responsible in the event of Acts of God, fire, casualties, strike or other events beyond its control.

## **Allianz Global Assistance Roadside Assistance Terms and Conditions**

Allianz Global Assistance is provided by AGA Assistance Australia Pty Ltd ABN 52 097 227 177 trading as 'Allianz Global Assistance'.

Whenever you request roadside vehicle assistance under the arrangements available to you as an ANZ Extras Package member, you will be making that request to Allianz Global Assistance and subject to the following terms and conditions. By making a request to Allianz Global Assistance for the provision of any of the services described below, you will be agreeing to these terms and conditions.

### **Allianz Global Assistance Roadside Assistance**

Allianz Global Assistance Roadside Assistance offers reliable and secure roadside assistance 24 hours a day, 365 days a year.

### **Eligibility criteria**

In order to be eligible for Allianz Global Assistance Roadside Assistance, your Vehicle must be a Roadworthy Well Maintained Vehicle. Additionally, your Vehicle must be mobile at the time that you become an ANZ Extras Package member. If your Vehicle is not a Roadworthy Well Maintained Vehicle, Allianz Global Assistance's Service Provider may still attend your call, but Allianz Global Assistance will inform you of the cost that will be charged to provide you with assistance. This cost will be your responsibility. ANZ Extras Package members are entitled to 3 call outs per year in respect of your Vehicle.

### **Tele-assist**

Once the ANZ Extras Package Service Team receives your call on 1300 092 850, Allianz Global Assistance will provide general advice about the operation of your Vehicle. If your Vehicle is immobilised, Allianz Global Assistance will provide an over the phone diagnostic (where possible) to get your Vehicle mobilised.

### **Roadside assistance**

If our customer service assistant is unable to get your Vehicle mobilised over the telephone, Allianz Global Assistance will dispatch a Service Provider, up to

20kms in metropolitan locations or up to 20kms from the nearest attending Service Provider in regional and remote locations.

### **Flat or faulty batteries**

We will test batteries for their performance, jump start flat batteries or coordinate battery replacement. We will not however be responsible for the cost of a replacement battery (such as, but not limited to, the supply and delivery of a battery).

### **Emergency fuel delivery**

In the event that your Vehicle has run out of fuel, Allianz Global Assistance will deliver sufficient petrol or diesel fuel for the Vehicle to travel to the nearest available refuelling facility. The ANZ Extras Package member will be required to pay for the fuel provided. In the case of LPG fuelled vehicles, Allianz Global Assistance will tow the Vehicle to the nearest re-fuelling facility.

### **Flat tyres**

We will change a flat tyre using the Vehicle's Serviceable Spare wheel or if necessary, transport the Vehicle to an approved tyre outlet or Authorised Repairer, whichever is the nearest. Should additional services be required beyond this due to multiple flat tyres, the spare tyre being unserviceable, replacement wheel studs/nuts not being available or locking wheel nut key not available, towing is provided free of charge up to the towing limits specified.

### **General roadside assistance**

In any event, Allianz Global Assistance will not be responsible for the cost of any parts or components for the roadside repair of the Vehicle, other than minor Breakdown repairs to facilitate the immediate mobilisation of the Vehicle.

### **Emergency vehicle access**

If an emergency situation arises and it is necessary to gain access to the Vehicle, Allianz Global Assistance will attempt to gain access only after Allianz Global Assistance have obtained the ANZ Extras Package member's written consent. We will not be responsible for any damage incurred, or for any repair costs, resulting from gaining access to the Vehicle or moving the Vehicle whilst it is locked.

Where Allianz Global Assistance cannot gain access to the Vehicle, Allianz Global Assistance will arrange

to retrieve a spare key or transport the Vehicle to the ANZ Extras Package member's preferred repairer. A limit of \$150 (inc GST) will apply for this benefit.

### **Towing/transportation**

If the Vehicle cannot be mobilised at the Breakdown location and/or requires electronic diagnosis, Allianz Global Assistance will arrange to have the Vehicle transported to the ANZ Extras Package member's preferred repairer. If the Vehicle is outside a capital city or major regional town, Allianz Global Assistance may use a road transport company to transport the Vehicle.

Towing is provided free of charge up to a limit of 20kms from the Breakdown location in metropolitan locations or up to 20kms from the nearest attending Service Provider in regional and remote locations. That is, in regional and remote areas, Allianz Global Assistance will meet the costs of the Service Provider to travel to pick up an immobilised Vehicle up to a maximum of 20kms. All additional towing costs including subsequent tows are the ANZ Extras Package members' responsibility.

If the Vehicle has been fitted with a body that requires heavy haulage towing due to height, width or length, Allianz Global Assistance will coordinate towing for the Vehicle. All costs are the ANZ Extras Package member's responsibility.

### **Accident co-ordination**

Following an Accident, Allianz Global Assistance will co-ordinate towing arrangements and will also provide advice on standard accident procedures. If required, Allianz Global Assistance will co-ordinate alternative transport at the ANZ Extras Package member's cost to enable them to continue their journey. All Accident towing and alternative transport costs will be the ANZ Extras Package member's responsibility. (Note that these costs, subject to payment of any excess, may be recoverable from the ANZ Extras Package member's insurance company under an appropriate insurance policy).

### **Emergency message relay**

As a result of a Breakdown or Accident, Allianz Global Assistance will relay urgent messages to the ANZ Extras Package member's family, friends or business associates likely to be affected or concerned by the disruption or delay.

## Exclusions and limitations

1. Allianz Global Assistance will not be responsible for any additional or increased costs and expenses incurred as a result of the Vehicle being in a remote location.
2. Except to the extent caused by the negligent or wilful and wrongful acts or omissions of Allianz Global Assistance or its agents or Service Providers, Allianz Global Assistance is not required to provide the Roadside Assistance services and will not be responsible for any costs and expenses incurred as a result of:
  - a) the ANZ Extras Package member making more than 3 call outs per year.
  - b) the Vehicle not being registered on the Allianz Global Assistance Roadside Assistance system;
  - c) the Vehicle being over 2.5 tonnes (GVM);
  - d) the Vehicle being unregistered;
  - e) the Vehicle being outside a Service Area;
  - f) the Vehicle being unattended;
  - g) the Vehicle being involved or connected to any form of motor sports (including driving on a racetrack or competing in organised road or off-road rallies);
  - h) Vehicle abuse or neglect by the ANZ Extras Package member (as reasonably determined by Allianz Global Assistance);
  - i) the ANZ Extras Package member failing to use reasonable care with the Vehicle;
  - j) failure by the ANZ Extras Package member to conduct regular preventative Vehicle maintenance or provision of inappropriate repair or maintenance to the Vehicle;
  - k) repeated service calls due to ANZ Extras Package member related faults;
  - l) failure by the ANZ Extras Package member to comply with any instructions or directions provided with or attached to the Vehicle;
  - m) Accident damage, classified as impact or collision of any nature, attempted or successful threat or break in of the Vehicle excluding the

provision of (and cost of providing) Accident related Services;

- n) failure by the ANZ Extras Package member to comply with instructions reasonably provided by Allianz Global Assistance or its agents or Service Providers;
- o) failure by the ANZ Extras Package member to comply with any applicable road laws or regulations;
- p) caravans or trailers;
- q) bogged Vehicles, except where access is available and is trafficable by a two wheel drive recovery vehicle and no other specialist equipment is necessary. Should specialist equipment and/or towing become necessary, additional costs are your responsibility. Drivers will be advised of this condition prior to attendance by Allianz Global Assistance's Service Provider and provision of service is at our discretion;
- r) Vehicles operating as taxis, limousines, rental vehicles, hire vehicles or for any other commercial use;
- s) heavy haulage vehicles or vehicles that, in our opinion, require a heavy haulage towing provider due to the length, width or height of your Vehicle.

Where Allianz Global Assistance incurs costs under Item 2 above, the ANZ Extras Package member will be responsible for the cost and must make payment in the amount and manner advised by Allianz Global Assistance.

### Conditions

The provision of service under the Allianz Global Assistance Roadside Assistance is subject to:

- resources available in the area of Breakdown;
- any circumstances beyond our control (including but not limited to extraordinary delays caused by extreme weather conditions such as snow fall and flooding);
- areas being trafficable by a two-wheel-drive recovery vehicle;
- severe vehicle accident or traffic congestion;
- Restricted Access Area requirements;

- circumstances reasonably considered to be a force majeure event.

We have no obligation to pay for costs incurred in service calls where your Vehicle is immobile in a workshop undergoing repairs, or undergoing mechanical or electrical repairs at your premises.

We are not responsible for any costs arising from work carried out by a Recommended Repairer, and all repairs and costs for repairs undertaken by the repairer are your responsibility.

### **Consequential loss**

We will not be liable for any indirect or consequential loss or damage arising out of the provision or failure to provide any benefits and services whether as a result of our negligence or howsoever otherwise caused.

### **Transferring of Benefit to another vehicle**

Your roadside assistance Benefit is transferable to another Vehicle owned by you at any time while you are an eligible ANZ Extras Package member. Proof of ownership may be requested. Please call the ANZ Extras Package Service Team on 1300 092 850 if you wish to nominate a replacement vehicle.

### **Privacy**

Any personal information you provide is used by Allianz Global Assistance and its agents to arrange your roadside assistance and administer your and Allianz Global Assistance's rights and obligations in relation to it, including claims.

This information may be disclosed to third parties involved in the above process, such as car manufacturers, roadside providers, claims handlers, health and help assistance service providers (including Service Providers), your agents and Allianz Global Assistance's related companies. The use and disclosure of such personal information provided to third parties will be limited to the specific purpose for which it was supplied.

When you give personal information about other individuals, Allianz Global Assistance and its agents rely on you to have made or make them aware:

- that you will or may provide their information to Allianz Global Assistance;
- the types of third parties to whom the information may be provided;

- the relevant purposes Allianz Global Assistance and the third parties will use it for;
- the parties to whom Allianz Global Assistance and the third parties will disclose it to;
- how the other individuals can access it.

If it is sensitive information Allianz Global Assistance rely on you to have obtained their consent on these matters. If you have not done or will not do either of these things, you must tell Allianz Global Assistance or its agents before you provide the relevant information. You can seek access to and correct your personal information by contacting the ANZ Extras Package Service Team on 1300 092 850. If you do not agree to the above or will not provide Allianz Global Assistance with personal information, Allianz Global Assistance may not be able to provide you with its services or products or may not be able to process your application nor issue you with a policy.

