

ANZ Credit Cards

Insurance features
May 2004



Index

Comprehensive Overseas Travel and Medical Insurance	1
Purchase Security	16
Extended Warranty	21
ANZ Auto Assist	25

This booklet provides the policy wording and terms and conditions for a number of features provided with selected ANZ credit cards. Please use the table below to find which of these features applies to your ANZ credit card, and refer to the relevant section of this booklet for the applicable terms and conditions.

	Extended Warranty Insurance	Purchase Security Insurance	Comprehensive Overseas Travel and Medical Insurance	ANZ Auto Assist*
ANZ First	Yes	Yes	No	No Optional
ANZ Gold	Yes	Yes	Yes	Yes
ANZ Low Rate MasterCard	No	No	No	No Optional
ANZ Free Days MasterCard	No	Yes	No	No Optional
ANZ Low Interest MasterCard	No	Yes	No	No Optional
ANZ Gold MasterCard	No	Yes	No	No Optional
ANZ Frequent Flyer Visa	No	No	No	No Optional
ANZ Frequent Flyer Visa Gold	No	Yes	No	No Optional
Telstra Visa	No	No	No	No Optional
Telstra Visa Gold	No	Yes	No	No Optional
ANZ Bankcard	No	No	No	No Optional
ANZ Visa PAYCARD	No	No	No	No Optional
Telstra Visa PAYCARD	No	No	No	No Optional

* If you are not an ANZ Gold customer and have purchased a membership to ANZ Auto Assist, please refer to the separate ANZ Auto Assist Terms & Conditions and Policy Wording booklet provided to you.

Comprehensive Overseas Travel and Medical Insurance

ANZ GOLD CARD OVERSEAS TRAVEL INSURANCE

UNDERWRITTEN BY CGU INSURANCE LIMITED

ABN 27 004 478 371. An IAG Company. AFS Licence No. 238291.

This policy wording has been written in plain language. *We ask you to spend a few minutes reading it so you are aware of what we expect from you and, more importantly, what you may expect from us.*

Where *you* are the holder of a *valid "ANZ Gold" card* this master policy entitles *you* to make claims up to the limits set out in this master policy if *you* have a loss.

Excess

This is the amount of money *you* will pay if *you* make a claim. We will reduce the amount *we* pay *you* for *your* claim by the amount of the excess. *Your* excess will apply for each separate identifiable event. The amount of *your* excess is \$200.

This excess does not apply to: Resumption of Overseas *Journey*, Travel Delay, Missed Connection, Return of Hire Car, Hire Car Excess, Overseas Funeral Costs, Cash in Hospital, Hijack, Cancellation or *Luggage* and Travel Documents (item 2, emergency purchases and 3, travel documents).

Definitions

Words with a special meaning are shown in the policy in *italics*.

- *ANZ* means Australia and New Zealand Banking Group Limited ABN 11 005 357 522 and its successors and assigns.
- *business partner* means a person who is in a legal, commercial partnership with *you* in Australia. A *business partner* must be a permanent resident of, and living in, Australia.
- *dental expenses* are costs you incur for emergency *dental treatment*.
- *dental treatment* is the emergency treatment of teeth or gums to stop sudden pain. This does not include normal or ongoing care of teeth.
- *dentist* is a general practitioner with the qualifications required to practise *dentistry*.
- *disablement/disabled* means, for *you* or *your travelling companion*, a serious accident or illness, which requires immediate *medical treatment* or *dental treatment* by a *doctor* or a *dentist*. For a *relative* or business partner, it means a life threatening accident or illness.
- *doctor* is a general practitioner registered to practise medicine.
- *extension/s* is an extension of the *original journey* which has been advised to, and accepted by, us before the end of the *original journey*. The total of all extensions plus the *original journey* will not exceed the four-month limit of the *journey*.
- *insolvency* means the financial inability to pay debts, including bankruptcy, liquidation, provisional liquidation, statutory protection, appointment of a receiver, or the happening of anything of a similar nature.
- *journey* means a continuous and unbroken period of up to four months during which time *you* are absent from Australia or its Territories. The travel arrangements for the *journey* must be booked before *you* leave Australia or its Territories and must include a fixed date ticket returning *you* to Australia within four months. For the purpose of this policy, cover is provided for travel to Norfolk Island.

- *luggage* means the personal items *you* take with *you* on *your* journey. This includes items of clothing, personal jewellery, photographic and video equipment, hearing aids, and purchases *you* make overseas. It does not include mechanical or machine parts, items for sale, or cargo taken with *you* or purchased overseas.
- *luggage* left unsupervised means, *your* luggage left:
 1. with a person other than *your travelling companion*, or
 2. in a position where it remains unobserved for sufficient time for it to be removed without *your* knowledge, or
 3. at a distance which creates an opportunity for it to be taken without *reasonable* chance of *you* apprehending or identifying the thief.
- *medical expenses* are costs *you* incur for *medical treatment*.
- *medical treatment* includes, but is not limited to, medical and surgical care, hospitalisation, medication, physiotherapy, special diet or exercise programs, ongoing assessment or diagnostic investigations.
- *original journey* is the *journey* *you* book before *you* leave Australia.
- period of *insurance* means, in relation to different types of cover, the following:
 1. Cancellation cover starts from the date *you* book *your* travel arrangements in Australia.
 2. All other covers start when *you* leave *your* home in Australia to start *your* journey.
 3. If *you* request, and *we* agree, to provide an extension of *your journey* while *you* are overseas, all cover starts from the date the extension commences.
 4. All cover stops when the first of the following happens:
 - a. the *journey* *you* booked ends, or
 - b. *you* return to *your* home in Australia.

If something happens that *you* can claim for under any of the sections “What we will pay for” (other than Liability), and *you* must extend *your journey*, cover will continue until *you* can reasonably complete *your journey*.

- *pre-existing medical condition* means an ongoing medical or dental condition, or any complication directly or indirectly related to that medical or dental condition, and
 1. diagnosed or documented as a medical or dental condition, or
 2. a medical or dental condition which has received *medical treatment* or *dental treatment* by a *doctor* or *dentist*:
 - a. during the 30 days (or 90 days for persons 75 years of age or over) immediately before the start of the *period of insurance*, or
 - b. during the *period of insurance* of the *original journey*, if the policy is an extension or replacement of the original policy.

Note: This definition applies to any person including *you*, *your relatives*, *travelling companions*, or *business* partners. Cover for *pre-existing medical condition/s* is additional to the basic policy cover and is only available for the *pre-existing medical conditions* of persons insured under this policy. *You* cannot apply for cover for *pre-existing medical conditions* of any other person. *You* cannot obtain cover for *pre-existing medical condition/s* if *you* are not a permanent resident of Australia. *You* must apply for, and receive, *our* confirmation of approval before this additional cover is included.

