

ANZ Seniors Privilege Domestic Travel Insurance

FEATURES | 29.08.14



Important Information

This is a domestic travel insurance policy only. It does not provide any medical or dental benefits or reimbursement for the cost of medical or dental treatment while you are travelling.

Cover is excluded for travel to Norfolk Island. Please note that, if you are cruising in Australian waters or travelling to Norfolk Island, Medicare or your private health fund may not cover you. You may need to purchase travel insurance for overseas travel if you want cover for medical and dental expenses.

In order to qualify for domestic travel insurance, ANZ account holders must fulfil the following conditions:

- ANZ account holders must be at least 60 years of age as at the date of departure of the journey and must hold, at the time of travel, an Eligible ANZ Access Account (as defined below and as described in the ANZ Saving & Transaction Products – Terms and Conditions);
- An Eligible ANZ Access Account means one of the following accounts opened between 1 October 2007 and 28 August 2014:
 - ANZ Access Advantage account; and
 - ANZ Pensioner Advantage account.

- no other ANZ account holders are covered by this policy;
- cover only applies where the holder of an Eligible ANZ Access Account is on a journey which is up to 3 months in duration and:
 - is an interstate journey within Australia with at least one overnight stay; or
 - is an intrastate journey within Australia with at least two overnight stays; or
 - requires the account holder to travel more than 200km from their normal place of residence;
 - claims must be made within 30 days of the holder of an Eligible ANZ Access Account returning to their normal place of residence; and
- the policy covers the holder of an Eligible ANZ Access Account plus the account holder's spouse and dependent children (under 21 years of age, not working full time as at the date of departure of the journey) accompanying the account holder on their trip, for the portions where they travel together.

Insurer

CGU Insurance Limited ABN 27 004 478 371

AFS Licence No. 238291

For claims lodgement, call 1300 306 497, 24 hours a day, 7 days a week.

For enquires on existing claim requests, please call 1800 112 449 between 8.30 am to 5.30 pm AEST Monday to Friday. This booklet, as well as any supplementary booklet we may issue, provides the policy wording and terms and conditions for the domestic travel insurance features provided to you. We ask you to spend a few minutes reading it so that you are aware of what we expect from you and, more importantly, what you may expect from us. Please store it in a safe place. Use the contents pages and topic index to help find what you are looking for. Important matters such as making a claim are explained in easy to follow steps. We have also included definitions of words with a special meaning.

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Definitions

- **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 and who must be a permanent resident of, and living in, Australia.
- **Dental Expenses** are costs you incur for dental treatment.
- **Dental Treatment** is treatment received for repair or ongoing care of teeth.
- **Dentist** is a general practitioner who is registered and has the qualifications required to practise dentistry.
- **Dependent Child** is a relative under 21 years of age, financially dependent on you and not in full-time employment as at the date of departure of your journey who travels with you on your journey.
- **Doctor** is a general medical practitioner registered to practise medicine.
- **Eligible ANZ Access Account** means one of the following accounts opened between 1 October 2007 and 28 August 2014: an ANZ Access Advantage or ANZ Pensioner Advantage account.
- **Epidemic** is a sudden development and rapid spreading of a contagious disease in a region where it developed in a simply endemic state or within a previously unscathed community.
- **Extension** 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 three month limit of the journey.
- **Hazardous** is something that may cause harm or loss unless dealt with carefully. Includes but is not limited to construction work, mining, work involving machinery or tools.
- **Incident** is a single occurrence or a series of occurrences, including an accident or series of accidents, arising out of one event.
- **Injury/Injured, Ill/Illness** is a serious accident or illness that you or your travelling companion suffers which requires immediate medical treatment by a doctor or a dentist. For a relative or business partner not travelling with you, it means a life threatening accident or illness.

- **Insolvency** is the financial inability to pay debts, including bankruptcy, liquidation, provisional liquidation, statutory protection, appointment of a receiver, or any other occurrence of a similar nature.
- **Journey** means a continuous and unbroken period of up to three months during which time you are travelling within Australia. The travel arrangements for the journey must be:
 - interstate travel with at least one overnight stay; or
 - intrastate travel with at least two overnight stays; or
 - a distance of more than 200km from your normal place of residence.
- **Luggage** means personal items you take with you on your journey, including items of clothing, personal jewellery, photographic and video equipment, hearing aids and purchases you make during the journey. It does not include mechanical or machine parts, items for sale, cargo taken with you or purchased during the journey.
- **Luggage Left Unsupervised** means your luggage left:
 - with a person other than your travelling companion; or
 - in a position where it remains unsupervised for a sufficient length of time for it to be removed without your knowledge; or
 - at a distance which creates an opportunity 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.
- **Pandemic** is a form of an epidemic that extends throughout an entire continent, even the entire human race.
- **Period of Insurance** means the following:
 - cover for cancelled and rescheduled travel costs starting from the date you book your travel arrangements prior to your journey;

- all other cover starts when you leave your home to start your journey and stops when the journey you booked ends, or you return to your home, whichever is earlier.