## Definitions

In these terms and conditions, the following words have the following meanings.

**Accident:** a Vehicle damaged by impact or collision of any nature, or by attempted or successful theft or break in to the Vehicle.

**Authorised Repairer:** a repairer nominated by Allianz Global Assistance from time to time.

**Breakdown:** mechanical or electrical fault which has caused the Vehicle to be immobilised or become unsafe to drive (whether in transit or otherwise). Breakdown can also include a flat tyre, flat or faulty battery, a Vehicle which has run out of fuel or keys which have been locked in the Vehicle or lost.

**Call out:** roadside assistance provided by a Allianz Global Assistance customer service assistant over the telephone or, if the Allianz Global Assistance customer service assistant is unable to get your Vehicle mobilised over the telephone, attendance at your Vehicle (subject to these Allianz Global Assistance Roadside Assistance Terms and Conditions).

**Emergency Mechanical Repair:** a minor roadside mechanical repair of an immobilised Vehicle to facilitate the immediate mobilisation of the Vehicle. It does not include workshop repairs which may require diagnostic equipment, parts or repairs and does not include servicing of vehicles.

**Home:** Your home or business address as registered on the Allianz Global Assistance Roadside Assistance system.

**Recommended Repairer:** a repairer recommended by Allianz Global Assistance to undertake workshop repairs to your Vehicle. Allianz Global Assistance is not responsible for any costs for work carried out by a Recommended Repairer and all repairs and costs are your responsibility.

**Restricted Access Area:** an area that is protected by security and/or other systems designed to prevent access by unauthorised people and includes areas that Allianz Global Assistance does not have permission to enter (including but not limited to airports, sporting venues, protests, airports, and concerts).

**Roadworthy Well Maintained Vehicle:** a vehicle that has all safety-related components maintained in a manner that makes it safe to drive on the road and is maintained and serviced by qualified personnel to ensure performance is maintained.

**Service Area:** an area in mainland Australia, Tasmania, Phillip Island and any other area that is trafficable by a two-wheel drive recovery vehicle or an island that is accessible by a two wheel drive vehicular bridge (excludes ferries).

**Service Provider:** a mobile mechanic, tow truck operator or other roadside assistance provider nominated by Allianz Global Assistance.

**Serviceable Spare:** a wheel and tyre that is able to be fitted to your Vehicle to mobilise your Vehicle after changing a flat tyre.

**Vehicle:** your nominated vehicle registered on the Allianz Global Assistance Roadside Assistance system.

**Allianz Global Assistance:** AGA Assistance Australia Pty Ltd ABN 52 097 227 177 trading as 'Allianz Global Assistance'.

**you or your:** the ANZ Extras Package member.

## **HomeSource Home Emergency Assist Terms and Conditions**

Home Emergency Assist home emergency cover is managed by Home Source Ltd ACN 113 755 829 (HomeSource), trading as 'Home Emergency Assist'.

## **Nature of Service**

HomeSource provides qualified trades people to help manage specific emergencies around the home, including electrical emergencies, plumbing and gas emergencies and locksmith emergencies (the Service). Details of the benefits and the exclusions applicable to the Service are set out below and can also be accessed through the ANZ Extras Package website.

## **Eligibility**

Subject to these terms and conditions, the Service provided to ANZ Extras Package members is only available in respect of the nominated primary and owner-occupied residential property (the Property) of the primary account holder. Residential properties include houses, duplexes, flats, units and apartments.

The Property must be located in mainland Australia, including Tasmania and within a major metropolitan centre or within 20kms of a regional centre. A regional centre is a town which serves a significant regional population of 10,000 or more.

The Service is available for home emergencies occurring within the boundaries of the Property.

## **Proof of Identity and current ANZ Extras Package membership**

An ANZ Extras Package member, or their representative, must be present at the Property during the time of the provision of the Service.

Where an ANZ Extras Package member requires assistance to gain entry to the Property, satisfactory proof of identity will be required by the service provider prior to the provision of the Service.

## **Service call out limits**

There is a maximum of two (2) Service call outs per year for the Property.

A call out will be treated as occurring (and deducted from the available call outs) each time a request for Service is made and the problem is resolved, even where HomeSource has not dispatched a service provider.

Call outs not used in any 12 month period (commencing on the date of opening of your ANZ Extras Package account and each anniversary thereafter) will not be carried over to the next year. If the owner of the Property ceases to be an ANZ Extras

Package member, then they will immediately lose access to the Service and to any further call outs.

### **What is an emergency:**

An 'emergency', within the meaning of these terms and conditions, is a sudden and unexpected event occurring during the period of membership of the relevant ANZ Extras Package member, involving the Property and which, in the opinion of HomeSource, exposes the member or a third party to a risk to their health, or necessitates immediate remedial action to render the Property safe or secure, and avoid damage or further damage.

### **Home emergencies inclusions (i.e. what is covered):**

The costs associated with the dispatch of the trades person and the cost of the first half hour of their time on site at the Property is covered by HomeSource. If the repair can be made during the first half hour on site then there is no cost to the ANZ Extras Package member (except for any parts that may have been used). If additional time is required, the cost of repairing the problem (parts and labour) is the responsibility of the ANZ Extras Package member.

Service inclusions covered include:

- a blocked toilet, pipe or drain
- a burst tap or showerhead
- a burst pipe
- a broken or burst hot water system
- a partial or complete power blackout in the property
- being locked out of the house
- a gas leak

### **Home emergencies exclusions (i.e. what is not covered):**

There are Conditions and Exclusions, detailed below, which limit the Service that will be provided by HomeSource. Please read them carefully.

The Service is not a household building or contents policy of insurance or an equipment maintenance contract. It can complement your household insurance policies, by providing benefits and services which are not normally available under such policies. It is recommended that you have a buildings insurance policy covering your Property and a contents insurance policy covering your possessions.

If you request any additional work from a service provider (that is work outside or which exceeds the Service provided at no cost by HomeSource, then you are responsible for all such additional work and accept that all arrangements for that additional work are solely between you and the service provider, and do not involve HomeSource. HomeSource accepts no responsibility or liability for any work performed by a service provider or by any third party outside the Services to be performed under these terms and conditions.

**General exclusions:**

The Service is not available for: (a) non-residential properties; (b) properties used for investment or rental purposes; (c) properties used for commercial, retail, office, industrial or professional purposes; (d) properties used for commercial farming or agricultural purposes; or (e) non-Fixed dwellings – such as trailers, caravans, campervans, recreational or other vehicles.

The Service is not available for or in response to events which are not emergencies and are not available in respect of: (a) major structural damage; (b) area wide disruption to essential services; or (c) major disasters or events.

The following are not covered by the Service: (a) any leaking or dripping tap that requires re-washing or replacing, external overflows, replacement of cylinders, tanks, radiators and sanitary ware; (b) burst or leaking flexible hoses or leaking washing appliances which are fitted with a stop tap; (c) external water supply pipes; (d) hot water systems over 10 years old; (e) replacement of light bulbs, fuses and plugs; (f) loss of keys for outbuildings, garages and sheds; (g) breakdown or loss of or damage to domestic appliances or saniflow toilets and other mechanical equipment; (h) damage to boundary walls, hedges, fences or gates; (i) electricity supply to, or failure of burglar/fire alarm systems, CCTV surveillance or to swimming pools and their plumbing or filtration systems; (j) any form of air-conditioning or solar heating systems; or (k) any property which is not in a major metropolitan centre and is located outside a 20km distance of a regional centre.

**Response times**

There may be occasions when HomeSource may not be able to respond within the normal time frame due to circumstances beyond the control of HomeSource.

This may include when there has been a severe storm or civil disturbance that has impacted numerous homes. In such a case HomeSource will supply a trades person at the earliest possible opportunity and keep the customer informed at regular intervals.

### **General limitations**

HomeSource will not be liable for any of the following: (a) loss or damage arising from circumstances known to the ANZ Extras Package member before they became a member; (b) the cost of replacement parts; (c) loss or damage arising from disconnection or interruption of mains services by the deliberate act of the utility company concerned or any equipment or services which are the responsibility or property of the utility company; (d) any cost relating to the attempted repair by you or your own contractor; (e) any defect, damage or failure caused by you or your own contractor; (f) any defect, damage or failure caused by malicious or wilful action, negligence, misuse, third party interference or faulty workmanship, including any attempted repair or modification which does not comply with recognized industry standards; (g) any emergency in a property that has been unoccupied for more than 30 consecutive days.

These terms and conditions are to be interpreted strictly in favour of HomeSource where there is any ambiguity. HomeSource is only liable to provide or pay for Services to the extent clearly and expressly provided for in these terms and conditions.

While the Service does not cover any work on products, if any work is performed on any product that has any form of warranty, HomeSource accepts no liability for performing repairs or make safe procedures that may void such a warranty. This includes whether it causes the ANZ Extras Package member to breach a contractual obligation or impact on any form of an existing or subsequent insurance claim or legal action involving the ANZ Extras Package member. It is the responsibility of the ANZ Extras Package member to advise the service provider not to repair an item where doing so may void a warranty or cause the ANZ Extras Package member to breach a contractual obligation.

To the extent permitted by law, HomeSource will not be liable to any person for any indirect, special or consequential loss or damage in connection with the Service, whether in contract, tort (including negligence), statute or otherwise.

## Complaints

If you have a concern, or would like to lodge a complaint or provide feedback regarding the Service please call the ANZ Extras Package Service Team on 1300 092 850 and follow the prompts.

What to do should you suffer an emergency:

If you suffer an emergency at the Property, you should call the ANZ Extras Package Service Team on 1300 092 850 and follow the prompts. HomeSource will then: (a) advise you on what can be done to protect yourself and the Property immediately; and (b) organise the dispatch of a repairer to help address the problem. The costs associated with the dispatch of the trades person and the cost of the first half hour of their time on site is covered by HomeSource.

## Fair use Policy

In order to provide quality service at a competitive price, HomeSource reserves the right to amend or withdraw Service if use is excessive or results from a lack of maintenance or failure to rectify existing issues.

