Credit Card Insurances

Product Disclosure Statement and Information Booklet

Effective 02 June 2023
Welcome

This is an important document.

You should read it carefully before making a decision in relation to the credit card insurances explained in it.

It will help you decide whether the insurance will meet your needs and you can use it to compare with other options you may be considering.

Any recommendation or opinion in this document is of a general nature only. It does not take into account your objectives, financial situation or needs. You need to decide if the insurance is right for you.

This booklet contains important information about the insurer, Zurich Australian Insurance Limited (ZAIL), ABN 13 000 296 640, AFS Licence Number 232507 (referred to as “we, our and us” in relation to the insurance), its agent Cover-More Insurance Services Pty Ltd ABN 95 003 114 145, AFSL 241713 (Cover-More) as well as the Commonwealth Bank and other relevant persons.

The Commonwealth Bank is not the insurer of the insurance referred to in this booklet. It and any of its related corporations do not guarantee, and are not liable to pay, any of the benefits under these covers.

Things you need to understand

• The Included Cover is available to cardholders, who meet the specified eligibility criteria for the covers, under a Group Policy entered into by the Commonwealth Bank with us, not with you. See pages 92–93 for details of this arrangement.

• The Overseas Travel Policy and Upgrades is a contract of insurance between us and you.

• Terms, conditions, limits and sub-limits apply – that is why it is important you read this booklet carefully.

• Exclusions apply to restrict, limit and/or exclude cover. Read the General exclusions on pages 37–43 and the exclusions under each benefit section carefully to see what we don’t cover. Please note there is limited cover for COVID-19.

• Cover is only provided during the period of cover – which differs for each type of cover.

• Certain words have special meanings and are shown in bold. See Words with special meaning, pages 29–37.

For example you, your or yourself means any of the following if they are eligible for the cover:

• The cardholder
• The cardholder’s family.
Travel insurance

Step one ... it’s included

Overseas Medical

It’s automatically included with your card. Provides cover for medical and liability expenses. You need to follow step two and three to get the full benefits of this cover if you have existing medical conditions, or are aged 80 or over.

Step two ... activate cover

Overseas Travel Policy

There is no cost or spend requirement to get the full benefits of this cover you activate. Increase your cover by activating an Overseas Travel Policy for each journey and get extra benefits such as, cover for baggage and travel delays.

Step three ... extend cover

Upgrades

Apply for cover with our range of Upgrades if you have existing medical conditions, want to do more adventurous activities or want extras for skiing or cruising, or if you’re aged 80 or over. A premium applies.

Activating an Overseas Travel Policy

Activate on NetBank or the CommBank app, or call Cover-More on 1300 467 951.

We will email you a Certificate of Insurance, confirming your period of cover, policy number and a copy of this booklet.

If you activate after you have left Australia, there will be a 3 day no cover period before you can receive these benefits.

How to make a claim

Visit commbank.com.au/cbatravelclaims

Follow the prompts to complete your claim and the checklist to gather the supporting documents you need to submit with it.

Submit the claim online

Upload your scanned supporting documents when submitting the claim online, or

If you are unable to upload documents, still submit the claim online, but post the documents to us. We will give you a claim number to note on the original supporting documents.

Card Insurances
C/o Cover-More
PO Box 2027
North Sydney NSW 2059
Australia

We need original supporting documents, so if you are uploading your documents, please hold on to them as we may request them. If you are posting them, keep a copy.

Check that the amount you want to claim is higher than any excess applicable to your claim.

Travel insurance is subject to eligibility criteria specified in this booklet.
Overseas Medical

These benefits are a limited level of medical and liability travel insurance automatically provided to cardholders (for example there is no cover for existing medical conditions, cancellation or luggage).

People aged 80 or over, or people with existing medical conditions (not automatically accepted on pages 24-26), must follow the activation process for an Overseas Travel Policy and apply for cover under Upgrades for cover under Benefits 1 & 2. See pages 65-66 for details.

There is no cost for this cover. It applies for the maximum duration shown, for an overseas journey commencing from the departure date shown on the cardholder’s return overseas travel ticket.

A cardholder’s family will also be eligible for this cover at no extra cost, provided they travel with the cardholder for the entire journey.