If you need to prolong your journey as a result of an incident we have agreed to cover, we will continue to cover you until you can reasonably complete your journey.

- **Original Journey** is the journey you booked before you leave your home to start travelling.
- **Policy** is the contract of insurance between ANZ and us which provides insurance cover.
- **Pre-existing Medical Condition** means a medical or dental condition, or any complication directly or indirectly related to that medical or dental condition that:
 - is ongoing or re-occurring, or
 - diagnosed or documented as a medical or dental condition; or
 - a medical or dental condition which has received medical treatment or dental treatment by a doctor or a dentist:
 - 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
 - during the period of insurance of the original journey, if the policy is an extension or replacement of the original policy.

Exception: Cover for costs associated with re-scheduled, delayed or cancelled travel is provided for you if you are under the age of 70, for the conditions outlined in the table below.

Condition	Requirement
Asthma	If no attack requiring treatment by a medical practitioner in the previous 12 months
Cataracts	If there are no ongoing complications, and the traveller is not on a waiting list for an operation or has not been operated on in the 30 days prior to travel

Diabetes – non insulin dependent
If diagnosed more than 12 months ago and there have been no complications in the previous 12 months. The traveller must have a current blood sugar level reading between 4 and 10

Ear grommets
No current infection

Epilepsy
If there are no underlying medical conditions and there has been no requirement for treatment by a medical practitioner for a seizure in the previous 2 years

Gastric reflux
If the condition does not relate to an underlying diagnosis (ie hernia gastric ulcer)

Gout
If the gout has remained stable for more than 6 months

Hiatus hernia
If no surgery is planned

Hip replacement
If performed more than 6 months ago and less than 10 years ago

Hypertension (high blood pressure)
If no heart conditions and current blood pressure reading is lower than 165/95

Peptic ulcer
If the condition has remained stable for more than 6 months

Pregnancy up to and including 24 weeks
If no complications exist relating to the pregnancy and the conception was not medically assisted

Underactive thyroid
If not as a result of a tumour

- **Public Place** is any place the public has access to, including but not limited to shops, airports, streets, hotel foyers, private car parks, boat, railway and bus stations, terminals and depots, parks, public swimming pools, beaches and playgrounds.
- **Reasonable Care** is your responsibility to exercise a degree of care which is appropriate in the

circumstances to minimise the potential for any loss and to safeguard your property. Reasonable care can be, for example, using appropriate locks on luggage, using lockers, locked storage facilities or safes where available.

- **Reasonable Costs** for expenses such as transport, meals and accommodation, means that the standard must not be better than the level you booked for the rest of your journey.
- **Relative** means your spouse, parent, step-parent, parent-in-law, grandparent, child, stepchild, 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 partner with whom you are in a permanent relationship. We may ask for proof of marriage or a permanent relationship.
- **Terrorism** means any act which may involve the use, or threat of force, violence or biological or chemical warfare, or nuclear pollution or contamination or explosion where the purpose of the act is to further a political, religious, ideological aim or to intimidate or influence a government or any section of the public.
- **Travel documents** include, but are not limited to airline bookings and itineraries.
- **Travelling Companion** means any person you have arranged to travel with before you left your residence in Australia to start your journey. This person must be a permanent resident of Australia and be travelling with you for at least 50% of your journey.
- **Us, We and Our** means: CGU Insurance Limited ABN 27 004 478 371.
- **You** means the person who is over the age of 60 as at the date of departure of the journey and who is named as the holder of a current Eligible ANZ Access Account and includes your spouse and dependent children under 21 years of age and not in full time employment as at the date of departure of your journey who travel with you on your journey.
- **Your home** means your usual residential address in Australia.

How our customer service staff can help you

If you have any general enquiries about your policy prior to travel, please call us on 13 15 32 8am to 8pm AEST Monday to Friday.

For claims lodgement, please call 1300 306 497, 24 hours a day, 7 days a week.

For enquires on existing claim requests, please call 1800 112 449 between 8.30am to 5.30pm AEST Monday to Friday.

Travel and health checklist

The following checklist will help you to have a safe and smooth journey.

Money – organise any cheques, credit cards and/or cash you need for your journey. Check your credit card expiry dates and limits.

Travel documents – make at least two copies of your important travel documents e.g. itinerary, travel insurance policy and tickets. Take your originals and a copy with you on your journey and leave a copy with a family member or friend.

Checking-in – confirm the minimum check-in time with your airline prior to your departure.

Deliveries/bills – cancel any deliveries, for example, milk and newspapers, and pay any bills prior to your departure. Ask a friend or relative to collect your mail and keep an eye on your home while you are away.

Deep Vein Thrombosis (DVT) – minimise the risk of DVT while travelling by drinking plenty of non-alcoholic, non-caffeinated drinks, and by exercising the lower limbs regularly to encourage blood flow.