## HomeSource Find a Tradesperson Terms and Conditions

Find a Tradesperson is managed by HomeSource.

You will be subject to the HomeSource 'Find a Tradesperson Terms and Conditions' set out below (as amended from time to time) and can also be accessed through the ANZ Extras Package website.

### HomeSource 'Find a Tradesperson' terms and conditions

#### General disclaimer:

The Find a Tradesperson database is intended as a first point of reference and should not be relied upon as a substitute for professional advice.

By accessing and/or using the database at the HomeSource Find a Tradesperson website, you agree that HomeSource is not responsible to you or anyone else for any loss, damage, cost or expense suffered in connection with the use of this database, the website or any of its contents. This includes, but is not limited to, the transmission of any computer virus. Further, your use of the database, the website or any of its contents or your receipt of any information from HomeSource or its website is not intended

to create, nor does it create, a client relationship between you and HomeSource. The HomeSource Find a Tradesperson web page may be linked to other websites over which HomeSource have no control. HomeSource make no representations about the accuracy of the information contained on those websites and is not liable for their contents.

HomeSource is a service provider supplying general advice and services in regard to information that may be relevant to you. Whilst HomeSource will use reasonable endeavours to ensure any specialist it refers to in its database is of the highest quality, HomeSource does not warrant the quality of the specialist and is not responsible for any loss, damage, cost or expense suffered due to your use of that specialist. For the purposes of this disclaimer, a specialist is a person or company that is included in Find a Tradesperson, or that is referred to you as a potential supplier that could assist you, including but not limited to builders, tradesmen or trade suppliers and any of these groups listed on the HomeSource website including those in the Find a Tradesperson section of the website.

### **Variations to the terms and conditions**

HomeSource reserves the right to amend prices (where applicable) and to include policies and services without prior notice. Please review these terms and conditions at the HomeSource website regularly to ensure you are aware of any changes. Another copy is available by visiting [www.homesource.com.au](http://www.homesource.com.au) and clicking on the site disclaimer link.

### **The service provided**

Your ANZ Extras Package membership entitles you to access the HomeSource Find a Tradesperson search engine. This allows you to search for different specialists by post code. The specialists listed on the database have not paid to be there. Their inclusion is based on their service standards, proof of licence and insurances, and their promise to abide by the HomeSource code of conduct.

### **Limitation of liability**

Any work that an ANZ Extras Package member initiates with any specialist or third party found on the HomeSource Find a Tradesperson website is wholly the responsibility of that ANZ Extras Package member. All such arrangements will be between the ANZ Extras Package member and the specialist or third party and

will not involve HomeSource. HomeSource accepts no responsibility or liability for any work performed by a specialist or by any third party.

## Mobile Phone Insurance Terms and Conditions

National Underwriting Agencies Pty Ltd ABN 60 089 657 849 AFSL 246229 as Lloyds Coverholder and Pinpoint Pty Ltd have entered into a policy under NUA's Binding Authority with certain underwriters at Lloyd's London to provide the insurance benefits.

Set out below are the terms and conditions of the Mobile Phone Insurance Policy. It contains detailed information about the Mobile Phone Insurance Policy, including when you are covered, when you are not covered, and the amount you are covered for.

NUA recommend that you carefully read these terms and conditions. In reading these terms and conditions, you should note that certain words have a special meaning. You should read these terms and conditions carefully before lodging any claim.

There is no obligation to accept any of the benefits under this cover, You may choose to insure with an insurer of Your choice or have no cover at all and bear the risk yourself. Registered ANZ Extras Package members have a right to make a claim direct with the insurer. If you make a claim under the cover provided, You will be bound by the terms and conditions, definitions, exclusions and claims procedures.

You are not a contracting insured and do not enter into any agreement with ANZ, Pinpoint Pty Ltd or NUA as Your rights to access cover is provided under section 48 of the Insurance Contracts Act 1984 (Cth). The insurer is certain Underwriters at Lloyd's London and Pinpoint Pty Ltd is the contracting insured under the policy.

ANZ is not a party to the Mobile Phone Insurance Policy and does not accept any liability to you in respect of the Mobile Phone Insurance Policy. ANZ does not guarantee the payment of any claim under the Mobile Phone Insurance Policy.

ANZ, Pinpoint Pty Ltd and NUA provide no advice on this insurance. You should carefully read and understand these terms and conditions to ensure that it meets Your financial situation, objectives, needs, requirements or personal situation. Please contact NUA should you require any further information.

## Summary of Covers

- physical loss;
- accidental damage;
- mechanical or electrical breakdown;
- theft; and
- unauthorised calls associated with a valid theft claim,

subject to the terms and conditions of the Insurance Policy.

## Limit of what the insurer will pay

The Insurers' maximum limit of liability for any one claim shall be up to \$800 (inclusive of GST) of each and every claim, less the Excess, but not exceeding the equivalent replacement value of Your Mobile Telephone as listed in the Depreciation Schedule, and up to \$300 in respect of Unauthorised Calls following a valid Theft claim. If Your Mobile Telephone is economically repairable NUA will repair the Mobile Telephone. If the Mobile Telephone is to be replaced, NUA will replace it with a Mobile Telephone of similar performance, function, type, age and quality.

## Who is the Insurer?

The insurer is certain underwriters at Lloyd's London.

## How to Make a Claim

In the event of any incident, which may give rise to a claim, You must follow the Claims Procedure detailed below.

## Claims Procedure

**IMPORTANT:** If you are not in possession of the Mobile Telephone you must immediately contact either the Administrator on 1300 133 345 or to place a call bar on the Mobile Telephone, contact your carrier i.e. Optus, Telstra, Vodafone and the like.

In the event of any incident that may give rise to a claim, You must comply with the Claims Procedure as set forth below.

## In the event of Physical Loss or Theft, including Unauthorised Calls.

Notify the appropriate Police authorities within 24 hours of the incident and obtain a Police reference number and a copy of the Police report. Contact the Administrator on 1300 133 345 within 24 hours of the incident, You will be sent a claim form. Complete the claim form FULLY within 7 days and return it to the Administrator with all supporting documentation

requested by the Administrator. The Administrator will assess Your claim, and providing Your claim is valid, will authorise the replacement of the Mobile Telephone to the nearest functionally equivalent model.

### **In the event of Accidental Damage or Mechanical or Electrical Breakdown**

Contact the Administrator on 1300 133 345 within 24 hours of the incident, You will be sent a claim form. Complete the claim form FULLY within 7 days and return it to the Administrator together with Your Mobile Telephone with all supporting documentation requested by the Administrator. On completion of repairs, Your Mobile Telephone will be returned to You by courier (at Your cost), or at the Administrator's option, NUA will replace it with a Mobile Telephone of a similar performance, function, type, age and quality.

### **Policy wording**

Any headings or sub-headings are for guidance only and have no effect on the meaning of the text of this insurance, nor do they claim to be an exact or full description of such meaning.

#### **1. THE COVER**

Insurers' maximum limit of liability for any one claim shall be up to \$800 (inclusive of GST) of each and every claim, less the Excess, but not exceeding the equivalent replacement value of Your Mobile Telephone as listed in the Depreciation Schedule, and up to \$300 in respect of Unauthorised Calls following a valid Theft claim. If Your Mobile Telephone is economically repairable NUA will repair the Mobile Telephone. If the Mobile Telephone is to be replaced, NUA will replace it with a Mobile Telephone of similar performance, function, type, age and quality.

#### **Summary of Covers**

- physical loss;
- accidental damage;
- mechanical or electrical breakdown;
- theft; and
- unauthorised calls associated with a valid theft claim,

subject to the terms and conditions of the Insurance Policy.

#### **2. DEFINITIONS**

The words or phrases described below shall have the following meaning wherever used in these terms and conditions.

**Accidental Damage:** means sudden and unforeseen accidental damage to the Mobile Telephone.

**Administrator:** means National Underwriting Agencies Pty Ltd, ABN 60 089 657 849 AFSL 246229, Level 1, 222 Evans Road, Salisbury, Qld, 4107.

**ANZ Extras Package website:** means [anz.com/extraspackage](http://anz.com/extraspackage)

**Courier Costs:** means the courier costs and expenses incurred in returning Your Mobile Telephone from NUA's repair centre, within the territory of Australia.

**Depreciation Schedule:** means the following table that calculates the value of Your mobile phone in the event of a claim under this policy:

|                               |                                |
|-------------------------------|--------------------------------|
| <b>Less than 3 months old</b> | 100% of original invoice value |
| <b>3 – 6 months old</b>       | 80% of original invoice value  |
| <b>6 – 12 months old</b>      | 60% of original invoice value  |
| <b>12 – 24 months old</b>     | 50% of original invoice value  |

**Excess:** means the amount you pay in the event of a claim which is \$200.00 per loss claim and \$175.00 for all other claims.

**Insured/You/Your:** means the eligible ANZ Extras Package member.

**Insurer, Insurers:** means certain underwriters at Lloyd's, London.

**Limit of Liability:** means the Insurers' maximum limit of payment for any one claim shall be up to \$800 (inclusive of GST) less the Excess for each and every claim, but not exceeding the equivalent replacement value of Your Telephone as listed in the Depreciation Schedule, and up to \$300 in respect of Unauthorised Calls following a valid Theft claim. If Your Mobile Telephone is economically repairable NUA will repair the Mobile Telephone. If the Mobile Telephone is to be replaced, NUA will replace it with a Mobile Telephone of similar performance, function, type, age and quality.

**Mechanical or Electrical Breakdown:** means the actual breaking or malfunction of any part of the Telephone as a direct result of internal electronic, electrical or mechanical defect causing sudden stoppage of normal operation and necessitating repair before it can resume normal operation.

**Mobile Telephone:** The hand portable mobile Telephone as Certificated by relevant proof of purchase or exchange and Registered by You with the Administrator by telephone or on the ANZ Extras Package website, provided that it is fitted and used with Your SIM Card as issued by Your mobile phone dealer (being a card or other medium carrying Your identity, use of which in conjunction with the Telephone enables calls to be charged to Your airtime account).

**Mysterious Loss:** means the unexplained loss or disappearance of Your Mobile Telephone where the event can not be reasonably explained or identified.

**NUA:** means National Underwriting Agencies Pty Ltd, ABN 60 089 657 849 AFSL 246229 acting in its capacity as Lloyds Coverholder and or Administrator under its Binding Authority with certain Underwriters at Lloyds London.