### Overseas Medical Benefits Table

<table>
<thead>
<tr>
<th>Benefits</th>
<th>Excess applies</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 Overseas Emergency Medical Assistance~</td>
<td>–</td>
</tr>
<tr>
<td>2 Overseas Emergency Medical and Hospital Expenses~</td>
<td>$500</td>
</tr>
<tr>
<td>– Hospital Incidentals</td>
<td></td>
</tr>
<tr>
<td>– Emergency Dental Expenses</td>
<td></td>
</tr>
<tr>
<td>3 Personal Liability</td>
<td>–</td>
</tr>
</tbody>
</table>

~Medical and dental cover and assistance will not exceed 12 months from onset of the illness or injury.

### Benefits Excess applies

Limits are the combined limit for a cardholder and their family per journey and not per person unless specified.

<table>
<thead>
<tr>
<th>Benefits</th>
<th>Gold</th>
<th>Platinum, Diamond, Smart &amp; Ultimate</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 Overseas Emergency Medical Assistance~</td>
<td>Unlimited</td>
<td>Unlimited</td>
</tr>
<tr>
<td>2 Overseas Emergency Medical and Hospital Expenses~</td>
<td>$Unlimited</td>
<td>$Unlimited</td>
</tr>
<tr>
<td>– Hospital Incidentals</td>
<td>$7,500 ($75 per 24 hours)</td>
<td>$10,000 ($100 per 24 hours)</td>
</tr>
<tr>
<td>– Emergency Dental Expenses</td>
<td>$1,500 per person</td>
<td>$1,500 per person</td>
</tr>
<tr>
<td>3 Personal Liability</td>
<td>$2,500,000</td>
<td>$2,500,000</td>
</tr>
</tbody>
</table>

You are able to extend this cover by activating an Overseas Travel Policy. If you activate, the excess is reduced to $250 for claims under Benefit 2. See over the page for details.
Overseas Travel Policy

These benefits are available to cardholders, but only where they ‘activate’ an Overseas Travel Policy with us for each journey. There is no extra cost for this cover and it applies to a journey commencing within 12 months of activation. I.e. Cardholders can activate a maximum of 12 months before the journey departure date.

The cardholder’s family will also be eligible for this cover if they travel with the cardholder for the entire journey.

People aged 80 or over, or people with existing medical conditions (not automatically accepted on pages 24-26), must follow the activation process for an Overseas Travel Policy and apply for cover under Upgrades for cover under Benefits 1, 2, 4 & 5. See page 65 for details.

Overseas Travel Policy Benefits Table

<table>
<thead>
<tr>
<th>Benefits</th>
<th>Gold</th>
<th>Platinum, Diamond, Smart &amp; Ultimate</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 - 3 Overseas Medical benefits included</td>
<td>Yes*</td>
<td>Platinum - 6 months#</td>
</tr>
<tr>
<td>4 Overseas Funeral or Cremation, or Body Repatriation</td>
<td>–</td>
<td>Diamond - 12 months#</td>
</tr>
<tr>
<td>5^ Cancellation Costs</td>
<td>Yes</td>
<td>Smart - 12 months#</td>
</tr>
<tr>
<td>6^ Travel Services Provider Insolvency</td>
<td>Yes</td>
<td>Ultimate - 12 months#</td>
</tr>
<tr>
<td>7 Resumption of Journey</td>
<td>Yes</td>
<td></td>
</tr>
<tr>
<td>8 Accidental Death</td>
<td>–</td>
<td></td>
</tr>
<tr>
<td>9^ Loss of Income</td>
<td>–</td>
<td></td>
</tr>
</tbody>
</table>

^Sub-limits apply.

The excess amount will be on your Certificate of Insurance.

*The excess is $250 on Benefit 2 – Overseas Emergency Medical and Hospital Expenses on an activated Overseas Travel Policy.