Luggage labels – clearly label all of your luggage. Never leave your luggage unattended in a public place, and don't offer to carry anyone else's luggage.

Damaged luggage – check your luggage as soon as you arrive at your destination. If you suspect your luggage has been damaged or tampered with, report it immediately to the airline and airport/port officials. If your luggage has been damaged or tampered with, seek compensation from the airline or airport/port and get written confirmation of the incident from them.

Health insurance – check your private health insurance is up to date and remember to take your health insurance details and/or Medicare card with you on your journey.

Important Matters

You are eligible for the benefits under the ANZ Domestic Travel Insurance Master Policy by virtue of you continuing to be a holder of an Eligible ANZ Access Account. The Master Policy is a contract of insurance between 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. 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.
2. You are a permanent resident of Australia and are not departing Australia during your journey.
3. We will pay all claims in Australian dollars.
4. 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.
5. 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.
6. 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.
7. You must not start any legal action before telling us.
8. If you have a loss and wish to make a claim, you must contact us within 30 days of returning to your normal place of residence from your journey. If your journey is cancelled, you must contact us within 30 days of the cancellation. You may be required to send in supporting documents. 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 and confirmation of the duration of your journey. We will not pay for losses which you cannot prove.

9. Claims arising directly or indirectly from pre-existing medical conditions are generally excluded by this policy (see definitions on page 7 and Exclusions to your cover on page 23). This applies to all persons including persons insured under the policy, their relatives, travelling companions and business partners.
10. We will not pay claims resulting from luggage left unsupervised (see page 6).
11. ANZ and CGU Insurance may also amend or terminate this Master Policy at any time. We may also refuse cover to any holder of an Eligible ANZ Access Account. 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
 - b. in the event you are on a journey and cannot be contacted, immediately on your return from your journey.
12. Cover will terminate immediately upon the closure of your Eligible ANZ Access Account for the following reasons:
 - a. closure by you; or
 - b. closure by ANZ in accordance with its rights under the terms of its contract with you for the issue of your Eligible ANZ Access Account (namely, the ANZ Saving & Transaction Products – Terms and Conditions).
13. You have the right to decide if you want to use the benefits offered under this Master Policy, however, the terms and conditions under this Master Policy cannot be amended or negotiated by you.

Your cover

Under this policy cover is available for travel within Australia. Cover is excluded for travel to Norfolk Island. Below is a summary of the major items covered under this policy and the maximum amounts covered (amounts include GST).

Cover	Account holder*	Family*
Cancelled or rescheduled travel	unlimited	unlimited
Minor travel delays	\$500	\$500
Accidental death and disability	\$10,000	\$20,000
Luggage and travel documents	\$2,500	\$5,000
Liability	\$1M	\$1M
Hire car excess waiver	\$2,000	\$2,000

* "Account holder" means the holder of an Eligible ANZ Access Account and "Family" means the holder of an Eligible ANZ Access Account, plus the account holder's spouse and/or dependent children.

This policy does not provide cover for medical and dental expenses as these are generally covered under Medicare or your private health fund.

See What this policy covers, page 15.

Exclusions to your cover, page 23.

What this policy covers

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If your travel is rescheduled, delayed or cancelled

Rescheduled travel

We will cover the reasonable costs of rescheduling your trip prior to the commencement of your journey due to circumstances outside your control.

We will only cover these costs if:

- this cost is not greater than the cancellation fees or lost deposits which would have been incurred had the trip been cancelled;
- you advise us when you are able to travel;
- your insurance policy can be extended to cover your new period of journey; and
- you reschedule your travel arrangements because of an unforeseen or unforeseeable circumstance that we agree to cover, including:
 - you become injured or ill due to a medical or dental condition that occurs in Australia;
 - your relative, travelling companion, travelling companions' relative or your business partner dies or becomes injured or ill;
 - you are required to sit supplementary exams;
 - you are required to attend jury duty;
 - you are an employee of the state or federal police, fire brigade, ambulance or armed forces and your services are required due to a state of emergency being declared;
 - you are retrenched unexpectedly and not voluntarily.

If the reason for rescheduling your journey was due to your illness or injury, this illness or injury may become a pre-existing medical condition for the new period of journey.

Cancelled travel

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

We will also cover your travel agent's cancellation fees up to \$1,000 (inclusive of GST).

If you have paid for your trip using frequent flyer points or similar air travel points and cannot recover the lost points from any other source, we will pay you the value of your lost points.

We will only cover these costs if you cancel your travel because of unforeseen or unforeseeable circumstances that we agree to cover, including:

- you, your relative, travelling companion, travelling companions' relative or your business partner dies or becomes injured or ill, however, we will not pay if their death, injury or illness is due to a pre-existing medical condition;
- you need to sit supplementary exams;
- you are required to attend jury duty;
- you are an employee of the state or federal police, fire brigade, ambulance or armed forces and your services are required due to a state of emergency being declared;
- you are retrenched unexpectedly and not voluntarily.