**Period of Cover:** Your cover shall commence 14 days after the date of Your Registration. This benefit can only be claimed once in any 12 month period.

**Physical Loss:** means the sudden and unforeseen physical loss of the Mobile Telephone.

**Registered ANZ Extras Package member:** means the ANZ Extras Package member who has completed Registration of their Mobile Telephone within 30 days from the commencement date of their ANZ Extras Package.

**Registration:** means the process of providing the details of Your Mobile Telephone to the Administrator by telephone or via the ANZ Extras Package website.

**Territorial Limits:** Worldwide limited to 28 days overseas cover in any one period of travel.

**Theft:** The dishonest removal of the Mobile Telephone by any third party with the intention of depriving You permanently of its possession.

**Unauthorised Calls:** The cost of airtime illegally incurred by any third party immediately following each valid Theft claim for which NUA admits liability under this insurance.

### 3. EXCLUSIONS

This insurance does not cover:

1. Any claims made within the first **14 days** from the date of registration.
2. Any claims made where the Mobile Telephone has not been registered by the ANZ Extras Package member within 30 days from the commencement of Your ANZ Extras Package. In the event that You have changed Your Mobile Telephone after initial registration You must notify the Administrator within 7 days with the details of Your new Mobile Telephone to ensure continuation of cover.
3. Any claim where the Mobile Telephone has not been registered.
4. Any more than 1 claim in any 12 month period.
5. Any courier, postal, transport cost or expenses associated with the repair or replacement of any Mobile Telephone.
6. Any claim for Theft unless reported to the appropriate Police authorities within 24 hours of the incident.
7. Theft from an unattended vehicle unless the Mobile Telephone is completely hidden from view within a fully locked and secured vehicle where violent or forcible entry to the vehicle has been used. A copy of the repairer's account for such damage to the vehicle must be submitted with any claim hereunder.
8. Theft from any premises unless there is evidence of violent or forcible entry to the premises.
9. Theft when left unattended in any public place, in or on any conveyance (unless cover is afforded within an unattended vehicle as provided for within Exclusion 3 above), or where You have not exercised all reasonable due care and attention.  
**Theft, Accidental Damage or Loss** where no actual known identifiable event can be attributed to causing the **Theft, Accidental Damage or Loss**.
10. The first A\$200 (inclusive of GST) of each and every Loss claim and the first \$175.00 (inclusive of GST) for all other claims. Payment of this excess amount shall be Your responsibility.

11. Any consequential loss or damage arising from not being able to use the Mobile Telephone or otherwise incurred.
12. Any claim arising from Fire.
13. Any claim arising from abuse, misuse or neglect of the Mobile Telephone.
14. Damage to Your Mobile Telephone caused by or attributed to the operation of a software virus or any other software based malfunction.
15. Unauthorised Calls unless directly relating to a valid Theft claim under this insurance.
16. Mechanical or Electrical Breakdown of the Mobile Telephone whilst it is covered by the original 12 months' manufacturers warranty or guarantee.
17. Any Mobile Telephone which has been repaired, modified or serviced by anyone other than an authorised service centre of the manufacturer or by the Administrator.
18. Wear and tear or gradual deterioration of the Mobile Telephone's performance.
19. Any cosmetic defects, scratches or markings.
20. Routine maintenance, adjustment or servicing.
21. The GST element of any claim if You are registered for GST.
22. Any legal liability directly or indirectly caused by or contributed to or arising from:
  - a. ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel.
  - b. the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.
23. Any loss or damage or liability directly or indirectly occasioned by, happening through or in consequence of war, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power, or confiscation or nationalisation or requisition or destruction of or damage to property by or under the order of any government or public or local authority.

24. Any damage directly occasioned by pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds.
25. Any claim in respect of any additional equipment or accessories including carrying cases, battery chargers, hands-free mounting kit or external antennae.
26. Any claim if You are no longer domiciled within Australia.
27. Any Claim relating to **Mysterious Loss** of Your Mobile Telephone.
28. Any claim relating to manufacturers recall.

#### **4. CONDITIONS**

##### **Replacement Equipment**

Should You purchase a new Mobile Telephone to replace that originally covered hereunder You must advise the Administrator of the make, model and IMEI number of the new Mobile Telephone. This must be supported by an official purchase invoice showing these details.

##### **Reasonable Precautions**

You are required to take all reasonable precautions at all times to protect the Mobile Telephone against theft, failure or damage and you are required to use the Mobile Telephone in accordance with the manufacturer's instructions and service recommendations.

##### **Fraud**

If any claim made is in any respect fraudulent or if any fraudulent means or devices are used by You or anyone acting on Your behalf to obtain any benefit under this insurance, or if any loss hereunder is occasioned by Your wilful act or with Your connivance, NUA, without prejudice to any other right(s) that NUA might have under this insurance, shall be entitled to refuse to pay such claim.

##### **Claims**

In the event of any incident which may give rise to a claim, You must follow the Claims Procedure.

##### **Limit of Liability**

The maximum amount NUA will pay for any claim is \$800.00 less the Excess.

### **Subrogation**

NUA may at its own expense take such proceedings as NUA thinks fit in Your name to enforce any rights and remedies against, or obtain relief or indemnity from, any other person or entity to which NUA shall be or may become entitled or subrogated under this insurance and You shall at NUA's request and expense do such acts and things as may be reasonably required by NUA for that purpose.

### **Other insurance**

If, at the time of theft, failure, loss or damage to the Mobile Telephone, there shall be any other insurance covering the same, NUA shall not be liable to pay or contribute more than NUA's rateable proportion.

### **No assignment**

The Mobile Phone Insurance Policy is not assignable by You except with the written consent of the Administrator.

### **Observance**

The observance and fulfilment of the conditions of this insurance insofar as they relate to anything to be done or observed by You shall be a condition precedent to NUA's liability under this insurance.

### **ADMINISTRATOR FOR THE INSURERS**

This cover is administered by NUA under an authority granted to NUA by the Insurers and so NUA is acting as administrator for the Insurers and not for You.

### **SEVERAL LIABILITY NOTICE**

The subscribing Insurer's obligations under contracts of insurance to which they subscribe are several and not joint and are limited solely to the extent of their individual subscriptions. The subscribing Insurers are not responsible for the subscription of any co-subscribing Insurer who for any reason does not satisfy all or part of its obligations.

### **WHAT TO DO IF YOU HAVE A COMPLAINT**

Any enquiry or complaint relating to this insurance or services should in the first instance be referred to NUA on 1300 133 345. NUA's Complaints Manager who will handle Your complaints or disputes about the insurance or services. Should the NUA Complaints Manager be unable to satisfactorily resolve Your

complaint or dispute they will advise you of the various external bodies available to assist you.

## **PRIVACY**

Lloyd's and its agents are bound by the obligations of the Privacy Act 1988 as amended by the Privacy Amendment (Privacy Sector) Act 2000 (the Act).

These set basic standards relate to the collection, use, disclosure and handling of personal information.

"Personal information is essentially information or an opinion about a living individual whose identity is apparent or can reasonably be ascertained from the information or opinion."

An individual who believes their privacy may have been prejudiced has a right to make a complaint about the matter. In the first instance, Your complaint should be addressed to National Underwriting Agencies Pty. Ltd. This may be done either verbally or in writing. If You are dissatisfied with the response, You may refer the matter to Lloyd's Australia Ltd. who has the appropriate authority to investigate and address matters of this nature.

Lloyd's Australia will respond in writing within 15 working days, and if You remain dissatisfied with their response You will be provided at that time with the details of any other avenues for resolution that may be available to You.

## **DO YOU REQUIRE FURTHER INFORMATION?**

Please Contact:

National Underwriting Agencies Pty Ltd

Phone: 1300 133 345

## **IMPORTANT NOTICES**

YOU WILL NEED A COPY OF YOUR ORIGINAL PURCHASE INVOICE OR SUPPLY CONTRACT (IN THE CASE OF A MOBILE TELEPHONE ON A PLAN) TO VALIDATE ALL CLAIMS, PLEASE ENSURE THAT YOU HAVE THE ORIGINAL PURCHASE INVOICE OR SUPPLY CONTRACT STORED IN A SAFE PLACE.

## Accidental Death Insurance Policy

The Accidental Death Insurance has been issued by OnePath Life Limited ABN 33 009 657 176, AFSL 238341 (OnePath Life) to ANZ. The policy is a contract of insurance between ANZ and OnePath Life Limited (the Policy). It is not a contract of insurance between OnePath Life Limited and you. The primary account holder under your ANZ Extras Package account will be the life insured under the Policy and any benefit payable under the Policy because of the life insured's accidental death will be paid to that person's estate.

OnePath Life Limited is a subsidiary of ANZ. ANZ, an authorised deposit taking institution (ADI) under the Banking Act 1959, does not stand behind OnePath Life Limited. OnePath Life Limited is not an ADI and the insurance is neither a deposit with, nor a liability of, ANZ or any member of the ANZ Group, other than OnePath Life Limited.

Set out below is a summary of the Policy terms and conditions. It contains detailed information about the Policy, including when you are covered, when you are not covered, and the amount of cover provided.

We recommend that you carefully read this summary of the Policy terms and conditions. In reading this summary, you should note that certain words have a special meaning. You should read the summary carefully before lodging any claim.

### Summary of the Policy Terms and Conditions

#### Definitions

Defined terms used in the Policy, and in this summary of the cover provided, have the following meanings:

**accident** means an event which occurs after the policy commencement date and is independently caused by violent, accidental, external and visible means;

**accidental death** means the death of the life insured caused by an accident;

**ANZ** means Australia and New Zealand Banking Group Limited, ABN 11 005 357 522 of 833 Collins Street, Docklands, Victoria;

**life company** means OnePath Life Limited ABN 33 009 657 176, AFSL 238341 of 347 Kent Street, Sydney, New South Wales;

**life insured** means the primary account holder under your ANZ Extras Package account who is aged

between eighteen and eighty at the time of the accident; and

**period of cover** in respect of a life insured means the period described below under the heading "Period of cover".

### **Period of cover**

Accidental death cover is provided to a life insured under the Policy until the earliest of:

- the life insured ceasing to be the Primary Account Holder under your ANZ Extras Package account;
- under the Terms and Conditions of your ANZ Extras Package, the life insured ceases to be eligible for the Benefits available under the package;
- the life insured reaching eighty;
- the life insured's death; or
- cancellation or expiry of the Policy.