(continued over the page)

*The maximum period of cover (from the commencement of your journey) according to the type of card you hold. If you intend to be travelling longer than the maximum duration per journey shown in this table, you may apply for an Upgrade – see Extension of period of cover on page 67 for details.
<table>
<thead>
<tr>
<th>Benefits</th>
<th>Excess applies</th>
<th>Gold cardholder only</th>
<th>Gold cardholder with family</th>
<th>Platinum, Diamond, Smart &amp; Ultimate cardholder only</th>
<th>Platinum, Diamond, Smart &amp; Ultimate cardholder with family</th>
</tr>
</thead>
<tbody>
<tr>
<td>10 Travel Documents, Transaction Cards, Travellers Cheques and Cash</td>
<td>–</td>
<td>$500</td>
<td>$1,000</td>
<td>$500</td>
<td>$1,000</td>
</tr>
<tr>
<td>11 Baggage and Personal Goods</td>
<td>Yes</td>
<td>$10,000</td>
<td>$20,000</td>
<td>$15,000</td>
<td>$30,000</td>
</tr>
<tr>
<td>12 Baggage Delay Expenses</td>
<td>–</td>
<td>$500</td>
<td>$1,000</td>
<td>$500</td>
<td>$1,000</td>
</tr>
<tr>
<td>13 Travel Delay Expenses</td>
<td>–</td>
<td>$650</td>
<td>$1,300</td>
<td>$650</td>
<td>$1,300</td>
</tr>
<tr>
<td>14 Alternative Transport Expenses</td>
<td>Yes</td>
<td>$3,500</td>
<td>$3,500</td>
<td>$3,500</td>
<td>$3,500</td>
</tr>
<tr>
<td>15 Rental Vehicle Insurance Excess</td>
<td>–</td>
<td>$2,250</td>
<td>$2,250</td>
<td>$2,250</td>
<td>$2,250</td>
</tr>
<tr>
<td>16 Hijack and Kidnap</td>
<td>–</td>
<td>$5,000</td>
<td>$5,000</td>
<td>$5,000</td>
<td>$5,000</td>
</tr>
</tbody>
</table>

^Sub-limits apply.
The excess amount will be on your Certificate of Insurance.
Upgrades

When a cardholder activates an Overseas Travel Policy for their journey, they can apply for Upgrade(s):

- Overseas Medical and related covers for people aged 80 or over
- Existing medical conditions
- Extension of period of cover
- Increased rental vehicle insurance excess
- Adventure Plus – Participation in certain adventure activities
- Motorcycle/Motorscooter/Quadbike Plus

• Snow Extras
• Cruise Extras

Some of these Upgrades extend cover under the Overseas Medical and Overseas Travel Policy that would otherwise be excluded e.g. existing medical conditions, adventure activities and motorcycling. Upgrades that give additional benefits are in the table below.

A premium is payable to us for each Upgrade you apply for and that we agree to.

### Upgrades Benefits Table

<table>
<thead>
<tr>
<th>Benefits</th>
<th>Excess applies</th>
<th>Gold, Platinum, Diamond, Smart &amp; Ultimate</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>cardholder only</td>
</tr>
<tr>
<td><strong>Snow Extras</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>17.1^ Your Snow Sport Equipment</td>
<td>Yes</td>
<td>$2,000</td>
</tr>
<tr>
<td>17.2 Snow Sport Equipment Hire</td>
<td>Yes</td>
<td>$2,000</td>
</tr>
<tr>
<td>17.3 Snow Sport Package</td>
<td>Yes</td>
<td>$1,000</td>
</tr>
<tr>
<td>17.4^ Piste Closure</td>
<td>Yes</td>
<td>$1,000</td>
</tr>
<tr>
<td>17.5 Bad Weather and Avalanche Closure</td>
<td>Yes</td>
<td>$1,000</td>
</tr>
<tr>
<td>17.6 Snow Skiing/Boarding Off-piste and Heli-skiing/Boarding</td>
<td>Yes</td>
<td>$1,000</td>
</tr>
</tbody>
</table>

**Cruise Extras**

<table>
<thead>
<tr>
<th>Benefits</th>
<th>Gold, Platinum, Diamond, Smart &amp; Ultimate</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
</tr>
<tr>
<td>18.1^ Cabin Confinement</td>
<td></td>
</tr>
<tr>
<td>18.2 Prepaid Shore Excursion Cancellation</td>
<td></td>
</tr>
<tr>
<td>18.3 Formal Wear Damaged, Lost or Stolen</td>
<td></td>
</tr>
<tr>
<td>18.4 Delayed Formal Wear</td>
<td></td>
</tr>
<tr>
<td>18.5^ Marine Rescue Diversion</td>
<td></td>
</tr>
</tbody>
</table>

^Sub-limits apply.