Major travel delays

We will cover the reasonable costs of any additional accommodation or travel expenses that result from you being delayed.

We will only cover these costs if the delay is caused by:

- transport you booked being cancelled, delayed or diverted due to strike, riot, civil commotion or hijack;
- you losing your travel documents;
- you unknowingly breaching a quarantine regulation;
- severe weather or a natural disaster;
- injury or illness to you or your travelling companion
 - we will also pay the accommodation and/or travelling expenses for one of your travelling companions, relatives or your partner to travel to you, stay with you, or escort you to another place agreed to by us, if you become disabled and your treating doctor or dentist advises that you require assistance;
- a railway, motor vehicle, marine or aircraft accident, on receipt of written proof of any delay from your carrier.

Minor travel delays

We will cover the reasonable costs of additional accommodation and meals if your travel is delayed, up to \$500 (inclusive of GST) for you if you are travelling independently, or \$1,000 (inclusive of GST) if you are travelling with your spouse and/or dependent children.

We will only cover these costs:

- from the start of the delay, until the date your journey is resumed or cancelled;
- if your scheduled transport is delayed for more than six hours; and
- if the delay was not your fault.

Domestic pet boarding fees

We will cover any additional boarding fees for your domestic pets, up to \$50 for every 24 hours you are delayed up to a total of \$500 (inclusive of GST).

We will only cover these costs if:

- you are delayed beyond your original return date booked for the original journey;
- you provide proof of your additional boarding fees; and
- the delay was not your fault.

Missed connection

We will cover the reasonable cost of alternative transport or services up to \$2,000 (inclusive of GST) if you miss, or are going to miss, your connecting transport to attend a special event, which cannot be delayed because of your absence.

Special events include weddings; funerals; conferences or major concerts or sporting events.

We will only cover these costs if:

- you have already booked and paid for the transport with a registered transport provider;
- you are unable to reach your transport due to circumstances beyond your control; and
- the delay is not caused by the cancellation of transport.

Please read Exclusions to your cover from page 23.

If your luggage or travel documents are damaged or stolen

The most we will pay is a total amount of \$2,500 if you are travelling alone and \$5,000 if you are travelling with your spouse and/or dependent children.

Emergency purchases of clothing and toiletries

If your luggage has been misdirected, misplaced or delayed by your carrier, we will pay for emergency purchases of your clothing and toiletries, up to \$400 (inclusive of GST) for you if you are travelling independently, or \$800 (inclusive of GST) if you are travelling with your spouse and/or dependent children.

We will double these amounts if your luggage is still not returned to you after 72 hours.

We will only cover this if you have written proof from the carrier that:

- you were unable to get your luggage for at least 12 hours;
- your luggage was checked in with your carrier for storage in the cargo hold; and
- you provide receipts of your emergency purchases.

We will not cover these costs if you are on the final part of your journey, i.e. returning home.

Items stolen from a vehicle

We will cover your luggage if it is stolen from a locked and unoccupied vehicle by forced entry, up to \$200 (inclusive of GST) for each item, and up to \$2,000 in total (inclusive of GST).

We will only cover this if:

- you report the theft to the Police, the transport provider or any appropriate authority within 24 hours of the incident taking place, and you have written proof that you have made the report, and the stolen items are listed in the report; and
- the items were locked in the boot or a lockable compartment of the vehicle. However, we will not pay any claim if the items were left there overnight.

Items used solely for business

We will cover items that you use solely for earning your income up to \$500 (inclusive of GST) for each item and up to a total of \$2,000 (inclusive of GST), if they are damaged, lost or stolen.

We will only cover this if:

- you report the damage, loss or theft to the Police, the transport provider or any appropriate authority within 24 hours of the incident taking place, and you have written proof that you have made the report, and the damaged, lost or stolen items are listed in the report;
- you do not leave your luggage unsupervised in a public place; and
- you took reasonable care to minimise any loss and safeguard your property.

Travel documents

We will cover the cost of reissuing or replacing your travel documents or credit cards if they are stolen during your journey.

If your credit cards are:

- misused after they are stolen; or
- fraudulently used on the internet,

we will cover any amounts you cannot recover from your financial institution.

We will only cover this if you have complied with all the terms and conditions on which the credit cards were issued and have done everything you can to minimise your loss.

Other luggage items, sets, pairs or collections

We will pay up to \$500 (inclusive of GST) per item for any of your other luggage items, sets, pairs or collections - including any attached or unattached accessories - if they are damaged, lost or stolen.

We will reduce this by any amount that we have paid for emergency purchases of clothing and toiletries that arise from the same incident.