- *public place* is any place except:
 1. a place where only *you*, *your travelling companion* or *your* accommodation providers have access, or

Comprehensive Overseas Travel and Medical Insurance

2. the storage area of *your* accommodation or transport provider after they have taken *your* luggage from *you* to place it in safekeeping.
 - *reasonable* means:
 1. for *medical expenses* and *dental expenses*, that the care obtained should be at the standard level given in the country *you* are in, and must not exceed the level of care *you* would normally receive in Australia.
 2. for all other expenses, such as transport, meals and accommodation, the standard must not be better than the level *you* booked for the rest of *your* journey.
 - *relative* means a *spouse*, parent, step-parent, parent-in-law, grandparent, child, step-child, grandchild, brother, brother-in-law, sister, sister-in-law, son-in-law, daughter-in-law, uncle, aunt, niece, nephew, first cousin, fiancé, or fiancée, permanently residing in Australia.
 - *spouse* means a legal or de facto *spouse* or a partner who is in a permanent relationship. *We* may ask for proof of the marriage or a permanent relationship.
 - *Travelling companion* means the person/s *you* arranged to travel with before *you* left *your* residence in Australia to commence *your journey*. This person must be a permanent resident of Australia.
 - *valid "ANZ Gold" card* means an original "ANZ Gold" card account issued to a client of the Australia and New Zealand Banking Group Limited, declared to be current by Australia and New Zealand Banking Group Limited at the time of any event, injury, loss or damage which would allow *you* to claim under this policy. It does not include an additional cardholder.
 - *we, our, us* means CGU Insurance Limited ABN 27 004 478 371.
 - *you, your* means the person named as the holder of a valid "ANZ Gold" card (Insured Person) and includes *your spouse* and dependent children under 21 years of age who travel with *you* on *your journey*. *You, your,* excludes any person aged over 80 years of age.

Important Matters

You are eligible for the benefits under the ANZ Gold card Master Policy by virtue of *you* continuing to be a holder of a valid "ANZ Gold" card. The Master Policy is a contract of insurance between the ANZ and *us*. It is not a contract between CGU Insurance Limited and *you*.

When this policy is activated, cover is provided on the understanding and condition that:

1. In order for *you* to receive cover under this Master Policy for *your journey*, a minimum of \$250 towards the cost of *your* pre-booked transport costs (airfares and/or cruise) and/or land content (tours, hire cars or other hired transport and accommodation) must be purchased with *your* "ANZ Gold" card for the *journey*. This payment must be debited to *your* account prior to *your* departure from Australia. *We* will not respond to any claim until *we* have received proof of this payment by *you*.
2. At the commencement of the *period of insurance*, *you* are medically fit and do not and should not reasonably know of any reason why *your journey* may need to be cancelled or disrupted.
3. *You* are a permanent resident of Australia and intend to return to Australia after *your journey*.
4. *We* will pay all claims in Australian dollars. The rate of exchange *we* will use will be the exchange rate applicable on the date *you* had *your* loss or expense.
5. Any interpretation of this policy wording will be made according to the law

of the state or territory in Australia in which *you* reside, and will be subject to the jurisdiction of the courts of that state or territory in Australia.

6. If *you* have a loss involving other persons or their property, *you* must not tell them it was *your* fault or that *you* will pay them for the loss.
7. If *you* become involved in legal proceedings relating to cover under this policy, *we* may take over the action on *your* behalf. *You* must co-operate with *us* and assist *us* if *we* try to recover from the person who caused the loss.
8. *You* must not start any legal action before telling *us*.
9. If *you* have a loss, *you* must tell *us* in writing within 30 days of returning from *your* journey. If *your* journey is cancelled, *you* must write to *us* within 30 days of the cancellation. *We* will give *you* a claim form, which *you* must complete and send back to *us* with information which supports *your* loss. This includes police reports, medical and/or dental reports, original receipts for items *you* have lost or purchased (such as receipts for existing *luggage*, accommodation or emergency purchases), valuations or other proof of *your* loss or ownership, confirmation of the duration of *your* journey and proof of the purchase of *your* transport or land content by *your* "ANZ Gold" card. *We* will not pay for losses which *you* cannot prove to *our* satisfaction.
10. Claims arising directly or indirectly from *pre-existing medical conditions* are excluded by this policy (see definitions on page 1 and "What we will not pay for under any types of cover" on page 12). This applies to all persons including persons insured under the policy, their *relatives*, travelling companions and *business partners*.

If *you* are a permanent resident of Australia and wish to insure *your pre-existing medical condition/s*, *we* may, at *our* option, accept an application from *you* to review *your pre-existing medical condition/s* and consider providing cover. Any review of *your* application is conditional on *your* understanding that:

- Acceptance of *your* application for review is not an offer to provide cover for *pre-existing medical condition/s* or amend the cover provided by the standard policy.
- *We* have the right to decline cover for any or all conditions based solely on *our* standard assessment criteria and *you* will accept *our* decision.
- Assessment criteria *used* by *us* is confidential.

If these conditions are unacceptable to *you*, *you* must not apply.

To simplify application, *we* have made a *pre-existing medical condition/s* form available to *you*. The form contains details on how to apply, additional premium and requirements following an acceptance. *You* should read and complete this application in full.

Note: Cover is not available to non-Australian residents or persons who are not travelling on the policy.

You do not have to apply for *your pre-existing medical condition/s* if the only condition *you* have is hypertension and *you* have never received, or to the best of *your* knowledge, needed to receive advice or treatment for any form of hypertension complication or heart or peripheral circulatory condition or disorder other than hypertension.

11. *We* will not pay claims resulting from *luggage left unsupervised* (see page 2).
12. ANZ and CGU Insurance may also amend or terminate the Master Policy at any time. *We*, may also refuse to cover to any individual "ANZ Gold" cardholder.

Any amendment, termination or individual termination will be by written notification from *us* by ordinary mail to *your* last known place of residence and will be deemed to take effect either:

- a. on the third day after the date of the notice ; or

Comprehensive Overseas Travel and Medical Insurance

- b. in the event *you* are on a *journey* and cannot be contacted, immediately on *your* return from *your journey*.
13. Cover will terminate immediately upon cancellation of *your* “ANZ Gold” card for the following reasons:
- a. cancellation by *you*.
 - b. cancellation by the ANZ in accordance with its rights under the terms of its contract with *you* for the issue of your ANZ Gold card.
14. *You* have the right to decide if *you* want to use the benefits offered under the ANZ Gold card Master Policy, however, the terms and conditions under the Master Policy cannot be amended or negotiated by *you*.

Types of Cover

Overseas Medical, Dental and Additional Expenses

Overseas Medical and Dental Expenses

What we will pay for subject to a \$200 excess:

We will pay *your reasonable medical expenses* and *dental expenses* for *medical treatment* and *dental treatment*, if *you* are disabled during *your journey*. This *medical* or *dental treatment* must be authorised by *your treating doctor* or *dentist*. For *medical expenses*, we will not pay more than the *reasonable medical expenses* that are charged within 12 months of the date of *your* disablement. For *dental expenses*, we will not pay more than \$2,000 in total.

Additional Expenses

What we will pay for subject to a \$200 excess:

We will pay *your reasonable expenses* for:

1. Accommodation and/or travelling expenses if *you* become disabled.
2. Accommodation and/or travelling expenses for one of *your* travelling companions, *your spouse*, or *your* next of kin if, on *your treating doctor's* or *dentist's* advice, they travel to *you* or stay with *you* while *you* are disabled. We will also pay their accommodation and travelling expenses if they need to escort *you* to Australia or another place.
3. Moving *you* to another place or back to Australia if *you* become disabled, and *our doctor* or *dentist* agrees with *your treating doctor* or *dentist* that *you* should be moved urgently. We will control this move.
4. Accommodation and/or travelling expenses if *you* are delayed because:
 - a. the transport *you* booked is cancelled, delayed or diverted due to a strike, riot, civil commotion, or hijack, or
 - b. *you* lose *your* passport or travel documents, or
 - c. *you* unknowingly breach a quarantine regulation, or
 - d. there is a natural disaster or severe weather, or
 - e. *your travelling companion* is disabled, or
 - f. there is a railway, motor vehicle, marine or aircraft accident.