The excess amount will be on your Certificate of Insurance.

The excess amount will be on your Certificate of Insurance.
Helpful tips

Safety of your belongings

- Keep *valuables* with *you* rather than checking them in with the transport provider as they are not covered by *us* when checked-in (unless security regulations meant *you* were forced to check them in).
- Items left *unattended* in any motor vehicle (for example, a car, campervan or motorhome) or towed land vehicle during daylight hours are not covered, unless they are stored in the *concealed storage compartment* of the locked motor vehicle or towed land vehicle and forced entry was gained. A maximum of $2,500 in total applies.
- Don’t leave items *unattended* in ANY motor vehicle or towed land vehicle overnight, as they’re not covered.
- Do not leave *your* belongings *unattended* in a *public place*. *Unattended* belongings are not covered by *us*.
- Remember to check for *your* items. *We* do not cover items left behind in any accommodation after *you* have checked out, left behind in any aircraft, ship, train, tram, taxi or bus, or left behind, forgotten, misplaced or walked away from in a *public place*.
- Report any loss or theft to the police within 7 days of when *you* first become aware of the incident, as a police report is required so *we* can validate that the incident occurred. Also, *your* belongings may have been handed in and may be recovered or the police may have a chance to follow up an alleged crime.
- Additionally, *we* require the relevant report from the related party. For example, an Airline Property Irregularity Report (PIR) is also required if *your* items were lost or stolen when travelling with an airline.
- If *you* are unable to provide *us* with a copy of the relevant report, *you* must provide *us* with a reasonable explanation and details of the time and place *you* made the report, including their contact details.

Cruising in Australian waters

Cover is included under *Overseas Medical, Benefit 2: Overseas Emergency Medical and Hospital Expenses* if *you* are travelling on a domestic cruise in Australian waters. When you activate an Overseas Travel Policy, for a domestic cruise, not part of an international journey, please choose ‘Pacific’ as *your* destination.

**Please note:** There is no cover for claims arising from, or related to, COVID-19 whilst travelling on a cruise.

**Reciprocal Healthcare Agreement**

The Australian Government and the governments of certain countries have an agreement where Australian residents are provided with subsidised essential medical treatment (which, in turn, minimises *your* claim with *us*). The agreement is known as a Reciprocal Healthcare Agreement (RHA). Please visit humanservices.gov.au/medicare or dfat.gov.au for details of RHAs with Australia.
Important Information

Who issues and insures these products?

Cover-More
These products are issued by Cover-More on behalf of the insurer. Cover-More administers the products (including customer service, medical assessments and claims management) and arranges the issue of the insurance to:
• the Commonwealth Bank who then provides the cardholder with the Included Cover under the Group Policy, or
• you directly for an Overseas Travel Policy and Upgrade.

Zurich Australian Insurance Limited
ZAIL is the insurer and is part of the Zurich Insurance Group, a leading multi-line insurer that serves its customers in global and local markets. Zurich provides a wide range of general insurance and life insurance products and services in more than 210 countries and territories. Zurich’s customers include individuals, small businesses, and mid-sized and large companies, including multinational corporations. ZAIL’s contact details are:
Zurich Australian Insurance Limited
PO Box 677, North Sydney NSW 2059

Duty to take reasonable care not to make a misrepresentation

This is a consumer insurance contract under the Insurance Contracts Act 1984 (Cth) (Act).
Under the Act, you have a duty to take reasonable care not to make a misrepresentation to us.
This duty applies whenever you enter into, renew, extend or vary this contract of insurance. In all cases, we will ask you questions that are relevant to our decision to insure you and on what terms.
It is important that you understand you are answering our questions in this way for Yourself and anyone else that you want to be covered by the contract.
When you answer the questions you must give a true and accurate account of matters. Your response should tell us everything that you know about the question because your response is relevant to whether we offer you insurance and the terms we offer you.
A misrepresentation made fraudulently is made in breach of the duty to take reasonable care not to make a misrepresentation.