We will only cover this if:

- you report the damage, loss or theft to the Police, the transport provider or any appropriate authority within 24 hours of the incident taking place;
- you have written proof that you have made the report, and the damaged, lost or stolen items are listed in the report;
- you do not leave your items unsupervised in a public place; and
- you took reasonable care to minimise any loss and safeguard your property.

Please read Exclusions to your cover from page 23.

If you die or become permanently disabled

Accidental death and disability

We will pay your estate if you die, or pay you if you become permanently disabled as a result of an accident caused by violent, visible and external means, up to the maximum amount of the policy.

The most we will pay for death or disability is \$10,000 if the holder of an Eligible ANZ Access Account is travelling alone, and \$10,000 for each person, if the account holder is travelling with their spouse. We will also pay you, or your estate up to a maximum of \$5,000 (inclusive of GST) if any dependent children travelling with you die, or become permanently disabled.

We will only pay for death or disability if:

- your death occurs within 12 months of an accident that happened during the period of insurance for your trip, and your estate provides us with a copy of the Death Certificate; or
- you lose your sight; or
- you lose a limb; or
- you lose the use of a limb above the ankle or above the wrist within 12 months of an incident that occurred during your period of insurance.

The loss, or loss of use, must be total and permanent and you must provide us with a doctor's certificate.

We will only pay this cover once during your trip even if there is more than one accident, loss or loss of use of the limb during the journey.

We will not cover death or disability if it is directly related to Deep Vein Thrombosis (DVT).

Funeral expenses

If you die during your period of insurance, we will pay your estate up to \$1,000 (inclusive of GST) for funeral or cremation costs.

Please read Exclusions to your cover from page 23.

If you hire a vehicle

Hire vehicle excess waiver

We will pay the insurance excess you are liable for under a hire agreement up to \$2,000 (inclusive of GST).

We will only cover you if:

- you are the driver;
- you are involved in an accident in a vehicle you have hired; or
- the hired vehicle suffers loss or damage as a result of malicious damage or theft; and
- you are a licensed driver and have fulfilled all the terms and conditions of the hire agreement.

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

We will not pay for any event resulting from any act of terrorism.

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

Return of a hire vehicle

If you hire a vehicle and become unfit to drive, we will cover the cost of returning the hire vehicle to the nearest depot, up to \$500 (inclusive of GST).

We will only cover this if you provide us with a certificate from your doctor or dentist stating that you are unfit to drive.

We will not pay for any event resulting from any act of terrorism.

Please read Exclusions to your cover from page 23.

Liability cover

Liability cover

We will cover your legal liability as a result of an incident that causes loss or damage to someone else's property, or death or bodily injury to other people, up to the amount specified in the policy.

This amount includes any legal costs you have to pay in relation to the incident, that you have advised us of

before they have been incurred and which we have agreed in writing to pay you, including costs awarded against you.

If someone is making a liability claim against you, you must not:

- pay or promise to pay for the claim; or
- admit responsibility for the claim.

The most we will pay is \$1,000,000

Please read Exclusions to your cover from page 23.

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Exclusions to your cover

General exclusions

We will not cover any loss or damage as a result of, or caused by:

- any incident that does not occur during the period of insurance;
- theft or loss of cash, bank notes and other negotiable items, unless the loss is covered under 'Travel documents' on page 20;
- losses covered under any other policy or scheme, including a private health scheme, Workers' Compensation scheme, or other accident compensation schemes;
- pre-existing medical conditions of any person, including you, your travelling companions, your relatives, or your business partners (save for in the circumstances referred to in the definition of "Pre-existing Medical Condition" contained in the Definitions section);
- pregnancy or childbirth, involving you or any other person, after the end of the 24th week of pregnancy, including any medical complications if the pregnancy was medically assisted. The 24th week is calculated using your estimated date of delivery given to us by your doctor.

- your failure to take reasonable care to:
 - safeguard your property, including failure to use any safe or safety deposit facility made available to you;
 - avoid accidental injury, including your failure to wear and/or use appropriate safety equipment;
 - minimise your loss;
- any act of violence by you;
- motorcycling, unless
 - the driver has a current motorcycle licence - this applies even if the driver is not required to hold a motorcycle licence or a motorcycle licence is not required by law;
- hunting;
- racing, other than on foot;
- any sporting activity you play for which you receive financial reward or benefits from participating in that sporting activity, regardless of whether or not you are a professional sports person;
- polo;
- diving with an artificial breathing device, unless you have an open water diving certificate or are being directly supervised by a qualified diving instructor;
- travel in, or attached to, any air-supported devices (e.g. hang glider), unless you are a passenger in a fully licensed passenger aircraft operated by an airline or air-charter company;
- mountaineering or rock climbing if you need to use climbing equipment;
- yachting which involves sailing in international waters;
- you, or your travelling companion no longer wanting to travel, or deciding to change your plans;
- you not following advice in the mass media or any government or other official body's warning and you did not take appropriate action to avoid or minimise any potential claim under your policy (including delay of travel to the destination referred to in the warning);
- loss of enjoyment or financial loss not covered in this policy;
- suicide or attempted suicide;
- sexually transmitted or transmittable diseases, or any disease transmitted by you;
- the effects of alcohol or drugs;