You must provide written proof of the delay, from the carrier.
5. The cost of returning *you* to Australia if:
 - a. *your travelling companion* becomes disabled, or
 - b. *your* home where *you* normally live, in Australia, is destroyed by fire, explosion, earthquake or flood, or
 - c. *your relative*, or *your travelling companion's relative*, or *your* business partner unexpectedly dies or becomes disabled. (These persons must be permanent residents of, and the death or disablement must take place in, Australia).

Note: If *you* want a fare upgrade for *your* return to *your* Australia *you* must get *our* agreement before *you* make the booking.

Resumption of Overseas Journey

What we will pay for (nil excess):

We will pay for *you* to return overseas, if we have returned *you* to Australia following the death or disablement of *your relative, your travelling companion's relative or your business partner*. We will only pay this if:

1. the *journey* has not ended and there is at least a quarter of the *journey* remaining, or 14 days, whichever is the greater, and
2. the death or disablement occurred after *you* booked *your* travel arrangements in Australia.

We will only pay the cost of a one-way ticket to the location which, at the time of *your* return, was stated on *your* original itinerary, as *your* expected destination at the date of *your* return. If we have used *your* original return tickets to return *you* to Australia, we will provide *you* with return tickets. The most we will pay is \$3,000, if the valid "ANZ Gold" cardholder is travelling alone, and \$6,000 if the holder is travelling with their *spouse* and/or dependent children under 21 years of age.

Travel Delay

What we will pay for (nil excess):

We will pay the *reasonable costs* *you* incur for accommodation and meals until *your journey* is restarted or cancelled. We will only pay if *you* are delayed for more than 6 hours because *your* scheduled transport is delayed, and the delay is not *your* fault. The most we will pay is \$200, or \$400 if the cardholder is travelling with their *spouse* and/or dependent children under 21 years of age.

Missed Connection

What we will pay for (nil excess):

We will pay the *reasonable costs* *you* incur for alternate transport or services *you* need to arrange if *you* miss, or are going to miss, *your* transport to attend a special event which cannot be delayed because *you* are absent. We will only pay this if:

you have already booked and paid for the transport with a registered transport provider, and

1. *you* are unable to reach *your* transport due to unforeseen or unforeseeable circumstances beyond *your* control, and *you* have already booked and paid for the transport with a registered transport provider, and
2. *you* are unable to reach *your* transport due to unforeseen or unforeseeable circumstances beyond *your* control, and the reason for the delay is not the cancellation of the transport.

This does not apply if *your* transport is cancelled.

Special events include weddings, funerals, conferences, major sporting events.

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

Return of Hire Car

What we will pay for (nil excess):

We will pay the *reasonable costs* *you* incur to return *your* hired car to the nearest depot, if *you* have a hired car, and *your* overseas *doctor or dentist* gives *you* a certificate to say *you* are unfit to drive. The most we will pay is \$250.

Hire Car Excess Waiver

Comprehensive Overseas Travel and Medical Insurance

What we will pay for (nil excess):

We will pay the excess *you* must pay the rental company if *you* are involved in an accident in a car *you* hired, or the hired car is subject to theft or malicious damage. We will only pay this if *you* have observed all the terms and conditions of the rental agreement.

We will not pay for any amount *you* are liable to pay arising out of *your* acceptance of an additional excess to reduce hiring fees.

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

Funeral Costs

What we will pay for (nil excess):

We will pay for overseas funeral, cremation costs or the cost of returning *your* remains to Australia. The most we will pay is \$20,000.

Cash in Hospital

What we will pay for (nil excess):

If *you* become disabled and are hospitalised overseas, we will pay you \$50 for every 24 consecutive hours *you* are disabled and kept in hospital overseas. The most we will pay is \$7,500 if the valid "ANZ Gold" cardholder is travelling alone, and \$15,000 if the holder is travelling with their *spouse* and/or dependent children under 21 years of age.

Hijack

What we will pay for (nil excess):

We will pay \$1,000 for each person for every 24 hours *you* are detained, if *your* public transport is forcibly and violently seized for the purposes of extortion, or any other illegal reason. The most we will pay is \$10,000 if the valid "ANZ Gold" cardholder is travelling alone, and \$20,000 if the cardholder is travelling with their *spouse* and/or dependent children under 21 years of age.

Mugging

What we will pay for (nil excess):

We will pay *you* \$200 if *you* suffer an injury and are hospitalised as an in-patient as the result of a mugging attack. *You* must report the mugging to the police within 24-hours of the attack, and obtain a police report.

What we will NOT pay for under Overseas Medical, Dental and Additional Expenses:

1. *your* return airfare, to Australia, if *you* have not already booked and paid for it before *your* claim and before we return *you* to Australia. We will deduct the cost of this fare from any claim where we have returned *you* to Australia.
2. *your* travelling expenses to return *you* to Australia, if *you* have date changeable return tickets.
3. any *medical expenses*, *dental expenses* or additional expenses from the date we ask *you* to move (and *our doctor* agrees with *your treating doctor* that *you* could be moved), and *you* refuse to move or *your spouse* or *your* next of kin refuses to allow *you* to be moved.
4. any *medical expenses*, *dental expenses* or additional expenses, if *you* travel against medical advice or travel to obtain *medical treatment* or *dental treatment*, even if it is for an approved pre-existing medical condition.
5. any *medical expenses*, *dental expenses* or additional expenses *you* incur after the end of *your original journey*, which are directly related to any disablement *you* suffered during the *original journey*. This applies if:

- a. *you* are medically able to, but decide not to return to Australia after the end of the *original journey*.
- b. *you* ask for an extension of *your original journey*, while *you* are still overseas.

You should note that any disablement that occurs during the original *journey*, will become a *pre-existing medical condition* for the extension period of the *original journey*.

6. *medical expenses, dental expenses* or additional expenses for any *pre-existing medical condition* of any person. This will not apply to non-routine *medical treatment* or *dental treatment* for *pre-existing medical condition/s* that *you* have applied for and *we* have approved. No cover is provided for routine *medical* or *dental treatment*, even if your *pre-existing medical condition/s* has been approved.
7. ongoing physiotherapy or manipulative therapy after *you* have been disabled, unless *your doctor* recommends it in writing.
8. *medical treatment* or *dental treatment* provided in Australia.
9. any expenses relating to the death or disablement of any *relative* or *business partner* who is not a permanent resident of, and living in, Australia at the time of the disablement.
10. additional travel or accommodation expenses, if *you* have received cancellation costs under the Cancellation section of the policy, for the same period.
11. any additional expenses (other than Additional Expenses point 3, on page 5) *you* incur resulting from any act of terrorism.

Note: There are other limits on *your* cover for medical, dental and additional expenses under IMPORTANT MATTERS (pages 3 to 5) and WHAT WE WILL NOT PAY FOR UNDER ANY TYPES OF COVER (pages 12 to 13).

Cancellation

What we will pay for (nil excess):

We will pay any amount *you* have paid in advance for *your* travel arrangements that is unused and *you* are unable to recover.

This only applies if *you* must cancel *your journey* due to unforeseen or unforeseeable circumstances.