Circumstances relevant to your duty

Whether or not you took reasonable care not to make a misrepresentation will be determined with regard to all the relevant circumstances.
If we know, or ought to know about your particular characteristics or circumstances, we will consider these to determine if you took reasonable care not to make a misrepresentation to us.
We may consider the following matters to determine if you took reasonable care not to make a misrepresentation to us:
• the type of consumer insurance contract in question, and its target market
• explanatory material or publicity produced or authorised by us
• how clear, and how specific, the questions we asked were
• how clearly we communicated to you the importance of answering those questions and the possible consequences of failing to do so
• whether or not an agent/insurance broker was acting for you, or
• whether the contract was a new contract or was being renewed, extended, varied or reinstated.

You are not to be taken to have made a misrepresentation merely because you:
• failed to answer a question, or
• gave an obviously incomplete or irrelevant answer to a question.

Consequences if you fail to take reasonable care and do make a misrepresentation

If you do not take reasonable care when answering our questions and the result is you do make a misrepresentation to us, we may cancel your contract or reduce the amount we will pay you if you make a claim, or both.
If your failure to take reasonable care not to make a misrepresentation to us is fraudulent, we may refuse to pay a claim and treat the contract as if it never existed.
Policy conditions

1. Excess – what you contribute to your claim
The excess is the first amount of a claim that we will not pay for. It is deducted from your claim if it is approved by us. The excess applies per event i.e. If you fall over and need medical treatment, and smashed your smart phone in the fall, the excess will be deducted once.

For Overseas Medical, the excess amount and benefits that the excess applies to are shown in the benefits tables pages 6-7.

For an Overseas Travel Policy, and for any Upgrade, the benefits that the excess applies to are shown in the benefits tables pages 8-11. The excess amount will be shown on your Certificate of Insurance.

Claim example: If you made a claim for $2,500 under Benefit 2: Overseas Emergency Medical and Hospital Expenses, you did not activate an Overseas Travel Policy, you already paid the expenses and we approve your claim, we would deduct the $500 excess from the claim before we paid you. If, via our emergency assistance team, we approved a claim directly with an overseas medical provider, we may ask you to pay the $500 excess directly to the provider at the time or request you to pay it to us before we can finalise your claim with the provider. In any event, the total claim we pay is $2,000.

For Other Insurances – the amount and covers that an excess applies to are:

• Purchase Security – you must pay the first $100 for each claim
• Extended Warranty – you must pay the first $100 for each claim, and
• Interstate Flight Inconvenience – you must pay the first $250 for each claim made under Benefits 2 and 4.

In some circumstances, prior to your entry into the policy or when you apply for cover for your existing medical conditions and you have an Upgrade, whichever occurs later, we may impose an extra or increased excess for claims arising from existing medical conditions. We will inform you in writing if this applies: These will be set out in your Certificate of Insurance or in a letter from our medical assessment team.

2. Claims

• You must report the theft, wilful damage or accidental loss of your business items/property/personal goods/valuables to the police, the transport provider or accommodation provider as relevant within 7 days of you first becoming aware of the loss or theft. You should obtain a report confirming the incident to submit to us with your claim.