- telephone or transport costs in connection with any claim, unless cover is specifically listed under the policy;
- any form of consequential loss;
- any illegal or unlawful act by you, including any loss because of your legal detention or the legal confiscation or destruction of your property;
- breach of any government prohibition or regulation;
- war or warlike activities, invasion, acts of foreign enemies, civil war, revolution, insurrection or act of a military power;
- anything nuclear or radioactive;
- nervousness, anxiety, depression or stress-related disorders that results in a disinclination to travel;
- 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;
- accidental damage, loss or theft of any stock in a business, trade or profession, or goods purchased for re-sale or consignment;
- you engaging in any hazardous work;
- you, if you travel against medical advice or if you travel in order to get medical or dental treatment;
- any medical or dental expenses or ambulance services in Australia; or
- accommodation or travel expenses that result from you being delayed due to an illness or injury, unless your doctor recommends in writing that you are unfit to travel or to continue with your original trip. Unfit to travel does not include mere discomfort when travelling.

Please read Your responsibilities to us on page 28.

Funeral expenses exclusions

We will not cover you if:

- the death occurs 12 months after the travel has concluded;
- the death is a result of suicide or attempted suicide; or
- your estate cannot provide us with a certified copy of the Death Certificate or any other evidence needed to support the claim.

Please read Your responsibilities to us on page 28.

Liability exclusions

We will not cover any amount you are legally liable to pay for:

- death, bodily injury or disease to:
 - you;
 - your relative;
 - your travelling companion;
 - your business partner;
 - any person you employ; or
 - anyone else you have covered under a Workers' Compensation legislation, ordinance or agreement;
- an incident where another insurance policy which is required by law already covers you for the liability;
- loss of, or damage to, property you own, loss of, or damage to, property you have borrowed, hired or have under your control;
- death, bodily injury, disease or damage to property which arises out of your business, profession or trade activities, including giving advice;
- penalties, fines or awards of aggravated, exemplary or punitive damages made against you;
- 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.

Please read Your responsibilities to us on page 28.

Luggage and travel documents exclusions

We will not cover:

- electrical or mechanical breakdown of items;
- damage to fragile or brittle items, unless they are damaged in a fire or broken during a motor vehicle collision. This does not apply to spectacle lenses, binoculars, cameras or video equipment;
- loss due to:
 - depreciation;
 - wear and tear;
 - climatic or atmospheric conditions;
 - vermin and rodents;
 - insects or birds;
 - cleaning, repairing or restoring;

- loss of luggage left unsupervised in a public place;
- loss of luggage from an unlocked vehicle;
- damage to sporting equipment while it is in use;
- loss of, or damage to, your luggage that you do not take with you on your transport, or which has been sent by road, rail or marine freight contract;
- loss of, or damage to, jewellery, cameras, video cameras, mobile phones, computers or portable electronic equipment which you have put in the cargo area of a train, aircraft, ship or coach - this starts from the time you check-in your luggage with a transport provider;
- loss of or damage to luggage you have not taken reasonable care to secure in a backpackers or hostel-type facility; or
- items left behind in any hotel or motel room after you have checked out or items left behind in any aircraft, ship or train.

Please read Your responsibilities to us on page 28.

Travel - rescheduled, delayed or cancelled exclusions

We will not cover losses directly or indirectly caused by:

- the rescheduling, cancellation or breakdown of your transport, unless the costs are covered under 'Minor travel delays' on page 18;
- any business, financial or contractual obligations belonging to you, or any other person travelling with you;
- a booking you made through an unlicensed travel agent;
- your tour operator cancelling a tour because there are not enough people travelling on the tour, or part of the tour;
- any act or threat of terrorism
- a pandemic, epidemic or any other outbreak of infectious disease or any derivative or mutation of such viruses, if you booked your journey after the world Health Organisation had declared a global phase 4 alert.

We will not cover:

- cancellation costs or expenses you incur to return to your home if you have date-changeable tickets that can be used to return you to your home;

- your return airfare to your home if you have not already booked and paid for it before your journey commenced
- additional travel and accommodation expenses when a claim is made for cancellation costs for the same period.

Please read Your responsibilities to us on page 28.

Your responsibilities to Us

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Your responsibilities when you are insured with us

There are responsibilities that you must meet when you are insured with us.

You must:

- be truthful and frank in any statement you make in connection with your policy;
- take reasonable precautions to avoid a claim being made;
- obey all laws and make sure anyone acting on your behalf obeys all laws;
- not make a fraudulent claim under this insurance policy or any other policy; and
- follow the conditions of this policy.

