

Australia and New Zealand Banking Group Limited. ABN 11 005 357 522. Item No: 72219 06.2005 W73401



ANZ Corporate Card.
Transit Accident Insurance.
Your Certificate.

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This certificate sets out the provisions of the Transit Accident Insurance cover available to ANZ Corporate Cardholders. Subject to the following terms and conditions, this cover can provide up to \$250,000 against the accidental loss of life, limb or eyesight of a Cardholder, their Spouse and/or Dependent children while on a journey, provided the tickets for the journey were charged to an ANZ Corporate Card. Please make sure you read this information carefully and fully understand all your rights and responsibilities.

This insurance is available under Policy No. 20 ANZTA01 TRA issued to Australia and New Zealand Banking Group Limited by Zurich Australian Insurance Limited.

This is your Insurance Certificate – keep it in a safe place.

Definitions.

For the purpose of this cover:

“ANZ” means Australia and New Zealand Banking Group Limited ABN 11 005 357 522 of Level 6, 100 Queen Street, Melbourne, VIC, 3000.

“ANZ Corporate Card” means an ANZ credit card which at the request of the Principal has been issued to a Cardholder authorised for the purpose of operating the Principal’s Billing Account.

“ANZ Corporate Card Facility” means an ANZ Corporate Card Facility which has been opened at the request of the Principal.

“Accident” means any sudden and unexpected physical force, which occurs on a trip and causes an injury that is described in the “Schedule of Benefits”.

“Accountholder” means any ANZ customer being a business entity or corporation, who has entered into an ANZ Corporate Card Facility.

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

“Cardholder” means an Australian or New Zealand resident who has been nominated by the Principal and issued with an ANZ Corporate Card.

“Dependent child/children” means;

- all unmarried children of a Cardholder under the age of 16 who live with the Cardholder; or
- unmarried children of a Cardholder from the age of 16 to the age of 23 who are full-time students attending an accredited institution of higher learning in Australia, and are dependent upon the Cardholder for their maintenance and support and always live with the Cardholder or live with the Cardholder when they are not attending the accredited institution of higher learning.

“Injury/injured” means the loss of life or bodily injury (but not an illness or sickness);

- caused by an accident whilst the Policy is in force, and
- resulting independently of any other cause.

Furthermore, Injury as used with reference to hand or foot, means complete severance through or above the wrist for the hand or through or above the ankle joint for a foot and, as used with reference to eye, means permanent, irrecoverable loss of the entire sight of the eye.

“Principal” means the Accountholder who has applied for an ANZ Corporate Card Facility subject to the ANZ Commercial Cards Facility Terms and Conditions.

“Spouse” means;

- a married partner of the Cardholder; or
 - a de facto spouse/partner of the Cardholder with whom the Cardholder has continuously cohabited for a period of not less than 12 months at the date of the injury.
- We may ask you for proof of your relationship.

“Trip” means;

- a journey by the Cardholder as a paying passenger (not as a pilot, driver or crew member etc.) in a licensed plane, tourist bus, train or ferry authorised pursuant to any statute regulation, by-law or the equivalent thereof for the transportation of passengers for hire. Provided that before the journey commenced the cost of the journey was charged (after 30 June 2001) to the Cardholder’s ANZ Corporate Card; and
- a journey by the Spouse and/or Dependent child/children as paying passengers (not as a pilot, driver or crew members etc.) in a licensed plane, tourist bus, train or ferry authorised pursuant to any statute, regulation, law or the equivalent thereof for the transportation of passengers for hire. Provided that before the journey commenced the cost of the journey was charged (after 30 June 2001) to the Cardholder’s ANZ Corporate Card and they are accompanying the Cardholder who is on a trip.

“Zurich” means Zurich Australian Insurance Limited ABN 13 000 296 640, AFS Licence No: 232507 of 5 Blue Street, North Sydney, NSW, 2060.



Coverage.

ANZ is not the issuer of this insurance and neither it nor any of its related corporations, guarantee any of the benefits under this Policy. This insurance is provided at no additional cost to the Accountholder and ANZ does not receive any commission, remuneration or other benefit from Zurich in relation to this insurance. Transit Accident Insurance is a benefit offered to current ANZ Corporate Cardholders. This cover provides certain accidental death and injury cover for Cardholders who sustain an injury while riding as a passenger (not as a pilot, driver or crew member etc.) in or boarding or alighting a plane, tourist bus, train or ferry as outlined in this Policy. In certain circumstances the benefits also extend to the Cardholder's Spouse and Dependent children, provided they are travelling with the Cardholder.

The cover provided does not include benefits as prescribed under the Insurance Contracts Act 1984 and is only available when, after 30 June 2001 and before the journey commenced, the cost of the journey was charged to the Cardholder's ANZ Corporate Card.

There is no obligation to accept this cover. However, if a person wishes to make a claim under this Policy, they will be bound by the provisions of this Policy. Therefore, please read this document carefully and keep it in a safe place and if you require advice on this cover please see your general insurance adviser. Please also keep detailed particulars, including the credit card sales receipt and the ANZ Corporate Card Cardholder Activity Report showing the purchase of the trip.

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

Terms and Conditions.

The benefits listed under the Schedule will be paid if the Cardholder, Spouse or Dependent child/children suffer a loss as a result of an injury suffered under the circumstances specified in points 1, 2, 3 or 4 as follows:

1. The injury is sustained on a trip while riding as a passenger or boarding or alighting a plane, tourist bus, train or ferry.
2. The injury is sustained while riding as a passenger in (not as a pilot, driver or crew member etc.) or boarding or alighting from a licensed taxi or bus or hire vehicle authorised pursuant to any statute, regulation, by-law or the equivalent thereof for the transportation of passengers for hire. Provided the Cardholder, Spouse or Dependent child/children are travelling directly to or from an airport, tourist bus depot, railway station or dock, immediately preceding or following the scheduled trip.