### **Accidental Death Benefit**

Upon the accidental death of a life insured during the period of cover, the life company must pay an accidental death benefit of \$25,000 to the life insured's estate. However, the life company's obligation to pay a benefit is subject to the life insured's estate lodging a claim with the life company in terms satisfactory to the life company and is subject to the exclusions set out in the Policy.

### **Area of cover**

The life insured is covered under the Policy anywhere in the world, 24 hours a day.

### **Exclusions**

The life company will not pay the life insured's estate an accidental death benefit if the life insured's accidental death:

- occurs six months or more after the accident; or
- results from:
  - war (whether formally declared or not), hostilities, civil commotion or insurrection;
  - any form of aerial ascent or descent, or air travel of any form or description other than as a fare-paying passenger in an aircraft operated by

an air transport organisation licensed to carry passengers;

- suicide;
- disturbance to mind or faculty through the use of alcohol or drugs, unless prescribed (by a medical practitioner) and taken as prescribed;
- participation in or training for professional sports or speed contests; or
- engaging in any unlawful acts.

### **Policy cessation**

The Policy ceases when terminated by ANZ or the life company. If this occurs, you will receive notice from ANZ.

### **Making a claim**

In the event of your accidental death while you are a life insured under the Policy, your estate can make a claim for the accidental death benefit by phoning the ANZ Extras Package Service Team on 1300 092 850.

The life insured's estate must at its expense provide the life company with all the information and details that the life company may reasonably require to assess the claim.

All amounts payable under the Policy will be paid in Australian currency in Australia. If the life company is required to pay any tax, duty or government charge or levy related to any payment to the life insured's estate under the Policy, the life company may reduce the amount paid to the life insured's estate by that amount of tax, duty or government charge or levy.

### **Variation of terms of Policy**

The terms of the Policy can be varied in writing by ANZ and the life company.

In the event that the Policy is varied in a way which is material to the interests of the life insured while you are the primary account holder under your ANZ Extras Package, ANZ will give you prior notice of the variation.

### **Governing law**

This policy is governed by the laws that apply in Victoria.

### **Dispute resolution**

Please contact the ANZ Extras Package Service Team on 1300 092 850 or OnePath Life direct on 1800 354 970

if you are dissatisfied with any matter relating to the Policy or the manner in which a claim is handled.

If you are unhappy with the response, you can contact the Financial Ombudsman Service, an independent body whose services are available to you at no cost, on 1300 780 808, email [info@fos.org.au](mailto:info@fos.org.au) or write to GPO Box 3, Melbourne, Victoria 3001.

## **ANZ Domestic Travel Insurance Policy**

The ANZ Domestic Travel Insurance Policy (the Travel Policy) is a master policy underwritten by QBE Insurance (Australia) Limited, ABN 78 003 191 035 (QBE), AFS Licence 239545. The Travel Policy is a contract of insurance between ANZ and QBE. It is not a contract between QBE and you.

The primary account holder is the insured person under the Travel Policy and entitled to make a claim under the Travel Policy. A claim can be made under the Travel Policy in the manner described below.

ANZ is not the insurer under the Travel Policy and does not accept any liability to you in respect of the arranged insurance cover. ANZ does not guarantee the payment of any claim or benefit by QBE under the Travel Policy.

Set out below is a summary of the Travel Policy terms and conditions. It contains detailed information about the Travel Policy, including when you are covered, when you are not covered, and the maximum cover limits.

We recommend that you carefully read this summary of the Travel Policy terms and conditions. In reading this summary, you should note that pages 87 to 89 define words with a special meaning. You should read the summary carefully to decide if this cover meets your needs.

To the extent that this summary of the Travel Policy could be construed as general advice, it does not take into account your personal objectives, financial situation or needs ("personal circumstances"). You should consider the appropriateness of the information, having regard to your personal circumstances.

### **Find out more**

Call ANZ Extras Package Service Team on 1300 092 850 weekdays from 8.30 am to 5.30 pm (Sydney time).

## Summary of the Travel Policy Terms and Conditions

### Part A – Eligibility

To be covered under the Travel Policy, you must meet the following conditions:

- you must be the primary account holder under your ANZ Extras Package account at the time of the event, however, (where you are) the Travel Policy extends to provide cover to your accompanying spouse and accompanying dependant child or children;
- you must be under 70 years of age as at the time of booking the trip;
- your trip must be made within Australia and it must have been pre-booked;
- Your trip is covered by the Travel Policy for a maximum of 60 days and must:
  - involve an interstate trip with a minimum of one overnight stay; or
  - involve an intrastate trip with a minimum of two overnight stays;
- the trip must be for personal travel only.

There is no cover available for any claim arising directly or indirectly as a result of any existing medical condition, subject to the listed exclusions described under the heading 'Existing medical condition(s)' on page 65.

The terms and conditions of the Travel Policy are subject to the laws of the Australian state or territory where the Certificate of Insurance is issued. You are required to submit to the jurisdiction of the courts of that state or territory.

### Part B -Table of benefits

This list is a summary of some of the benefits and the applicable limits under the Travel Policy. The full details are set out in the relevant Sections below. Other applicable limits may apply.

|  | Applicable Limits                    |   |
|--|--------------------------------------|---|
|  | Claims in respect of a single person | Claims in respect of more than one person |
| Medical evacuation and repatriation – Section 1  | \$5,000                              | \$10,000                                  |
| Luggage and personal effects – Section 8A  | \$4,000                              | \$8,000                                   |
| Personal computer item limit   | \$1,000                              | \$1,000                                   |
| Camera & video item limit  | \$750                                | \$750                                     |
| Watches & jewellery item limit   | \$500                                | \$500                                     |
| Other item limit   | \$500                                | \$500                                     |
| Emergency luggage – Section 8B   | \$500                                | \$1,000                                   |
| Replacement passports and travel documents – Section 8C                                  | \$2,000                              | \$2,000                                   |
| Cancellation or holiday deferment costs – Section 2A                                     | \$10,000                             | \$20,000                                  |
| Emergency travel arrangements and accommodation expenses – Section 2D                    | \$10,000                             | \$20,000                                  |
| Travel delay – Section 3A  | \$500                                | \$1,000                                   |
| Missed connection – special events – Section 3c  | \$2,000                              | \$4,000                                   |
| Rental vehicle insurance excess – Section 4A   | \$3,000                              | \$3,000                                   |
| Return of rental vehicle – Section 4B  | \$750                                | \$750                                     |
| Accidental death – Section 5A  | \$10,000                             | \$20,000                                  |
| Repatriation of remains to or within Australia or funeral expenses overseas – Section 5B | \$5,000                              | \$10,000                                  |

|                                | Applicable Limits                    |   |
|--------------------------------|--------------------------------------|---|
|                                | Claims in respect of a single person | Claims in respect of more than one person |
| Personal liability – Section 9 | \$300,000                            | \$600,000                                 |

### Excesses

QBE will not pay the first \$25 (the excess) for claims in respect of any one event, except in relation to claims under any of Sections 3A, 3C, 3D, 4, 5, 6, 7 and 8B.

### Significant risks

The benefits provided may not match your expectations

The benefits provided to you under the Travel Policy may not match your expectations (for example, because an exclusion applies). You should therefore read this summary carefully to ensure it meets your needs.

### Are you sure you have the right level of cover?

You should 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. Please refer to the applicable limits in the above Table of Benefits and in the following Travel Policy terms and conditions described in this summary.

### Unattended luggage and personal effects

There is no cover under the Travel Policy for luggage and personal effects that are left unattended. Please refer to the definition of 'unattended'.

### Medical and ancillary costs

There is no cover for any medical, dental, or ancillary costs incurred within Australia.

### Existing medical condition(s)

There is no cover for any claim arising directly or indirectly as a result of any existing medical condition other than those listed below. An 'existing medical condition' is:

- a. any chronic or ongoing (whether chronic or otherwise) medical or dental condition, illness or disease of which you were aware or should reasonably have been aware, and which is medically documented or under investigation prior to booking the trip;
- b. any physical, mental illness or medical condition (including pregnancy), defect, illness or disease of

which you were aware or should reasonably have been aware, and for which treatment, medication, preventative medication, advice, preventative advice or investigation has been received or prescribed by a medical or dental adviser in the 60 days prior to booking the trip.

Note:

- where any condition is the subject of an investigation, that condition falls within the definition of an 'existing medical condition', regardless of whether or not a diagnosis of the condition has been made; and
- this definition of an 'existing medical condition' applies to you, your travelling party, your relatives, your business colleague, or any other person you have a relationship with whose state of health could impact your travel plans.

Provided the following existing medical conditions are stable and you or anyone else who is eligible to be covered are not waiting for treatment, on a hospital waiting list, or awaiting results of medical tests or investigations in relation to any of these conditions, cover is automatically provided under the Travel Policy:

- acne
- allergies – such as allergic rhinitis, chronic rhinitis, hay fever, sinusitis, anaphylaxis, dermatitis, eczema, psoriasis, urticaria, food intolerance, latex allergy
- anaemia – including iron deficiency anaemia, B12 deficiency, folate deficiency, pernicious anaemia
- asthma – not requiring cortisone medication or no hospitalisation for the past 12 months including as an outpatient
- bell's palsy
- benign breast or renal cysts
- bunions
- carpal tunnel syndrome
- cataracts, dry eye syndrome, glaucoma, macular degeneration
- celiac disease
- colonic polyps
- congenital blindness/deafness

- diabetes mellitus types 1 and 2 – where you have no known cardiovascular, hypertensive, vascular disease, no related kidney, eye or neuropathy complications
- epilepsy – you have been seizure free for the past 12 months and do not require more than one anti-seizure medication
- goitre, hypothyroidism, hashimotos disease, graves disease
- gout
- hiatus hernia/gastro-oesophageal reflux disease, peptic ulcer disease
- high cholesterol (hypercholesterolaemia)
- high lipids (hyperlipidaemia)
- insulin resistance, impaired glucose tolerance
- incontinence
- meniere’s disease, tinnitus
- menopause
- migraines except where you have been hospitalised in the past 12 months
- nocturnal cramps
- osteoporosis – whereby there have been no fractures and you do not require more than one medication
- plantar fascitiis
- raynaud’s disease
- sleep apnoea
- stable high blood pressure (hypertension)
- trigeminal neuralgia
- trigger finger
- routine screening tests where no underlying disease has been detected.