Your responsibilities when you are making a claim

When you make a claim for incident cover, or legal liability, there are a number of responsibilities that you must meet.

You must:

- be truthful and frank in any statement you make in connection with a claim;
- take safe and reasonable steps to prevent any further loss, damage or liability occurring;
- report loss, damage or theft of your luggage to the Police, transport provider or any appropriate authority within 24 hours of each incident taking place and obtain written proof of the report. The lost, damaged or stolen items must be listed in the report;
- give us any information or assistance we require to investigate and process your claim
 - this may include police reports, declarations or evidence of ownership;
- not pay or promise to pay for a claim, or admit responsibility for a claim.

In addition, you also give us your rights to claim from anyone else:

- if you have a right to claim from anyone else for an incident covered by us, you give us your rights to make that claim, to conduct, defend or settle any legal action and to act in your name
 - you must not do anything which prevents us from doing this and you must give us all the information and cooperation that we require.

If you do not meet your responsibilities

If you do not meet your responsibilities, we may refuse or reduce a claim.

To find out what we will not cover, see pages 23-29.

Our Commitment to you

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The basis on which we will provide this insurance to you

We provide insurance cover to you based on the understanding that:

- you are a permanent resident of Australia;
- you are the holder of an Eligible ANZ Access Account at the time of travel;
- you are medically fit and no less than 60 years of age; and
- you do not know of any reason why your journey may need to be cancelled or disrupted.

How we will treat a claim under this Master Policy

We will treat your claim in the following way:

- we will pay all claims in Australian dollars;
- if you become involved in legal proceedings relating to cover under this policy, we may take over the action on your behalf. You must cooperate with us and assist us if we try to recover from the person who caused the loss; and
- for each journey, the maximum amount we will pay for all claims under each section of the policy is shown in the table on page 14.

Our Guarantee

Our Guarantee assures you of quality insurance and service at all times.

Fair Dealing Guarantee

We will meet any claims covered by your policy fairly and promptly.

Service Guarantee

We will provide you with the highest standard of service.

The General Insurance Code of Practice

The purpose of the Code is to raise the standards of practice and service in the general insurance industry.

The objectives of the code are:

- to promote better, more informed relations between insurers and their customers;
- to improve consumer confidence in the general insurance industry;
- to provide better mechanisms for the resolution of complaints between insurers and their customers; and
- to commit insurers and the professionals they rely upon to higher standards of customer service.

Our commitment to you

We have adopted and support the Code and are committed to complying with it.

Please contact us if you would like more information about the Code.

See page 38 for contact details.

Financial Claims Scheme

You may be entitled to payment under the financial claims scheme in the event that CGU Insurance Ltd becomes insolvent. Access to the scheme is subject to eligibility criteria. Information about the scheme can be obtained from the Australian Prudential Regulation Authority (APRA) website at <http://www.apra.gov.au/> and the APRA hotline on 1300 13 10 60.

How we handle your personal information

We are committed to handling your personal information in accordance with the Privacy Act.

We need to collect personal information from you for the purpose of providing you with insurance products, services, processing and assessing claims.

You can choose not to give us some or all of your personal information, but this may affect our ability to provide you with cover and or pay claims.

When you provide your personal information to us

You acknowledge and consent to us collecting and using your information:

- to underwrite and price any policy issued by us or our related entities;
- to administer the policy; and
- to investigate, assess and pay any claim made by or against you.

For these purposes, you acknowledge and consent to us collecting your personal information from, and disclosing it on a confidential basis to:

- the intermediary and/or the third party who you have been dealing with in respect to this insurance policy and who referred you to us;
- other insurers (for the purpose of seeking recovery from them or to assist with an investigation);
- our related entities;
- insurance reference bureaus;
- law enforcement agencies;
- investigators and recovery agents;
- lawyers;
- any credit provider that has security over your property;
- assessors;
- repairers;
- suppliers retained by us to supply goods and services;
- advisers; and/or
- the agent of any of these.

When you provide your personal information to us, we will:

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

When you provide personal information to us about another person

You must be authorised to do so, and you must inform that person, unless informing them would pose a serious threat to the life or health of any individual:

- who we are;
- how we use and disclose their information; and
- that they can gain access to that information.

Privacy of your personal information - for marketing purposes

In order to enhance its relationship with you, our intermediary may use your personal information that you have provided us to offer you other products and services, which may be of benefit to you.

When you provide your personal information to us:

- you acknowledge and consent to your personal information being used on a confidential basis by us or our intermediary to contact you by mail, phone or email to provide you information on offers, products and services or for planning, marketing research and product development; and
- in using your personal information for these marketing purposes we and our intermediary may use and disclose your personal information to offer you our or our intermediary products and services directly or to any other organisation to carry out the above marketing purposes on our or our intermediary's behalf, however,
 - CGU Insurance Ltd (CGU Insurance) and our intermediary will not use your information in this way if you have already told CGU Insurance or our intermediary not to; and

- you must inform CGU Insurance or our intermediary if you do not want your personal information disclosed or used for marketing purposes.