• You must take all reasonable steps to prevent or minimise a claim. This includes taking adequate and reasonable precautions to protect your business items/property/personal goods.
• You must not make any offer, promise of payment, or admit any liability without our written consent.
• You must advise us of any claim, or occurrence that may give rise to a claim, as soon as possible and within 60 days of the event or of returning home whichever is the latest.
• For Price Guarantee claims, you must advise us and claim within 30 days of purchase of the item that is the subject of the claim.
• If there is a delay in claim notification, or you do not provide sufficient detail for us to consider your claim, we can reduce any claim payable by the amount of prejudice we have suffered because of the delay.
• You must, at your own expense, supply any documents in support of your claim that we may request. This can include proof of your residential status and age, proof you are eligible for insurance cover (e.g. your eligible credit card account statement and credit card receipt to confirm your eligibility for the insurance), an original police report, a Property Irregularity Report (PIR), travel documents, receipts, valuations, a repair quote, a death certificate and/or medical certificate. If required we may ask you to translate into English any documents to enable us to assess your claim.
• For claims relating to a mobile phone or device with phone capabilities you must supply us with the IMEI (International Mobile Equipment Identity). You must also block the IMEI number (by Australian telecommunication providers) of the stolen or lost mobile phone or device.
• You must co-operate fully in the assessment or investigation of your claim.
• Please take this booklet and any current Certificate of Insurance you hold with you when you travel (or make sure you can access them electronically). You must also take documents needed to verify your eligibility for this cover, such as copies of your eligible credit card account statement or credit card receipt and/or a copy of the letter/statement/email confirming the redemption of your Commonwealth Awards points through the Commonwealth Awards Program in full or part payment for your return overseas travel ticket(s).
If you want to make a claim under the covers provided in *Overseas Medical while overseas*, you acknowledge and agree it may be necessary for the Commonwealth Bank or its agents to confirm to us or our agents that you are eligible for the cover as previously outlined. Without this information, a claim may be delayed and it may not be possible for us or our agents to give approval for overseas medical attention. Where, at our discretion, we honour a claim on the basis that you will, at a later date, provide proof to substantiate the claim and you are later unable to do so, you will be liable for any loss we have incurred on your behalf.

- When making a claim, you are responsible for assisting us and acting in an honest and truthful manner. If you, or anyone acting on your behalf, use fraudulent, false or exaggerated means to make a claim under this policy, we may not pay the claim in whole or in part. You acknowledge and agree that we may inform the Commonwealth Bank of the situation and you may no longer be eligible for any (or all) of the covers in this booklet or your credit card facility. We may also report you to the appropriate authorities and you may be prosecuted.

- If we agreed to pay a claim under your policy we will base any claim payment on the Goods and Services Tax (GST) inclusive costs (up to the relevant limits of liability). If you are entitled to claim an input tax credit in respect of a cost for which a claim is made, or would be entitled to an input tax credit if you were to incur the relevant cost (i.e. in replacing a lost or stolen item), the amount we would otherwise pay will be reduced by the amount of that input tax credit.

- If you are entitled to claim an input tax credit in respect of your premium, you must inform us of the amount of that input tax credit (as a percentage) at the time you first make a claim. If you fail to do so, you may have a liability for GST if we pay you an amount in respect of any of the covers provided.

### 3. Claims are payable in Australian dollars

All claims and amounts payable are paid in Australian dollars at the rate of exchange applicable at the time the expenses were incurred. We will pay you unless you tell us to pay someone else, except in the case of your death in which case we will pay your estate. Payment will be made by direct credit to an Australian bank account nominated by you unless otherwise agreed by us.

### 4. If you can claim from anyone else, we will only make up the difference

In the case that policy condition 6. Other insurance (following) does not apply, if you can make a claim against someone in relation to a loss or expense in respect of any of the covers provided and they do not pay you the full amount of your claim, we will make up the difference. You must claim from them first.

### 5. You must help us to make any recoveries

We have the right to recover, from any other party in your name, money payable under the policy or to choose to defend any action brought against you. You must provide reasonable assistance to us.

We will apply any money we recover from someone else under a right of subrogation in the following order:

1. To us, our costs (administration and legal) arising from the recovery
2. To us, an amount equal to the amount that we paid to you in respect of any of the covers provided
3. To you, your uninsured loss (less your excess)
4. To you, your excess.

Once we pay your total loss, we will keep all money left over. If we have paid your total loss and you receive a payment from someone else for that loss or damage, you must pay us the amount of that payment up to the amount of the claim we paid you.

If we pay you for lost or damaged property and you later recover the property or it is replaced by a third party, you must pay us the amount of the claim we paid you.

### 6. Other insurance

If you are insured, or entitled to receive a benefit or make a claim, under any other insurance policy in respect of the same loss as your claim under our covers, then:

- you must give us full details of the other insurance policy,
- to the extent permitted by law, we will not be liable to provide indemnity until the indemnity amount under any other policy is exhausted, or
- we may seek, from the other insurer, contribution for any amounts we have paid.