## **Part C – Terms and Conditions of the Travel Policy.**

### **When does the cover begin and end?**

1. Cover under all applicable Sections of the Travel Policy, except: Section 2A (Cancellation or holiday

deferment costs); Section 2B (Agents cancellation fees); and Section 2C (Loss of reward points), is for the period of the trip. (Note the definition of a 'trip'.)

2. Cover under Sections 2A, 2B and 2C is provided from the time the trip is booked, until the end of the trip. (Note the definition of a 'trip'.)
3. If the scheduled transport in which you are to travel is delayed, or the delay is caused by an event that entitles you to make a claim under the benefits described in this summary, the cover is automatically extended beyond the period of the trip. The extension lasts until you are capable of travelling to your final destination, including the journey there, or for a period of 6 months, whichever happens first.

### **Losses QBE does not cover at all**

1. QBE will not pay the first \$25 (the excess) for any one event except in relation to a claim under any of Sections 3A, 3C, 3D, 4, 5, 6, 7 and 8B.
2. For claims under all Sections, QBE will pay only up to the applicable limit unless a sub-limit is specified in the relevant Section.
3. There are general exclusions, which apply to all types of cover. Particular exclusions apply to specific Sections of cover and are listed following the relevant types of cover. Please read them carefully.
4. QBE will not cover any loss which arises out of trade, business or professional arrangements.

### **General exclusions**

QBE will not pay for any of the following losses.

1. A loss which is recoverable under some other scheme. For example, Medicare, a private health fund, workers compensation scheme, travel compensation fund or accident compensation scheme.
2. Consequential loss of any nature.
3. A loss caused by, arising directly or indirectly from or in any way connected with a criminal or dishonest act by you or by a person with whom you are in collusion.
4. A loss caused by, arising directly or indirectly from or in any way connected with war, invasion, act of a

foreign enemy, hostilities (whether war is declared or not), civil war, rebellion, revolution, insurrection, military or usurped power, or popular uprising.

5. A loss caused by, arising directly or indirectly from 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.
6. A loss caused by, arising directly or indirectly from or in any way connected with any Government intervention, prohibition, or regulation.
7. A loss caused by, arising directly or indirectly from or in any way connected with an act or threat of terrorism. This exclusion does not apply to Section 5B (Repatriation of remains within Australia), Section 8 (Luggage and personal effects) or under Section 1 (Medical evacuation and repatriation for the cost of repatriation within Australia), if the carrier requires you to be brought back with a medical escort.
8. A loss caused by, arising directly or indirectly from or in any way connected with the cancellation of travel arrangements due to mechanical breakdown of transportation.
9. Any claim arising from illness or injury where a metastatic or terminal prognosis was made, in relation to any medical condition, whether related or not to the cause of the claim, prior to you booking your trip.
10. Any claim arising directly or indirectly as a result of a member of the travelling party:
  - (a) deliberately injuring themselves;
  - (b) 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;
  - (c) suffering from any mental illness including dementia, depression, anxiety, stress, bipolar, mania, schizophrenia or other nervous disorder; or
  - (d) suffering from HIV with AIDS related infection or illness.
11. A loss where the reason for the claim is the injury, illness 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 booking your trip.

12. Any claim where the loss is suffered by a person whose date of birth is after the date you booked your trip.

### **General conditions applicable to all sections**

1. You must:
  - (a) advise QBE of any event that may result in a claim;
  - (b) give QBE any documents, medical certificates, original receipts or information that QBE reasonably ask for;
  - (c) not make any promise or offer of payment, or admit fault to anyone, or become involved in any litigation, in respect of an event that may result in a claim, without QBE's consent; and
  - (d) in the event of a claim caused by a physical, mental or medical condition, obtain evidence from the treating doctor immediately that you are aware of signs or symptoms of the condition.
2. QBE may, at its expense, take proceedings in your name to recover compensation or enforce an indemnity against someone else in respect of a loss covered by this insurance in accordance with the law. Anything QBE recover belongs to it.
3. Claims will be paid to you 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. QBE will not pay more than your actual loss.
4. If QBE agree to pay a claim payment it includes GST. However, QBE will reduce any claim payment by any input tax credit you are or would be entitled to for the repair or replacement of insured property or for other things covered by the Travel Policy.

### **Section 1: Medical evacuation and repatriation**

The most QBE will pay for all claims under this Section 1 is the applicable limit set out in the Table of Benefits (above).

#### **What is covered**

QBE is liable to pay you if you have to interrupt your trip after it has begun, for a necessary medical evacuation or repatriation that you undertake with QBE's consent. Travel expenses for your evacuation

or repatriation are only covered if the attending physician advises QBE in writing that you are unfit to continue the trip. The following conditions apply.

- (a) QBE will not pay for expenses incurred to resume the trip after you have returned to your normal place of residence.
- (b) For repatriation, QBE will not pay more than the cost of repatriation to your normal place of residence.
- (c) Additional travel must be at the fare class that you originally chose, except where QBE agree otherwise on the basis of a written recommendation by your attending physician.
- (d) If you do not have a return ticket at the time of the event that causes a claim under this section, QBE will deduct the cost of an economy class airfare at the carrier's regular published rates for the return journey.

### **Cancellation and additional expenses – Section 2 of the Travel Policy**

QBE will cover you under Section 2A, 2B, 2C and 2D in respect of your planned trip, that result directly from one of the following events occurring after you booked your trip. (Cover is subject to the exclusions detailed below under the heading 'Losses QBE do not cover under Sections 1, 2, 3, 4, 5, 6 and 7': see page 79 below.)

- 1 You being unable to start or finish the trip because of the death, sudden serious illness or serious injury arising before or during the trip of:
  - a member of your travelling party; or
  - a relative or business partner or person in the same employ as you, who is a resident in Australia or New Zealand.

The following conditions apply:

- the illness or injury requires hospitalisation or confinement; and
  - in the case of a business partner or person in the same employ as you, the person's absence made the cancellation or ending of the trip necessary, and you have written confirmation of that fact from a senior partner or director.
2. Cancellation or restriction of pre-paid scheduled public transport services caused by severe weather, natural disaster, riot, strike or civil commotion. You must have done everything

reasonable to avoid the expenses. You must also get the carrier's written confirmation of the cancellation or restriction for your claim.

3. Your pre-paid accommodation being destroyed or uninhabitable due to severe weather or natural disaster and no alternative equivalent accommodation is available in the vicinity. You must have done everything reasonable to obtain alternative accommodation. You must also have written confirmation of your claim from an official of the hotel or government body where the incident took place.
4. A member of the travelling party being required to do jury service or being confined in compulsory quarantine.
5. You being involved in a motor vehicle, railway, air or marine accident. You must have written confirmation of the accident from an official body in the country where the accident happened.
6. Loss (excluding Government confiscation) of your passport, travel documents or credit cards.
7. A member of your travelling party who is a full time student being required to sit supplementary examinations.
8. A member of your travelling party being made redundant from full time usual employment in Australia.
9. The cancellation of pre-arranged leave for full time employees of the Police, fire, ambulance or emergency services.
10. Your normal place of residence in Australia being destroyed or rendered insecure due to a natural disaster.
11. The cancellation of a wedding, conference, pre-paid concert, course, tuition or sporting event and the sole purpose of the trip is to attend that wedding, conference, concert, course, tuition or sporting event.
12. A member of your travelling party being effected by any form of insolvency, administration or bankruptcy of their employer.

13. A tour operator or wholesaler cancelling a tour because there are not enough people to begin or complete the tour. Cover is limited to the pre-paid cost of the airline tickets purchased to reach the departure point of the tour.

Cover under this Section 2A, 2B, 2C and 2D is only provided for an event listed in paragraph 1 to 13 above, being the events that QBE cover under Section 2'.

The most QBE will pay for all claims under this Sections 2A, 2B, 2C and 2D, is the applicable limit set out in the Table of Benefits or where no limit is listed, the specific amount set out in the relevant Section.

## **Section 2A – Cancellation or holiday deferment costs**

QBE will pay the value of unused pre-paid travel arrangements, less any refunds due to you, if you have to cancel these arrangements, or the reasonable cost of rearranging your 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. QBE will not pay for the value of unused pre-paid transport costs where QBE 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 QBE will calculate your entitlement on a pro-rata basis, taking into account the cost of your original ticket.

## **Section 2B – Agents cancellation fees**

QBE will pay agent's cancellation fees up to \$1,500 if you are travelling alone, or \$3,000 if you are travelling accompanied by your spouse and/or dependant child or children, when full payment has been made. If only a deposit has been paid at the time of cancellation, QBE will pay the agent's cancellation fees up to the maximum of the deposit. For any event, QBE will not pay more than the level of commission and or service fees normally earned by the agent, had the trip not been cancelled.

## Section 2C – Loss of reward points

QBE will pay for frequent flyer or similar flight reward points lost due to the cancellation of your airline ticket. The amount QBE will pay is calculated as follows:

(a) the cost of the equivalent class airline ticket, based on the best available advance purchase airfare at the time of cancellation, less your financial contribution towards the airline ticket,

multiplied by

(b) the total amount of points lost; and

divided by

(c) the total amount of points redeemed to obtain the airline ticket.

QBE will not provide cover if the loss of such points or their value can be recovered from any other source.

## Section 2D – Emergency travel arrangements and accommodation expenses

QBE will pay you if you have to interrupt your trip after it has begun, for necessary additional travel, accommodation and meals that you undertake with QBE's consent. Travel expenses for your return home are only covered if the attending physician advises QBE in writing that you are unfit to continue the trip. The following conditions apply.

(a) QBE will not pay for expenses incurred to resume the trip after you have returned to your normal place of residence in Australia.

(b) Additional travel must be at the fare class that you originally chose, except where QBE agree otherwise on the basis of a written recommendation by your attending physician.

(c) If you do not have a return ticket at the time of the event that causes the cancellation, QBE will deduct the cost of an economy class airfare at the carrier's regular published rates for the return journey.