This amount includes *your* travel agent's cancellation fees up to \$500, or 15% of the total *journey* cost, whichever is the lesser.

Valid reasons for cancellation include, but are not limited to:

- a. death or disablement of *your travelling companion, your relative, your travelling companion's relative* or *your business partner*. These persons must be permanent residents of, and living in, Australia. *We* will not pay if their death or disablement is due to a *pre-existing medical condition*.
- b. *your* need to sit for supplementary exams or to attend for jury duty.
- c. declaration of a state of emergency and *you* are required to attend because *you* are employed by the state police or federal police, fire or ambulance brigade, or the armed forces.
- d. *your* unexpected retrenchment. This does not include *your* voluntary retrenchment.

What we will not pay for:

We will not pay for losses directly or indirectly caused by:

1. delays due to a carrier. This includes the re-scheduling or cancellation of *your* transport.

Comprehensive Overseas Travel and Medical Insurance

2. any business, financial or contractual obligations of *you*, or any other person.
3. *you* making a booking through an unlicensed travel agent.
4. *your* tour operator not being able to make *your* booking because there are not enough people to book the tour or a part of the tour.
5. *you*, or *your travelling companion* deciding to change *your* plans, or no longer wanting to travel.
6. a prohibition or regulation by any government (eg. *you* cannot enter a country because *you* do not have a visa).
7. cancellation costs of date changeable tickets *used* to return *you* to Australia under the Overseas Medical Dental and Additional Expenses section of the policy.
8. any act of terrorism.
9. cancellation costs for accommodation for days lost due to transport provider delays where the transport provider has provided alternate accommodation.

Note: There are other limits on *your* cover for Cancellation under IMPORTANT MATTERS (pages 3 to 5) and WHAT WE WILL NOT PAY FOR UNDER ANY TYPES OF COVER (pages 12 to 13).

Luggage and Travel Documents

What we will pay for subject to a \$200 excess (item 1 only):

1. If *your luggage* is accidentally lost, damaged or stolen *we* will either:
 - a. replace it, or
 - b. repair it, or
 - c. pay for *your* loss in cash.

We will decide which one *we* will do.

The amount *we* pay will be reduced to allow for age and normal wear, tear and depreciation of the item.

The most *we* will pay for any one item (including its attached and unattached accessories), set or pair of items, is \$1,000.

The most *we* will pay for video recorders, cameras, or portable electrical equipment (including all attached or unattached accessories of these items), is \$3,500. The most *we* will pay for items used solely for earning *your* income, is \$1,000 per item (including any attached and unattached accessories) and \$2,500 in total. This does not include laptop computers where the item limit and total will be \$3,500.

If *your luggage* is stolen from a locked, but unoccupied vehicle, the most *we* will pay is \$200 for each item and \$2,000 in total.

The most *we* will pay in total is \$10,000 if the valid "ANZ Gold" cardholder is travelling alone, and \$20,000 if the cardholder is travelling with their *spouse* and/or dependent children under 21 years of age.

2. *We* will pay *you* the *reasonable cost* of emergency purchase of clothing and toiletries *you* need because all of the *luggage* checked in with *your* carrier for storage in the cargo hold of *your* transport, has been delayed, misdirected or misplaced by the carrier. *We* will only pay *you* if *you* provide:
 - a. written proof from the carrier that *you* were unable to get *your luggage* for at least 12 hours, and
 - b. receipts for *your* emergency purchases.

The most *we* will pay is \$400 if the valid "ANZ Gold" cardholder is travelling alone and \$800 if the cardholder is travelling with their *spouse* and/or dependent children under 21 years of age. *We* will double these amounts if *your luggage* is still not returned to *you* after 72 hours.

We will deduct any amount We pay you for this benefit from any claim we pay you for the lost *luggage*.

3. We will refund you any cost which you cannot recover, if your personal travel documents, credit cards, or travellers cheques are stolen. We will also pay for your loss, if the stolen cards are used for illegal purposes. We will only pay if you have complied with all the conditions of their issue and have done everything you can to minimise your loss.

What we will not pay for:

1. Electrical or mechanical breakdown of items.
2. Breakage of fragile items, unless they are broken during a motor vehicle collision. This does not apply to the lenses of spectacles, binoculars, cameras or video equipment.
3. Loss due to wear and tear; normal loss of value due to age or use; climatic or atmospheric conditions; rats, mice or insects; cleaning, repairing or restoring.
4. Any damage to, loss or theft of, *your luggage*, if you do not report it to the appropriate authority, the police or the person in charge of your public transport. You must do this within 24 hours of the loss. You must obtain written proof that you have made the report. You must report all lost items and the written proof must contain a list of all those items.
5. Loss of *luggage left unsupervised* in a public place.
6. Loss of *luggage* from an unlocked vehicle.
7. Damage to sporting equipment while it is in use.
8. Loss of, or damage to, *your luggage* which you do not take with you on your transport or which has been sent by road, rail or marine freight contract.
9. Loss of, or damage to, jewellery, cameras, video cameras, computers, or portable electrical equipment which you put in the cargo area of a train, aircraft, ship or coach. This exclusion commences from the time your *luggage* is passed to the carrier or its representative.

Note: There are other limits on your cover for *Luggage* and Travel Documents under IMPORTANT MATTERS (pages 3 to 5) and WHAT WE WILL NOT PAY FOR UNDER ANY TYPES OF COVER (pages 12 to 13).

Accidental Death, Disability and Loss of Income

Death and Disability

What we will pay for (nil excess):

We will pay your estate for your death, or you for your disability, if you are injured in an accident during your journey that is caused by violent, visible and external means.

We will only pay if:

1. you die within 12 months of the accident, and a death certificate is produced, or
2. you lose your sight; or
3. you lose a limb; or
4. you lose the use of a limb above the ankle or above the wrist. Your loss, or loss of use, must occur within 12 months of your accident, and must be total and permanent. You must provide a medical certificate to confirm your loss or loss of use.

We will not pay if your death or disability is directly or indirectly related to a deep vein thrombosis.

The most we will pay for death or disability is \$50,000 if the valid "ANZ Gold" cardholder is travelling alone, and \$50,000 each, if the holder is

Comprehensive Overseas Travel and Medical Insurance

travelling with their *spouse*. We will not pay more than \$1,000 for the death or disability of *your* dependent children, under 21 years of age.

The limit will only be paid once, even if there is more than one accident, loss, or loss of use during the *journey*.

Loss of Income

What we will pay you for (nil excess):

We will pay for *your* loss of income, if *you* are injured in an accident during the *journey* that is caused by violent, visible and external means.

We will only pay *you* if:

1. *you* had arranged to resume *your* usual work on *your* return to Australia, and
2. *you* are totally unable to resume *your* usual work because of the accident, and
3. the accident happened on *your journey* during the *period of insurance*, and
4. *your* inability to resume work occurred less than 30 days after the accident, and
5. *you* have a *doctor's* certificate supporting *your* inability to resume work. We will only pay *you* up to six months loss of income, commencing from the 31st day after *you* were due to resume *your* usual work in Australia.

The most we will pay *you* is the lesser of:

- a. the difference between *your* average net monthly earnings for the six months prior to the accident, and any amount *you* earn during the period for which the loss of income is payable, or
- b. \$1,500 each month. The most we will pay is \$9000.

We will not pay for any loss of income for *your* dependent children under 21 years of age.