### 7. Subrogation

We may, at our discretion, undertake in your name and on your behalf, control and settlement of proceedings for our own benefit to recover compensation or secure indemnity from any party in respect of any of the covers provided.

You are to assist us and give us permission to do everything required to recover compensation or secure indemnity from other parties, to which we may become entitled or subrogated, upon us accepting your claim in respect of any of the covers provided. This is regardless of whether we have yet paid your claim, whether or not the amount we pay you is less than full compensation for your loss or whether your claim is paid under a non-indemnity or an indemnity clause.
8. Policy interpretation

All insurance covers will be interpreted in accordance with the law of New South Wales, Australia.

9. Emergency assistance

Where your claim is excluded or falls outside the coverage provided, the giving of emergency assistance will not in itself be an admission of liability.

Medical standards, sanitary conditions, reliability of telephone systems and facilities for urgent medical evacuations differ from country to country. Responsibility for any loss, medical complication or death resulting from any factor reasonably beyond our control cannot be accepted by our emergency assistance, the Commonwealth Bank, Cover-More or us.

If your trip involves travel to a country or part of the country the Australian Government on the smartraveller.gov.au website advises travellers to “Reconsider your need to travel” or “Do not travel”, and you choose to continue with your trip, you should understand that we may not be able to provide you with emergency assistance there because the current situation (which is the subject of the warning) in that country or part of the country may limit our ability to do so. For example, in a case where you travel to a war zone the airspace may be closed which may prevent us from arranging emergency repatriation for a covered claim. This condition applies regardless of whether your claim relates to the warning.

10. Sanctions

Notwithstanding any other terms, we shall not be deemed to provide cover or make any payments or provide any service or benefit to any person or other party to the extent that such cover, payment, service, benefit and/or any business or activity of the person would violate any applicable trade or economic sanctions law or regulation.

11. Maximum period of cover – extending your journey

You are only covered for incidents that occur in the period of cover.

If you find that your return to Australia has been delayed because of one or more of the following reasons, and you return home as soon as possible, your period of cover may be automatically extended at no extra cost provided:

- your scheduled transport back to Australia is delayed for reasons beyond your control, or
- the delay is due to an event for which you can claim.

If, for any other reason, other than as stated above, your overseas travel is for a period longer than the period of cover, you will not be covered after the end of that period of cover unless the cardholder has successfully applied for an Upgrade. The cardholder will need to activate an Overseas Travel Policy and then apply for the Extension of period of cover Upgrade. See page 67 for details. For each journey you can only activate one Overseas Travel Policy.

12. Special conditions and restrictions that apply for people aged 80 or over

The following benefits are not available to people who are aged 80 or over at the time they commence their journey or at the time of activation of an Overseas Travel Policy:

- Benefit 1: Overseas Emergency Medical Assistance
- Benefit 2: Overseas Emergency Medical and Hospital Expenses
- Benefit 4: Overseas Funeral or Cremation, or Body Repatriation
- Benefit 5: Cancellation Costs (where the cause of the claim is the death, injury, sickness or disease of a cardholder or spouse)

However, the cardholder may be able to include cover under the above benefits (including for their spouse, if applicable) by activating an Overseas Travel Policy and then applying for the Overseas Medical and related covers for people aged 80 or over Upgrade.

If we accept the application for the Overseas Medical and related covers for people aged 80 or over Upgrade, the cardholder will need to pay us an extra premium. See page 65 for details.

13. Existing medical conditions for persons aged 79 years and under

Cover is not provided for existing medical conditions, except for those automatically accepted as described on pages 24–26, or where you have purchased the Existing medical conditions Upgrade.

If you have an existing medical condition that is not covered, we will not pay any claims which in any way relate to, or are exacerbated by, that condition. This means that you will have to pay for any overseas medical emergency and any associated costs, which can be prohibitive in some countries.
14. Automatically accepted existing medical conditions

We automatically accept cover for an existing medical condition shown in the tables following, provided:

• in the 12 months prior to the relevant time, you have not been hospitalised (including day surgery or emergency department attendance) for that condition,

• prior to the relevant time, you have not had surgery involving any joints, the back, spine, brain or abdomen requiring at least an overnight stay in hospital for that condition, and

• your condition meets any criteria shown for that condition.