(d) QBE will not pay for additional transport or accommodation expenses when a claim is made for cancelled transport or accommodation expenses covering the same period of time.

(e) QBE will not pay for accommodation expenses for periods where you have not forfeited pre-paid accommodation arrangements.

- (f) QBE will pay you for necessary additional meals up to a maximum of \$50 for each 24 hour period, up to a maximum of \$500. These limits are doubled when you are travelling accompanied with your spouse and/or dependant children.

You must give QBE your receipts and any written advice that you are unfit to continue the trip.

### **Section 3: Extra travel cover**

The most QBE will pay for all claims under Section 3 of the Travel Policy is the applicable limit set out in the Table of Benefits or where no limit is listed, the specific amount set out in the relevant Section.

#### **Section 3A – Travel delay**

QBE will pay you:

- (a) up to a maximum per day of \$75 for the cost of reasonable additional accommodation and \$50 for meals. These limits are doubled when you are travelling accompanied by your spouse and/or dependant child or children; or
- (b) up to the applicable limit for the reasonable cost of rearranging your travel arrangements, including additional accommodation and travel arrangements to resume your pre-paid arrangements,

if your scheduled transport from or within Australia or overseas in respect of your planned trip, is delayed for at least 6 hours, for a reason outside your control and for each subsequent 12 hours (or part of that time) of delay. You must give QBE your receipts, and written confirmation of the delay from the carrier. The applicable limit is a combined total for additional meals, accommodation and rearrangement costs.

(No excess applies)

#### **Section 3B – Non medical attendant**

QBE will pay an economy class airfare and necessary accommodation, for a relative or friend to travel to, remain with or escort you, in place of a medical attendant, if you are hospitalised as an in-patient as a result of suffering an injury or an illness, the symptoms of which you first became aware of during the trip. However, you must have written advice from the attending physician and you must also have QBE's consent. The maximum amount QBE will pay is \$10,000 when you are travelling alone, or \$20,000

when you are travelling accompanied by your spouse and/or dependant child or children.

### **Section 3C – Missed connection – special events**

If your trip is interrupted by any unforeseen circumstances outside of your control and you are unable to arrive at your destination by the time originally scheduled for the purpose of attending a wedding, funeral, conference, 25th or 50th Wedding Anniversary or sporting event which cannot be delayed as a consequence of your late arrival, QBE will pay for the reasonable additional cost of using alternative public transport to arrive at the destination on time.

(No excess applies)

### **Section 3D – Withdrawal of services**

QBE will pay up to \$50 for each completed 24 hour period up to a maximum of \$250, if: all electrical and water facilities in your room; all 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 trip. These services must be withdrawn for 48 hours continuously and you must have written confirmation of your claim from the accommodation manager.

(No excess applies)

### **Section 4: Rental vehicle expenses**

The most QBE will pay for all claims under Section 4A or 4B of the Travel Policy is the applicable limit set out in the Table of Benefits or where no limit is listed, the specific amount set out in the relevant Section.

(No excess applies).

### **Section 4A – Rental vehicle insurance excess**

QBE will pay you for the rental vehicle insurance excess, or the cost of repairing the vehicle, whichever is lower, if you rent a vehicle from a rental company and it is involved in an accident and you are the driver or it is stolen during the trip. You must provide a copy of the repair account and/or quote to QBE. This cover is not in place of rental vehicle insurance and only provides cover for the excess component up to the applicable limit.

## **Section 4B – Return of rental vehicle**

QBE 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 you are unable to do so during your trip.

## **Section 5: Death expenses**

The most QBE will pay for all claims under Section 5A or 5B of the Travel Policy is the applicable limit set out in the Table of Benefits or where no limit is listed, the specific amount set out in the relevant section

(No excess applies).

## **Section 5A – Accidental death**

QBE will pay your Estate, if you are 18 years of age or over and during your trip you suffer an injury which results in your death within 12 months of the injury being sustained. If you are travelling accompanied by your spouse, the amount payable for each person will be limited to the applicable limit. Cover for any accompanying dependant child or children is limited to a total amount of \$1,000.

## **Section 5B – Repatriation of remains within Australia**

QBE will pay for your burial or cremation within Australia or the transporting of your remains within Australia if you die during the trip.

### **Section 6: Sports and entertainment package**

The most QBE will pay for all claims under Section 6A, 6B, 6C or 6D is the applicable limit set out in the Table of Benefits or where no limit is listed, the specific amount set out in the relevant section.

(No excess applies).

## **Section 6A – Golf green fees and ski lift passes**

QBE will pay you a maximum of \$300 if you are travelling alone or \$600 if you are travelling accompanied by your spouse and/or dependant child or children for non-refundable pre-paid golf green fees or ski lift passes, golf or ski equipment hire or tuition fees that cannot be used due to your injury or illness sustained during your trip.

## **Section 6B – Ski run closure**

QBE will pay you if you are prevented from skiing at a pre-booked ski resort for more than 24 continuous hours during your trip, because insufficient snow or too much snow causes a total closure of the lift system. QBE will pay a daily benefit of \$100, up to a maximum of \$500. These limits are doubled when you are travelling accompanied by your spouse and/or dependant child or children.

However:

- (a) QBE will not pay for claims in respect of ski resorts that do not have skiing activities at least 1,000 metres above sea level; and.
- (b) QBE will not pay for claims that arise due to insufficient snow in ski resorts outside the period 1 July to 30 September.

## **Section 6C – Hiring replacement snow ski, golf and surf equipment**

If your snow skiing, golf or surf equipment is lost, delayed or damaged during the trip, QBE will pay you the necessary cost of hiring replacement equipment up to \$200 if you are travelling alone or \$400 if you are travelling accompanied by your spouse and/or dependant child or children. Any claim made must be supported by receipts.

## **Section 6D – Pre-paid theme park and event tickets**

QBE will pay up to \$500 if you are travelling alone or \$1,000 if you are travelling accompanied by your spouse and/or dependant child or children towards the cost of any pre-paid theme park or event tickets less any refunds due to you, if you have to cancel these arrangements due to your injury or serious illness which occurs during your trip.

## **Section 7: Benefits back home**

The most QBE will pay for all claims under Section 7A or 7B of the Travel Policy is the applicable limit set out in the Table of Benefits or where no limit is listed, the specific amount set out in the relevant section

(No excess applies).

## Section 7A – Home and contents insurance excess

QBE will pay you up to \$200 for your home and contents insurance excess if your normal place of residence in Australia is damaged or burgled during your trip and you make a claim against your home and contents insurance. You must provide QBE with a copy of your Police Report or insurance claim or both.

## Section 7B – Home services

QBE will pay you for necessary home services provided by a registered home services business, up to a maximum of \$750 if you have been repatriated within Australia by QBE during your trip and your injury or illness restricts your ability to perform these duties. You must have QBE's consent.

## Losses QBE don't cover under Sections 1, 2, 3, 4, 5, 6 and 7

QBE will not pay a claim that arises directly or indirectly because of any of the following:

1. A member of the travelling party:
  - (a) takes part in a riot or civil commotion;
  - (b) acts maliciously;
  - (c) races (except on foot); mountaineers or rock climbs using support ropes; or participates in base jumping, or takes part in a professional sporting activity;
  - (d) rides a motor cycle in excess of 100cc (except as a pillion passenger) without a licence that is valid in your country of residence.
2. You travel even though you know you are unfit to travel; you travel against medical advice; or you travel when you know you will have to consult a medical practitioner.
3. You arrange to travel when you know of circumstances that could lead to the trip being disrupted or cancelled.
4. Death, illness or injury, caused or exacerbated by, traceable to, related to, or consequential upon an existing medical condition.
5. Death, illness or injury caused or exacerbated by or consequential upon any condition which has been the subject of a medical investigation within the

period of 12 months prior to booking your trip, in respect of which no diagnosis has been made.

6. Replacing medication in use at the time the trip began or maintaining a course of treatment you were on at the time.
7. The birth of a child, whatever the proximate cause is.
8. You fail to take reasonable precautions to avoid a financial loss after a public warning of a strike, riot, civil commotion, or natural disaster.
9. A member of the travelling party decides to change or not to continue with the trip.
10. You operate a rental vehicle in violation of the rental agreement.

## **Section 8: Luggage**

The most QBE will pay for all claims under Section 8A, 8B or 8C of the Travel Policy is the applicable limit set out in the Table of Benefits or where no limit is listed, the specific amount set out in the relevant section.

### **Section 8A – Luggage and personal effects**

QBE will pay 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 trip, whilst they are accompanying you during your trip. QBE will, after allowing for wear, tear, and depreciation, choose between repairing or replacing the property, or paying you its value in cash. Sublimits apply to each item of luggage and personal effects, to personal computers, videos and cameras and for watches and jewellery. A pair or related set of items – for example, a camera, lenses (attached or not), tripod and accessories or a chain and pendant – are only one item for this purpose.
2. Loss of, or damage to, dentures or dental prostheses during your trip, up to \$800.
3. Automatic reinstatement – In the event that a claimable loss, theft, or damage to your luggage and personal effects is incurred, QBE will allow you one automatic reinstatement of the sum insured.

When QBE will not pay:

1. QBE will only accept liability if you:
  - (a) within 24 hours of becoming aware of the loss, notify the Police or the responsible officer, in the aircraft, vessel, train, or motor coach you are travelling in, or in the hotel in which you are staying and give QBE their written report of the incident when you make the claim;
  - (b) keep receipts for goods you buy separate from the goods themselves;
  - (c) keep any relevant ticket and luggage check and give them to QBE;
  - (d) provide evidence of the value and your ownership of the goods;
  - (e) if a carrier loses or damages your accompanying luggage, report it in writing to the carrier within 3 days and send to QBE written confirmation of the report along with details of any settlement that they make in relation to the loss or damage.

## **Section 8B – Emergency Luggage**

(No excess applies)

QBE will pay towards the cost of purchasing essential articles such as clothing, toiletries and personal requisites if your total accompanied luggage is delayed, misdirected or temporarily misplaced by the carrier for a period in excess of 12 hours during your trip. If after 72 hours your delayed luggage is still missing, the limits under this extension are doubled. If your luggage is not recovered, the amount paid by QBE for its loss will be reduced by the total of any amounts paid for under this section. You must give QBE the relevant receipts and written confirmation of your claim from the appropriate authority. This benefit does not apply on the leg of your trip that brings you to your normal place of residence in Australia.