Note: There are other limits on *your* cover for Accidental Death, Disability and Loss of Income, under IMPORTANT MATTERS (pages 3 to 5) and WHAT WE WILL NOT PAY FOR UNDER ANY TYPES OF COVER (pages 12 to 13).

Liability

What we will pay for (nil excess):

We will pay the amount *you* are legally liable to pay, if *you* act negligently and this causes:

1. death, bodily injury, or disease to another person, or
2. loss of, or damage to, the property of another person.

This includes *your* legal costs and expenses, which we have agreed, in writing, to pay *you*, and the other person's legal costs and expenses.

The most we will pay is \$2,500,000.

What we will not pay for:

We will not pay the amount *you* are legally liable to pay, if *you* act negligently and this causes:

1. death, bodily injury, or disease to *you*, *your relative*, *your travelling companion*, *your business partner*, *your* employee, or anyone else *you* cover under a workers' compensation policy, ordinance or agreement.
2. loss of, or damage to, property *you* own, or another person's property *you* have borrowed, hired or have in *your* control.
3. death, bodily injury, disease, or damage to property which arises out of *your* ownership, use or possession of, any mechanically propelled vehicle, aircraft, or watercraft.

4. death, bodily injury, disease, or damage to property which arises out of *your* business, professional or trade activities, including *you* giving advice.
5. penalties, fines or awards of aggravated, exemplary or punitive damages made against *you*.

Note: There are other limits on *your* cover for Liability under IMPORTANT MATTERS (pages 3 to 5) and WHAT WE WILL NOT PAY FOR UNDER ANY TYPES OF COVER (pages 12 to 13).

WHAT WE WILL NOT PAY FOR UNDER ANY TYPES OF COVER

We will not pay claims for, or which are directly or indirectly caused by, any of the following:

1. Theft or loss of cash, bank notes or other negotiable documents.
2. Losses incurred if *you*:
 - a. have not used *your* "ANZ Gold" card to purchase a minimum of \$250 towards the cost of *your* pre-booked transport costs (airfares and/or cruise) and/or land content (tours, hire cars or other hired transport and accommodation) for *your* journey. This payment must be debited to *your* account prior to *your* departure from Australia;
 - b. do not have a ticket returning *you* to Australia within four months of the commencement of *your* journey;
 - c. were over 80 years of age at the time *your* journey was booked.
3. Losses covered under any other scheme including a private health scheme, workers' compensation scheme or other accident compensation scheme.
4. *Pre-existing medical conditions* of any person. This includes *you*, *your* travelling companions, *your* relatives, or *your* business partners.

This will not apply to *you* if *you* have applied for and *we* have approved additional cover for *your* pre-existing medical condition/s. *You* cannot apply for cover for pre-existing medical conditions of any person not insured under this policy.

5. Pregnancy or childbirth. This does not include any medical complication which occurs before the end of the 24th week of *your* pregnancy. The 24th week is calculated using *your* estimated date of delivery given to *us* by *your* doctor.
6. *Your* failure to make *reasonable* efforts to:
 - a. safeguard *your* property. This includes failure to *use* any safe or safety deposit facility made available to *you*; or
 - b. avoid accidental injury; or
 - c. minimise *your* loss; or
 - d. avoid a loss, if there has been a warning given by the general media of an intended strike, riot or civil commotion, or, severe weather.
7.
 - a. Motor cycling unless the driver has a current motor cycle licence. This applies even if the driver is not required to hold a motor cycle licence because the driver has a motor vehicle licence, or a motor cycle licence is not required by law.
 - b. Hunting.
 - c. Racing, other than on foot.
 - d. Professional sporting activities.
 - e. Polo, football, rugby.
 - f. Diving with an artificial breathing device. This does not apply if *you* have an open water diving certificate or are being directly supervised by a qualified diving instructor.

Comprehensive Overseas Travel and Medical Insurance

- g. Travel in, or attached to, any air supported device (eg. a hang glider). This does not apply if *you* are a passenger in a fully licensed passenger aircraft operated by an airline or air charter company.
- h. Mountaineering or rock climbing if *you* need to or reasonably ought to use climbing equipment.
- i. Yachting which involves sailing in international waters.
8. Suicide or attempted suicide.
9. Any sexually transmitted or transmissible disease.
10. Any disease transmitted by *you*.
11. The effects of alcohol or drugs.
12. Telephone or transport costs in connection with any claim, unless cover is specifically noted under the policy.
13. Loss of enjoyment, or other financial loss, not mentioned in this policy. *We* will not pay for any form of consequential loss.
14. Any illegal or unlawful act by *you*. This includes any loss because of *your* legal detention, or the legal confiscation or destruction of *your* property.
15. Breach of any government prohibition or regulation. This includes *your* failure to obtain a visa, work permit or passport, when you *are* required to do so.
16. War or warlike activities, invasion, acts of foreign enemies, civil war, revolution, insurrection or act of a military power.
17. Anything nuclear or radioactive.
18. Nervous, anxiety, depression or stress related disorders resulting in a disinclination to travel.
19. Any act of violence by *you*.
20. Additional "ANZ Gold" cardholders unless they are the *spouse* or dependent children of the valid "ANZ Gold" cardholder and are accompanied by the *valid* "ANZ Gold" cardholder. This exclusion will not apply while the *spouse* or dependent child is travelling directly to the *valid* "ANZ Gold" cardholder from Australia, or directly to Australia, after departing from the accompanied *valid* "ANZ Gold" cardholder.
21. The failure or inability of any item, equipment or computer software to recognise correctly, to interpret correctly or to process correctly any date or to function correctly beyond any time when that item, equipment or computer software has not recognised, interpreted or processed correctly any date.
22. The failure of any travel agent, tour operator, accommodation provider, airline or other carrier, car rental agency, or any other travel or tourism service provider to provide services or accommodation due to their *insolvency*, or the financial *insolvency* of any person, company or organisation they deal with.

HOW TO MAKE A CLAIM ON THE MASTER POLICY

Most people find it more convenient to make their claim when they return home. To report *your* claim and obtain a claim form, please contact *your* nearest state office.

In the event of a claim:

1. If *you* are making a claim while overseas, *you* will be requested to provide proof:
 - a. that *you* have a return ticket which returns *you* to Australia within four months of *your* departure date.
 - b. that a minimum of \$250 of *your* pre-booked travel arrangements was purchased on *your* "ANZ Gold" card, prior to departure.
 - c. *you* are 80 years of age or less.

2. If *you* are making *your* claim in Australia *you* must tell *us*, in writing, within 30 days of completing *your journey*, or, if *you* wish to claim for cancellation expenses, within 30 days of *you* cancelling *your journey*.
3. *You* must give *us* all information *we* need, to support *your* claim, including original medical or police reports, declarations, receipts, valuations or other evidence of ownership.
4. *You* must co-operate with *us* at all times.
5. For CGU claims enquiries please call 1800 803 645.

HOW THE GOODS AND SERVICES TAX AFFECTS YOUR CLAIM

Where *we* make payment under this policy for the acquisition of goods, services or other supply, *we* will reduce the amount of the payment by the amount of any input tax credit that *you* are, or will be, or would have been entitled to under A New Tax System (Goods and Services Tax) Act 1999 in relation to that acquisition, whether or not that acquisition is actually made.

Where *we* make payment under this policy as compensation instead of payment for the acquisition of goods, services or other supply, *we* will reduce the amount of the payment by the amount of any input tax credit that *you* would have been entitled to under A New Tax System (Goods and Services Tax) Act 1999, had the payment been applied to acquire such goods, services or other supply.