3. When, by reason of an accident specified in 1 or 2 above, a Cardholder, Spouse or Dependent child/children are unavoidably exposed to the elements and, as a result of such exposure, suffers an injury for which indemnity is otherwise payable hereunder such loss shall be covered under the terms of this Policy.
4. If the body of the Cardholder, Spouse or Dependent child/children has not been found within one year of the date of his/her disappearance arising out of an accident which would give rise to a loss as specified in 1, 2 or 3 above, it will be presumed that the Cardholder, Spouse or Dependent child/children suffered loss of life as a result of bodily injury caused by the accident at the time of his/her disappearance.
5. A benefit payable under this Policy will be paid to the injured Cardholder or Spouse or, in the event of their death, the benefit will be paid to their legal representative(s). In the event of an injury to a Dependent child/children, the benefit will be paid to the Cardholder.

Exclusions.

This Policy does not cover any loss, fatal or non-fatal, caused by or resulting from;

- suicide or self destruction, or any attempt at suicide or self destruction, while sane or insane;
- a hijack or war-like hostilities;
- any Act of Terrorism;
- radioactive contamination;
- consequential loss or damage or punitive damages;
- trips purchased prior to 30 June 2001; or
- an intentional or illegal or criminal act of;
 - the Cardholder; or
 - a person acting on the Cardholder’s behalf; or
 - the Cardholder’s designated beneficiary or executor(s) or administrator(s) or legal heirs or personal legal representative(s) and is not directly attributable to such loss.

Schedule of Benefits.

When an accident results in any of the following injuries within one year after the date of the accident, Zurich will pay the amount shown opposite the said injury.

If a person sustains more than one injury resulting from one accident, only the Benefit Amount for the greater injury will be paid.

Injury	Benefit Amount
Loss of Life	A\$250,000
Both hands and/or both feet	A\$250,000
One hand in conjunction with one foot	A\$250,000
The entire sight of both eyes	A\$250,000
The entire sight of one eye in conjunction with one hand and/or one foot	A\$250,000
One hand or one foot	A\$125,000
The entire sight of one eye	A\$125,000

Limits on what we pay.

The most Zurich will pay in claims under this Policy, that result from one accident (e.g. bus crash) is A\$1,000,000 regardless of the number of Cardholders, Spouses and Dependent children injured in the accident.

This means that if as a result of one incident a number of Cardholders, Spouses or Dependent children were injured, Zurich would pay each person on a proportional basis (using the schedule on page 9) up to a total of A\$1,000,000. Therefore, if five Cardholders lost their lives in the same bus crash, Zurich would pay A\$200,000 to each of their legal representatives.

Claims Procedures.

Zurich shall not be liable to pay any benefit unless the following procedures and requirements have been complied with.

1. Zurich does not hold or collect information about Cardholders, Spouses or Dependent Children until a

claim is made. Zurich will however need personal information to assess any claim. Zurich will, in relevant cases, disclose the personal information (other than sensitive information such as health information) to ANZ, Zurich's service providers and business partners.

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

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

If the Cardholder, Spouse or Dependent Child does not provide the requested information, the assessment of the claim may be delayed or Zurich may not accept the claim. In most cases, Zurich will give the Cardholders, Spouses or Dependent Children access to their personal information on request.

2. In the event of learning of an occurrence likely to result in a claim, the Cardholder (or their legal representative) must:

- Contact Zurich on 132 687 within 30 days of learning of the occurrence likely to result in a claim. A written loss report may be required and if so, should be returned within 30 days of receiving the loss report.
- At his or her expense, furnish all certificates, information and evidence required by Zurich and they should be in such a form and of such a nature as Zurich may reasonably prescribe. In the event of any claim being based on the death of a person Zurich may require that a post-mortem examination be conducted at its own expense.
- Give to Zurich all necessary information and assistance they may reasonably require to institute proceedings against other parties for the purpose of enforcing any rights or remedies to which they shall or would become entitled or subrogated upon their making payment or making good any loss or damage under this Policy.

3. Zurich as a member of the Insurance Council of Australia Limited, subscribes to the General Insurance Code of Practice, which sets out standards of best practice. Therefore, if a person is unhappy with any service issue or the settlement of a claim, they may have the matter referred to the Internal Dispute Resolution committee of Zurich. This committee consists of senior managers who will review the decision.

If a Principal still disagrees with Zurich's final decision, they can ask the Insurance Enquiries and Complaints Limited (IEC) ABN 23 062 284 888 (within their terms of reference) to review Zurich's decision. This is a free service provided by an independent organisation. The Principal is not bound by the IEC's decision. However Zurich is bound to act immediately on their decision.

Amendment or Termination of the Policy.

This Policy may be amended or terminated at any time by written agreement between Zurich and ANZ. Zurich or ANZ, may also terminate this Policy at any time by giving ninety (90) days written notice of the termination to the other party.

If the Policy is amended or terminated, ANZ will take all reasonable steps to notify the Principal of the ANZ Corporate Card Facility of the amendment or termination. It is the Principal's responsibility to inform each Cardholder of the amendment or termination and the Cardholder's responsibility to determine whether or not the insurance is current at the time he or she travels.

If the Policy is amended or terminated, ANZ will take all reasonable steps to notify the Principal of the ANZ Corporate Card Facility of the amendment or termination. It is the Principal's responsibility to inform each Cardholder of the amendment or termination and the Cardholder's responsibility to determine whether or not the insurance is current at the time he or she travels.