## **Section 8C – Replacement passports and travel documents**

QBE will pay for the cost of reissuing or replacing your travel documents, travellers cheques, passport, or credit cards, after they have been accidentally lost or have been stolen during your trip. You must comply with any conditions of the issuing body.

## Losses QBE do not cover under Section 8

QBE will not pay for any of the following:

1. Loss, theft of, or damage to:
  - (a) cash, bank or currency notes, cheques or negotiable instruments;
  - (b) watercraft of any type (excluding surfboards);
  - (c) fragile or brittle items (e.g. glass or china), except loss or damage caused by fire, or by accident to the transport carrying them;
  - (d) damage to personal computer screens at any time;
  - (e) unaccompanied luggage or personal effects;
  - (f) property that you leave unattended or that occurs because you do not take reasonable care to protect it;
  - (g) luggage or personal effects for which you are entitled to compensation from the carrier;
  - (h) personal computer, or communication, or photographic, or electronic equipment, or jewellery, or watches left unattended by you in a motor vehicle for any length of time, even if in the boot of the motor vehicle;
  - (i) luggage or personal effects left unattended by you overnight in a motor vehicle for any length of time;
  - (j) personal computer, or communication, or photographic, or electronic equipment, or jewellery, or watches checked in as luggage; and
  - (k) tools of trade or business effects;
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.

## Section 9: Personal liability

The most QBE will pay for all claims under Section 9 of the Travel Policy is the applicable limit set out in the Table of Benefits.

QBE will pay you for your legal liability to pay damages or compensation because your negligence during the trip causes injury to a person who is not

a member of your family or travelling party, or loss or damage to property that is not owned by you or a member of your family or travelling party, or is not in your or their custody or control. Provided QBE's consent is obtained, QBE will also pay your legal costs in relation to that liability. The applicable limit is a combined total for your liability and your costs.

## Losses QBE do not cover under section 9

QBE will not pay for a liability:

- (a) for injury to an employee arising out of, or in the course of, their employment by you;
- (b) arising out of an unlawful, wilful or malicious act by you;
- (c) arising out of your ownership, possession or use (including as a passenger) of a mechanically propelled vehicle, or any aircraft or watercraft; or
- (d) arising out of you passing on an illness or disease to another person.

## Claims

### How to make a claim

You can notify QBE of a claim 24 hours a day, 7 days a week. In order for QBE to assess your claim, you will need to provide original supporting documentation to QBE and QBE may require you to complete and return a claim form. QBE's claims officer will provide you with details when you notify QBE of your claim.

Upon request original supporting documentation and completed claim forms should be sent to:

ANZ Travel Claims  
PO Box 12090  
Melbourne VIC 8006

Claims Enquiries: 1300 555 017

Email: [travel.claims@qbe.com](mailto:travel.claims@qbe.com)

### A claim may be refused

QBE may refuse to pay or reduce the amount QBE pays under a claim if you do not comply with these terms and conditions, if you make a misrepresentation, or if you make a fraudulent claim.

### Claims Service Standard

QBE's claims service standard is to settle your claims within 10 working days upon the receipt of a

completed claim form and all necessary supporting information. If more information is required, QBE will contact you within 10 working days.

## **Customer complaints**

### **How to resolve a complaint or dispute**

If a complaint arises during your dealing with QBE, you should first discuss the matter with the person with whom you have been dealing. Where your complaint is not resolved to your satisfaction, you can request the matter be referred to QBE's internal dispute resolution (IDR) area. Call the ANZ Extras Package Service Team on 1300 092 850. Alternatively, you can call QBE direct on 1300 555 031 and ask to speak to a dispute resolution specialist.

Your complaint should be dealt with within 15 business days unless QBE notify you that QBE require more information and agree a new time frame.

If you are not happy with the IDR decision, you may take your complaint to the Financial Ombudsman Service (FOS), an ASIC approved external dispute resolution body. FOS resolves certain insurance disputes between customers and insurers and will provide an independent review at no cost to you. QBE is bound by the determination of FOS but the determination is not binding on you. QBE will provide the telephone number and address of FOS on request.

### **The QBE Privacy Promise**

The Privacy Act 1988 (Cth) (the Act) regulates the way organisations such as QBE collect, use, protect and disclose personal information. QBE collects only that personal information necessary for QBE to assess and manage any claim that may be made under the Travel Policy. QBE will only use and disclose your personal information for a purpose you would reasonably expect. QBE will request your consent to any other purpose.

If you do not provide QBE with this personal information, QBE may not be able to process your claim.

QBE or its authorised agent may disclose your personal information to:

- ANZ;
- any person authorised by you;
- another insurer;

- an airline, medical practitioner, treating doctor or emergency assistance provider;
- a dispute resolution organisation, such as the Financial Ombudsman Service;
- a family member, in the case of a medical or other emergency;
- its reinsurers, who may be located overseas;
- a collection agent, to recover any amount due to QBE;
- a related company that may provide computer hosting or support services that may be located overseas;
- a mailing house, records management company or technology service provider (for printing and/ or delivery of mail, including secure storage and management of its records);
- a company to conduct surveys on its behalf for the purposes of improved customer services; and
- an insurance reference bureau (to record any claims you make upon QBE).

In addition to the above QBE, or its authorised agent may disclose your personal information:

- to a repairer or supplier (for the purpose of repairing or replacing your insured items);
- to an investigator, assessor, State or Federal authority, medical practitioners, hospitals or other professional advisers (for the purpose of investigating or assessing your claim);
- a lawyer or recovery agent (for the purpose of defending an action by a third party against you or recovering its costs including your excess);
- 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 or to defend an action by a third party).

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

In addition QBE will:

- give you the opportunity to find out what personal information QBE holds about you and, when

necessary, correct any errors in this information. Generally QBE will do this without restriction or charge.

- provide its dispute resolution procedures to you, should you wish to complain about how QBE handle your personal information.

If you have a complaint or want more information about how QBE is managing your personal information, please contact the Compliance Manager using the contact details provided below. For security reasons, any request for details of personal information held by QBE should be made in writing.

The Compliance Manager  
QBE Insurance (Australia) Limited  
GPO Box 82  
Sydney NSW 2001

Email: [compliance.manager@qbe.com](mailto:compliance.manager@qbe.com)

### **Your responsibilities to QBE**

You must:

- be honest in any statement you make to QBE in connection with this cover;
- take reasonable precautions to avoid a claim being made;
- obey all laws and make sure anyone acting on your behalf obeys all laws;
- comply with these summarised terms and conditions of the Travel Policy or any other Policy;
- not make a fraudulent claim.

### **Conditions you must comply with when making a claim**

Where allowed by law, QBE have a right to recover from any person, the amount of any monies payable to you under the Travel Policy and QBE have sole discretion in the way QBE handles these matters. QBE will only pay a claim where you have complied with the following conditions:

- you have to be honest and you must give QBE any information or assistance QBE require to investigate and process your claim
- you must not admit liability or responsibility for a claim
- you must take reasonable precautions to prevent and mitigate any further loss, damage or liability arising.

## Sanctions

You agree QBE may delay, block or refuse to process any transaction without incurring any liability if we suspect that:

- the transaction may breach any law in Australia or any other country
- the transaction may directly or indirectly involve the proceeds of, or be applied for the purposes of unlawful conduct.

## Definitions

**ANZ** means Australia and New Zealand Banking Group Limited ABN 11 005 357 522.

**applicable limit(s)** means the sum insured specified in the Table of Benefits or terms and conditions of the Travel Policy.

**carrier(s)** means the scheduled airline, vessel, train, or motor coach transport in which you are to travel to or from your intended destination.

**dependant child or children** means the children who are related to you, who are under 21 years of age at the time booking your trip and who are financially dependant.

**primary account holder** has the meaning given under the these ANZ Extras Package Benefits Terms and Conditions.

**existing medical condition(s)** means

- (a) any chronic or ongoing (whether chronic or otherwise) medical or dental condition, illness or disease of which you were aware or should reasonably have been aware, and which is medically documented or under investigation prior to booking your trip
- (b) any physical, mental illness or medical condition (including pregnancy), defect, illness or disease of which you were aware or should reasonably have been aware, and for which treatment, medication, preventative medication, advice, preventative advice or investigation has been received or prescribed by a medical or dental adviser in the 60 days prior to booking your trip

Note:

- Where any condition is the subject of an investigation, that condition falls within this

definition, regardless of whether or not a diagnosis of the condition has been made.

- This definition applies to you, your travelling party, your relatives, your business colleague, or any other person you have a relationship with whose state of health could impact your travel plans.

**injury** means a 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.

**mental illness** means 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.

**period of insurance** means the period during which you are an eligible ANZ Extras Package member and begins when you book your trip and ends when you return to your usual place of residence in Australia or after 60 days (if earlier).

**personal computers** means laptops, personal digital assistants including a blackberry and other hand-held wireless devices and notebooks.

**personal travel** means travel not involving any business or professional arrangements.

**professional sporting activity** means an activity for which you receive financial reward, or benefits from participating in that sporting activity, regardless of whether or not you are a professional sports person.

**QBE** means QBE Insurance (Australia) Limited ABN 78 003 191 035.

**relative(s)** means a relative of yours, or of a member of the travelling party, who is resident in Australia or New Zealand. It is limited to a spouse, defacto partner, parent, parent-in-law, daughter, son, daughter-in-law, son-in-law, brother, sister, brother-in-law, sister-in-law, grandchild, grandparent, step-parent, step-children, fiancé or fiancée, or guardian.

**rental vehicle** means any car, campervan, motorcycle or boat you rent from a licensed rental vehicle company and have a signed contract with that company.

**residents of Australia** means someone who currently resides in Australia and is eligible for an Australian Medicare Card.

**travelling party** means you and any travelling companion who has made arrangements to accompany you for at least 50% of the trip.

**trip** means the period of travel that begins on the date of departure for your trip, from your normal place of residence in Australia and ends when you return to your normal place of residence in Australia, or 60 days from the date of departure for your trip whichever happens first.

**unattended** means leaving your luggage 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.

**you** means an eligible primary account holder and accompanying spouse and accompanying dependant children.

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