THE WAY WE HANDLE YOUR PERSONAL INFORMATION

We collect personal information from *you* for the purpose of providing *you* with insurance products, services, processing and assessing claims. *You* can choose not to provide this information, however, *we* may not be able to process *your* requests.

We may disclose information *we* hold about *you* to other insurers, an insurance reference service or as required by law. In the event of a claim, *we* may disclose information to and/or collect additional information about *you* from investigators or legal advisers.

If *you* wish to update or access the information *we* hold about *you*, contact *us*.

HOW YOU CAN RESOLVE A DISPUTE WITH US

CGU Insurance is proud of its service standards and supports the General Insurance Code of Practise.

If *you* are not satisfied with:

- one of *our* products: or
- *our* service; or
- the service of *our* agents, loss adjusters or investigators; or
- *our* decision on *your* claim, please contact *your* nearest CGU Insurance office where *our* staff will help *you* in any way they can. If they are unable to satisfy *you* they will refer it to their manager who will immediately deal with the matter.

If the manager cannot resolve the matter, it can be dealt with through *our* Internal Dispute Resolution process. *You* need to ask *our* manager to refer the matter to a Dispute Resolution Officer.

The Dispute Resolution Officer will investigate and try to reach a satisfactory outcome. *You* will be advised in writing of *our* final decision, normally within 21 days. *Our* Dispute Resolution process is a free service to *you*. If *your* dispute is about a claim and *you* do not agree with *our* decision, *your* claim can be reviewed through the insurance industry's

Comprehensive Overseas Travel and Medical Insurance

Claims Review Panel. This Panel is administered by Insurance Enquiries and Complaints Ltd (IEC) ABN 23 062 284 888. The IEC National Toll Free phone number is 1300-363-683.

The Panel is an impartial body that is independent of this company. It will investigate *your* claim and make its decision at no cost to *you*. Brochures outlining the operations of IEC are available from the Insurance Council of Australia in *your* state.

Purchase Security

This cover is available under Master Policy No. 20 ANZCC01 LEI issued to Australia and New Zealand Banking Group Limited ABN 11 005 357 522 of Level 6 100 Queen Street, Melbourne VIC, 3000 (“ANZ”) by Zurich Australian Insurance Limited ABN 13 000 296 640, AFS Licence No 232507, of 5 Blue Street, North Sydney, NSW, 2060 (“Zurich”).

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

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

ANZ may terminate this cover by providing written notification to **primary cardholders**. Purchases made in accordance with this Policy before this notification is given will be covered under this Policy. Purchases made after this notification is given will not be eligible for cover under this Policy.

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

Definitions

For the purposes of this cover:

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

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

- ANZ First - Free Days Visa, ANZ First - Low Interest Visa, ANZ Free Days MasterCard and ANZ Low Interest MasterCard cards
- ANZ Gold, ANZ Gold MasterCard, ANZ Frequent Flyer Gold, and Telstra Visa Gold cards.

Note: “ANZ Credit Card” does not include ANZ Frequent Flyer Visa, Telstra Visa, ANZ Low Rate MasterCard, ANZ Visa PAYCARD, Telstra Visa PAYCARD and Bankcard cards.

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

“**cardholder**” means a person, being an Australian resident who is

authorised to maintain permanent residency in Australia and whom ANZ has issued with an **ANZ Credit Card**. This includes additional cardholders. This definition is also extended to include any Australian resident who is authorised to maintain permanent residency in Australia, and who, by way of a gift from the **cardholder**, receives any **goods**, purchased by the **cardholder**.

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

- items acquired for the purpose of re-supply/ re-sale;
- items acquired for transformation or use in carrying on a business;
- items used in carrying on a business;
- animals or plant life;
- computer software or non tangible items;
- cash, bullion, negotiable instruments, travellers cheques, or tickets of any description;
- consumable or perishable items (including but not limited to food, drugs, fuel or oil);
- boats, automobiles, motorboats, airplanes or any other motorised vehicles and their integral parts and installed accessories
- second-hand items, including antiques;
- items of contraband;
- real estate and movable fixtures or fittings (including but not limited to dish washers and fixed air conditioners) which are or are intended to form part of any house, unit or other real estate; or
- items purchased prior to 20 August 2001.

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

Terms & Conditions

1. This Policy provides automatic insurance protection for **goods** when their purchase is charged to an **ANZ Credit Card** account unless the **goods** and/or claims are excluded by the Definitions, Terms & Conditions, or Exclusions, or the **cardholder** fails to comply with the Claims Procedures.
2. Other than for the extension of cover provided for under the definition of **cardholder** no rights under this Policy may be assigned or transferred in any way without the prior written consent of Zurich.
3. The **goods** are insured anywhere in the world for three (3) consecutive months from the date of purchase in the event of loss, theft or damage.
4. The liability of Zurich for claims made pursuant to this Policy shall not exceed:
 - **ANZ First - Free Days Visa, ANZ First – Low Interest Visa , ANZ Free Days MasterCard and ANZ Low Interest MasterCard cards**
 - the actual proportion of the cost of the **good**, which was charged to an **ANZ Credit Card account** or
 - A\$1,000 per claim in respect of jewellery, watches and fine arts; and
 - in any twelve (12) month period the sum of claims shall not exceed A\$50,000 in respect of any one **cardholder**.
 - **ANZ Gold, ANZ Gold MasterCard, ANZ Frequent Flyer Visa Gold and ANZ Telstra Visa Gold cards**
 - the actual proportion of the cost of the **good**, which was charged to an **ANZ Credit Card account** or
 - A\$3,000 per claim in respect of jewellery, watches and fine arts; and
 - in any twelve (12) month period the sum of claims shall not exceed A\$125,000 in respect of any one **cardholder**.

5. Where the insured **good** is part of a pair (eg earrings) or set, the **cardholder** will receive no more than the value (as described in clause 4 above) of the particular part or parts lost, stolen or damaged, regardless of any special value that the **good** may have by way of being part of such pair or set, nor more than the proportional part of the actual expense originally charged to an **ANZ Credit Card account**.
6. Zurich, may at its sole discretion, pay the reasonable costs to repair, rebuild, replace or reinstate damaged, stolen or lost **goods** or pay the **cardholder** cash for the **goods** subject to the Definitions, Terms & Conditions, Exclusions and Claims Procedures as stated in this Policy.
7. The **cardholder** must take all reasonable care to protect and maintain the **goods** insured under this Policy and protect them against loss, damage or theft.
8. In the event that any **goods** are stolen, wilfully damaged or accidentally lost, a report must be made to the Police or to the nearest government agency or authority. This must be done within 24 hours of learning of the theft, damage, or loss and the report must list and describe the missing or damaged goods.

If the claim occurs overseas a copy of this report must be obtained and the authority must sign the copy and write on it that it is a true and accurate copy of the original.

Exclusions

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

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

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

Claims Procedures

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

1. Zurich does not hold or collect information about **cardholders** until a claim is made. Zurich will however need personal information about the **cardholder** to assess any claim. Zurich will, in relevant cases, disclose the personal information (other than sensitive 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 to ANZ (other than sensitive information such as health information) in order to allow ANZ to monitor the claims service that Zurich provides and to ensure persons are eligible for this insurance.