Privacy of your personal medical and/or dental information

We may need to collect, use and disclose your personal information in order to consider your application and to provide the cover you have chosen.

You can choose not to give us some or all of your personal medical and/or dental information, but this may affect our ability to provide you with cover.

How to make a claim/resolve a dispute

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How to make a claim

1. Contact us

We will give you immediate advice and assistance with your claim, 24 hours a day, 7 days a week. You must tell us within 30 days of returning to your normal place of residence from your journey, or cancelling your journey if you wish to make a claim.

2. Provide us with all the information we need to assess your claim

We will need original Police reports, declarations, receipts, valuations or other evidence of ownership.

For loss or theft of luggage items, we will need a copy of the report you lodged with the Police or the carrier from where the loss or theft was reported, together with evidence of ownership, such as original receipts, photographs or operating manuals.

For cancellation expenses, we will need original receipts, tickets, or a letter from the travel agent showing any charges to re-arrange or cancel your journey, or a doctor's certificate or letter from the carrier.

How we settle your claim

1. If we agree to settle your claim

The maximum amount we will pay for all claims in total under each section of the policy is shown under *Your cover* (page 14) and *What this policy covers* (pages 15-23).

Where we make a payment under this policy for acquisition of goods, services, supply or compensation, we will reduce the payment by deducting any input tax credit you are entitled to under A New Tax System (Goods and Services Tax) Act 1999.

Any claims that we pay will be in Australian dollars.

2. If we agree to settle your luggage claim

We will decide whether to:

- repair the luggage;
- replace the luggage with nearest equivalent new luggage; or
- pay you the cost of repair or replacement.

We will reduce the amount we pay:

- to allow for age, wear, tear and depreciation; and
- by any amount that we pay you for emergency purchase of clothing and toiletries, if you make a claim for both lost luggage and emergency purchase of clothing and toiletries from the same incident.

3. If we agree to settle your claim under a Cancellation Plan and you have used frequent flyer points or a similar scheme to purchase your ticket

We will:

- obtain the cost of an equivalent class airline ticket based on the quoted retail price at the time the original ticket was issued;
- less your financial contribution;
- then multiply this figure by the total number of points lost; and
- divide by the total number of points used to obtain your original ticket.

Claim payment examples

These Claim payment examples show you how a claim settlement may be calculated based on some practical scenarios. Any actual claim settlement amount will depend upon the facts of each case.

1. Claim Example 1

Policy section: If your travel is rescheduled, delayed or cancelled

Cover: Account Holder

Sum insured: Unlimited

Loss or damage: Cancellation due to unexpected illness

How we settle your claim:

We pay you \$2,000 as follows:

- Cost of pre-paid travel arrangements \$3,000
- Less \$1,000 refund received from tour operator
- Total \$2,000

2. Claim Example 2

Policy section: If your luggage or travel documents are lost, damaged or stolen

Cover: Family

Sum insured: Item Limit - \$500

Loss or damage: Your camera has been stolen

How we settle your claim:

We pay you \$450 as follows:

- Camera valued at \$670
- Policy item limit \$500
- Less 10% depreciation for age, wear and tear - \$50
- Total \$450

Steps to resolve a complaint or dispute

1. Talk to us first

If you have a complaint, the first thing you or your insurance adviser should do is speak to one of our staff. If your complaint relates specifically to a claim, speak with the claims officer managing your claim.

See page 38 for contact details.

If the staff member or claims officer is unable to resolve the matter for you, you or your insurance adviser may speak to a manager. If you are not satisfied with the decision you can go to step 2.

2. Seek a review

If the matter is still not resolved, the manager will refer you or your insurance adviser to the internal dispute resolution department who will conduct a review of your dispute.

If you are still not satisfied with the decision you can go to step 3.

3. Seek an external review

You are entitled to seek an external review of our decision. We can provide you or your insurance adviser with information on which options are available to you, such as referring you to the external dispute resolution scheme administered by the Financial Ombudsman Service (FOS).

For more information about our complaint and dispute resolution procedures, contact us.

See page 38 for contact details.

Contact details

This booklet contains information about CGU's insurance products and services. The information was current at the date of preparation. More information about CGU's products and services, and up-to-date information may be available by calling 13 15 32 8am to 8pm AEST Monday to Friday or visiting www.cgu.com.au. We will also give you a free paper copy of any updates if you request them. If it becomes necessary, we will issue a supplementary or replacement ANZ Seniors Privilege Domestic Travel Insurance Features booklet. © 2007

GPO Box 9902

in your capital city

Claims tel: 1300 306 497 24 hours a day, 7 days a week
Enquiries tel: 13 15 32 8am to 8pm AEST Monday to Friday

Insurer

CGU Insurance Limited

ABN 27 004 478 371

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