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

2. In the event of theft of or loss or damage to **goods** giving rise to a claim under this Policy, the **cardholder** must:
 - give notice to the police (as soon as practicable, but definitely before contacting Zurich) of **goods** lost, stolen or vandalised and advise Zurich of the Police Report number. If the theft, loss or vandalism occurs overseas the **cardholder** will need to provide Zurich with a written copy of the Police Report
 - contact Zurich on 132 687 within 30 days of the date of loss, theft or damage. A written loss report may be required and if so, should be returned within 30 days of receiving the loss report.

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

- supply detailed particulars and proof of the loss as Zurich may reasonably require, including, but not limited to, the sales receipt and the **ANZ Credit Card account** statement showing the purchase;
 - disclose to Zurich details of any other insurance cover under which the **cardholder** is entitled to claim;
 - retain damaged **goods** for inspection by Zurich or its authorised representative;
 - 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 **cardholder** is unhappy with any service issue or the settlement of a claim, the **cardholder** 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 the **cardholder** still disagrees with the final decision of Zurich, the **cardholder** can ask the Insurance Enquiries and Complaints Limited (IEC) ABN 23 062 284 888 (within their terms of reference) to review the

decision of Zurich. This is a free service provided by an independent organisation. The **cardholder** is not bound by the IEC's decision. However Zurich is bound to act immediately on their decision.

Extended Warranty

This cover is available under Master Policy No. 20 ANZCC02LEI issued to Australia and New Zealand Banking Group Limited ABN 11 005 357 522 of Level 6 100 Queen Street, Melbourne VIC, 3000 (“ANZ”) by Zurich Australian Insurance Limited ABN 13 000 296 640, AFS Licence No 232507, of 5 Blue Street, North Sydney, NSW, 2060 (“Zurich”).

ANZ Extended Warranty is a benefit available to ANZ **cardholders**. The purpose of the cover is to extend the manufacturer’s expressed warranty on **goods**, which were purchased after 20 August 2001 when the entire purchase price of the **goods** has been charged to the **cardholder’s** ANZ Credit Card account.

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

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

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

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

Definitions

For the purposes of this cover:

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

- ANZ First - Free Days Visa card and ANZ First - Low Interest Visa card.
- ANZ Gold card
- *Note: “ANZ Credit Card” does not include Telstra Visa, Telstra Visa PAYCARD and Telstra Visa Gold cards, ANZ Frequent Flyer Visa and ANZ Frequent Flyer Visa Gold cards, ANZ Low Rate MasterCard, ANZ Low Interest MasterCard, ANZ Free Days MasterCard, ANZ Gold MasterCard, ANZ Visa PAYCARDS or Bankcard cards.*

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

“**Australian warranty**,” means the manufacturer’s expressed written warranty, that is applicable and able to be fulfilled within Australia and which has been properly registered with the manufacturer.

“cardholder” means a person, being an Australian resident who is authorised to maintain permanent residency in Australia and whom ANZ has issued with an **ANZ Credit Card**. This includes additional cardholders.

“covered breakdown” means the failure of **goods** to operate for the purpose for which they were designed as a result of a breakdown or defect, provided the breakdown or defect is covered by the terms of the **Australian warranty**.

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

- items acquired for the purpose of re-supply/re-sale;
- items acquired for transformation or use in carrying on a business;
- items used in carrying on a business;
- items that do not carry a manufacturer’s unique identification serial number on them;
- items with an **Australian warranty** of more than 5 years;
- boats, automobiles, motorboats, airplanes or any other motorised vehicles and their integral parts and installed accessories;
- second-hand items, including antiques;
- real estate and movable fixtures or fittings (including but not limited to dishwashers and fixed air conditioners) which are or are intended to form part of any house, unit or other real estate; or
- items purchased prior to 20 August 2001; or
- items acquired for a purchase price:
 - exceeding A\$10,000 for ANZ Gold card purchases.
 - exceeding A\$2,000 for ANZ First - Free Days Visa card and ANZ First - Low Interest Visa card purchases.

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

Terms & Conditions

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

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

3. Only **covered breakdowns** are eligible for this extended warranty.
4. The liability of Zurich for claims made pursuant to this Policy shall not, in any twelve (12) month period, exceed A\$10,000 in respect of any one **ANZ Credit Card account**.
5. Zurich may at its sole discretion pay the reasonable costs to repair, rebuild, replace or reinstate the **goods** or pay the **cardholder** cash for the **goods** subject to the Definitions, Terms & Conditions, Exclusions and Claims Procedures as stated in this Policy.
6. Where the insured **good** is part of a pair or set, the **cardholder** will receive no more than the value of the particular insured **good** regardless of any special value that the **good** may have by way of being part of such pair or set.
7. The **cardholder** must take all reasonable care to protect and maintain the **goods** insured under this Policy.
8. In the event of a claim the **cardholder** must be able to provide Zurich with the following documents:
 - applicable **Australian warranty**; and
 - sales receipt and **ANZ Credit Card account** statement showing the purchase.
9. If a claim is to be paid under this Policy the **cardholder** must obtain approval from Zurich prior to proceeding with any repairs or replacement of the **goods** which have broken down or are defective.

Exclusions

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

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

Claims Procedures

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

1. Zurich does not hold or collect information about **cardholders** until a claim is made. Zurich will however need personal information about the **cardholder** to assess any claim. Zurich will, in relevant cases, disclose the personal information (other than sensitive 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 to ANZ (other than sensitive information such as health information) in order to allow ANZ to monitor the claims service that Zurich provides and to ensure persons are eligible for this insurance.

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

2. In the event of learning of an occurrence likely to result in a claim, the **cardholder** must:

- contact Zurich on 132 687 within 30 days of the date of learning of an occurrence likely to result in a claim. A written loss report may be required and if so, should be returned within 30 days of receiving the loss report.

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

- supply detailed particulars as Zurich may reasonably require, including but not limited to
 - the repair person's quote/statement of repairs required,
 - the **Australian warranty**,
 - the sales receipt,
 - the **ANZ Credit Card account** statement showing the purchase of the **good**.
 - disclose to Zurich details of any other insurance cover under which the **cardholder** is entitled to claim;
 - retain damaged **goods** or parts for inspection by Zurich or its authorised representative;
 - 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 **cardholder** is unhappy with any service issue or the settlement of a claim, the **cardholder** 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 the **cardholder** still disagrees with the final decision of Zurich, the **cardholder** can ask the Insurance Enquiries and Complaints Limited (IEC) ABN 23 062 284 888 (within their terms of reference) to review the decision of Zurich. This is a free service provided by an independent organisation. The **cardholder** is not bound by the IEC's decision, however Zurich is bound to act immediately on their decision.

ANZ Auto Assist Terms and Conditions

If you are not an ANZ Gold customer and have purchased a membership to ANZ Auto Assist, please refer to the separate ANZ Auto Assist Terms & Conditions and Policy Wording booklet provided to you.

ANZ Auto Assist is offered to ANZ Gold cardholders and provides two great benefits at no additional charge: ANZ Auto 24 and ANZ Rental Vehicle Insurance Excess Cover. ANZ Auto 24 provides ANZ Gold cardholders with 24 hour, seven day a week roadside assistance, no matter what car they're driving. ANZ Rental Vehicle Insurance Excess Cover provides ANZ Gold cardholders with cover to enable the insurance excess payable when you hire a rental car to be reduced.

How ANZ Auto 24 works

ANZ Auto 24 entitles you to roadside assistance in metropolitan areas around Australia 24 hours a day, every day of the year.

- For roadside assistance, call the emergency hotline directly on 1800 135 483 at any time of the day or night.
- You need to present your ANZ Gold card at roadside as proof of eligibility before any assistance is provided.

ANZ Auto 24 Services

The ANZ Auto 24 Service Provider will provide assistance for a vehicle that has been disabled as a result of the following faults:

Mechanical

ANZ Auto 24 will attempt to rectify a non collision or non insurance related mechanical failure that may disable your vehicle and make it unsafe or unable to be driven.

Non-Mechanical

- **Wheels and Tyres.** A damaged tyre/wheel will be replaced with a serviceable spare, where it is roadworthy and compatible with the other tyres/wheels on the vehicle. Where the spare is not serviceable, roadworthy or compatible, a tow under the terms of the program may be provided.
- **Flat battery.** A "battery boost" will be provided along with any other reasonably practicable assistance at the roadside to start the vehicle. Where the vehicle cannot be restarted, a tow may be provided.
- **Out of Fuel.** Wherever possible, 5 litres of liquid fuel will be provided to enable an 'out of fuel' vehicle to be driven to the nearest Service Station. Where it is not possible or practical to provide liquid fuel, a tow under the term of the program may be provided.

For vehicle fitted with LPG only, a tow may be provided.

- **Spare Key Retrieval.** Where a vehicle is unable to be accessed due to lost or locked-in keys, ANZ Auto 24 will provide for the driver's spare keys to be picked up from a third party and delivered by courier if they are within a 50km radius of the vehicle.

If spare keys are not available, a locksmith's contact details will be provided to the member.

Towing

Where the vehicle you are travelling in cannot be made mobile at roadside, towing can be provided up to 8km from the breakdown site.

Service at an additional cost.

The ANZ Auto 24 Service Provider will attempt to provide you with the following services that will require you to pay an additional charge.

- Additional Towing. Any towing required that is in excess of 8km from the breakdown site.
- Remote area service. If the vehicle is located more than 25 kilometres from the boundary of a population centre of at least 100,000 people, service can be arranged at your expense. Service may be subject to delays due to the location of the vehicle and the proximity of ANZ Auto 24 Service Providers.
- Off-road vehicle recovery. If the vehicle is off an easily traversed sealed road (for example, a beach, field or riverbed) assistance may be provided at the absolute discretion of the ANZ Auto 24 Service Provider and at your expense.

General Information on Auto 24

- ANZ Auto 24 is available, 24 hours a day, every day of the year.
 - There is no limit to the number of times that you can call ANZ Auto 24 for assistance.
 - ANZ Auto 24 services at no additional cost are available only if the vehicle is located within 25 kilometres of the boundary of a population centre of at least 100,000 people.
 - ANZ Auto 24 is available in respect of any vehicle that is a passenger, 4x4 recreational and light commercial vehicle under 2,500 kg GVM, excluding payload at the time of breakdown, with a physical dimension not exceeding 2.3 metres in width, 6.0 metres in length and with a wheel span less than 1.8 metres.
 - ANZ Auto 24 is not specific to one vehicle per ANZ Auto Assist member. You may obtain assistance for any vehicle that you are travelling in.
 - To obtain ANZ Auto 24 services, you must first show the ANZ Auto 24 Service Provider your valid ANZ Gold card and hand keys to the vehicle that requires assistance (unless assistance is to recover lost or locked-in keys).
 - The ANZ Auto 24 service will be provided to a vehicle located at a home address but during times of peak demand, roadside calls will be given priority.
 - If you are not present when the ANZ Auto 24 Service Provider arrives at the vehicle, the ANZ Auto 24 Service Provider is not required to wait or provide any services. Any subsequent call for service (deemed by the ANZ Auto 24 Service Provider to be for the same service) will be at your expense.
 - If, after an initial inspection, the ANZ Auto 24 Service Provider reasonably considers that an attempted service/repair has caused damage to the vehicle, the ANZ Auto 24 Service Provider may refuse to provide any services. Under these circumstances, a tow may be provided at your expense.
 - ANZ may amend these terms and conditions at any time.
 - ANZ may terminate the ANZ Auto 24 services at any time by giving you at least 30 days notice.
 - For general enquiries on ANZ Auto 24 call ANZ Cards on 13 22 73.
- © 'Auto 24' is a trademark of Assist Australia Pty Ltd.

ANZ Rental Vehicle Insurance Excess Cover

You take out ANZ Gold Card – You are eligible for the benefits

You are eligible for the benefits under the Master Policy by virtue of **you** continuing to be a holder of a valid ANZ Gold card. The Master Policy is a contract between ANZ and **us**. It is not a contract between QBE Insurance and **you**.

Definitions

Some words and expressions in this policy have a specific meaning which is given below. Each word is printed in bold where it appears.

“ANZ Gold cardholder” means the primary cardholder in whose name the **ANZ Gold credit card** account has been opened.

“ANZ Gold credit card” means an ANZ Gold, or any other credit card account which ANZ and Western QBE Insurance may advise, from time to time, as qualifying under this policy.

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

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

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

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

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

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

“policy period” means the period for which **you** have paid membership fees.

“you” and **“your”** means the **ANZ Gold Cardholder**.

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

What we will pay for

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

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

What we will not pay for

We will not pay:

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

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

- a. A single vehicle accident.
 - b. The vehicle is totally or partially immersed in water regardless of cause.
2. where the **hirer** or any **joint hirer** has breached a condition of the **vehicle**

rental agreement and **you** are required to pay more than the **collision excess**:

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

- a. The driver of the vehicle not being listed on the rental contract.
 - b. Driving the vehicle on off-road conditions without the agreement of the rental company.
 - c. For carrying a greater load or more persons than the vehicle is licensed for.
 - d. Driving under the influence of alcohol or drugs.
3. Any claim where the date of loss falls outside the current policy period.
 4. For the first \$350 of any claim under this policy.
 5. Any claim where the **car rental company** does not have a current licence under any applicable legislation to hire out vehicles.
 6. Any claims for the collision excess arising from damage to unregistered vehicles, or off road vehicles when they are being hired for use on private property.

How much we will pay

The maximum amount **we** insure **you** for is \$2,400.

Claims Information – What you must do

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

1. take all reasonable steps to reduce the loss or damage and to prevent further damage
2. notify **us** by calling 1300 551 154 as soon as practicable after **you** become aware that **you** have to pay the **collision excess** to the **car rental company**.
3. provide all details requested by us which will include but is not limited to:
 - Date and time of accident
 - Road conditions eg, wet or dry
 - Location of accident
 - Description of accident circumstances
 - Details of other vehicles involved including:
 - Name of driver
 - Driver's address
 - Driver's telephone number
 - Make of vehicle
 - Registration number
 - Name of owner
 - Owner's address
 - Owner's telephone number
 - The name and address of any witnesses
4. send **us** a copy of the **vehicle rental agreement** and confirmation of **your** payment of the excess to the **car rental company** (this can be, for example, a photocopy or fax of the cardholder's statement or the receipt from the **car rental company**).
5. continue to assist **us** in any queries or assistance reasonably required.
6. allow **us** to use **your** name in any legal action or recovery action as a result of the event causing the claim.
7. not admit liability or responsibility in any way to another party where **you** are involved in a collision.

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