<table>
<thead>
<tr>
<th>Conditions</th>
<th>Criteria</th>
</tr>
</thead>
<tbody>
<tr>
<td>Anxiety</td>
<td>Provided:</td>
</tr>
<tr>
<td></td>
<td>• you have not been diagnosed with Depression in the last 3 years</td>
</tr>
<tr>
<td></td>
<td>• in the last 12 months, your prescribed medication hasn’t changed</td>
</tr>
<tr>
<td></td>
<td>• you are not currently waiting to see a mental health clinician (e.g. psychologist or psychiatrist), and</td>
</tr>
<tr>
<td></td>
<td>• you have not previously been required to cancel or curtail your travel plans due to your Depression.</td>
</tr>
<tr>
<td>Asthma</td>
<td>Provided you:</td>
</tr>
<tr>
<td></td>
<td>• are under 60 years of age</td>
</tr>
<tr>
<td></td>
<td>• have not smoked for at least the last 18 months</td>
</tr>
<tr>
<td></td>
<td>• do not need prescribed oxygen outside of a hospital, and</td>
</tr>
<tr>
<td></td>
<td>• have no other lung condition or disease including Chronic Bronchitis, Chronic Obstructive Pulmonary Disease (COPD), Emphysema or Pulmonary Fibrosis.</td>
</tr>
<tr>
<td>Diabetes (type 1 or type 2) or glucose intolerance</td>
<td>Provided:</td>
</tr>
<tr>
<td></td>
<td>• First diagnosed more than 6 months ago</td>
</tr>
<tr>
<td></td>
<td>• No complications in last 12 months</td>
</tr>
<tr>
<td></td>
<td>• No kidney, eye or neuropathy complications, and</td>
</tr>
<tr>
<td></td>
<td>• No cardiovascular disease.</td>
</tr>
<tr>
<td>Depression</td>
<td>Provided:</td>
</tr>
<tr>
<td></td>
<td>• you have not been hospitalised for this condition in the last 2 years</td>
</tr>
<tr>
<td></td>
<td>• in the last 12 months, your prescribed medication hasn’t changed</td>
</tr>
<tr>
<td></td>
<td>• you are not currently waiting to see a mental health clinician (e.g. psychologist or psychiatrist), and</td>
</tr>
<tr>
<td></td>
<td>• you have not previously been required to cancel or curtail your travel plans due to your Depression.</td>
</tr>
<tr>
<td>Ear Grommets</td>
<td>Provided no current infection</td>
</tr>
<tr>
<td>Hiatus Hernia</td>
<td>Provided no surgery is planned</td>
</tr>
</tbody>
</table>
You will still be eligible for the other benefits provided by Overseas Medical and the Overseas Travel Policy, and you may apply for cover for other existing medical conditions. There will be no cover for claims which in any way relate to, or are exacerbated by, any existing medical condition or any condition where the points listed above apply.

If you receive a diagnosis before you depart on your journey, you may be able to complete a health assessment and, if approved, add existing medical condition cover to your policy by paying us the required premium.

*Examples of signs or symptoms include, but are not limited to, chest pain, shortness of breath, pain or discomfort in any part of your body, persistent cough or unexplained bleeding.

16. Medical and hospital cover in Australia

We will not pay any benefit or provide cover if the provision of a payment, benefit or cover would result in us contravening the Health Insurance Act 1973 (Cth), the Private Health Insurance Act 2007 (Cth) or the National Health Act 1953 (Cth) or any applicable legislation (whether in Australia or not).

For the purposes of this cover:

- travel from Tasmania or mainland Australia to Norfolk Island, Christmas Island, Lord Howe Island or Cocos Island is considered overseas travel. It will be covered under Overseas Medical, Overseas Travel Policy or Upgrades however, there is no cover for medical transfers/evacuations, or medical and hospital expenses, and
- travel from Norfolk Island, Christmas Island, Lord Howe Island or Cocos Island to Tasmania or mainland Australia is considered overseas travel and will be covered under Overseas Medical, Overseas Travel Policy and Upgrades however, there is no cover for medical transfers/evacuations, or medical and hospital expenses.

17. Automatically included activities

- Ballooning
- Bungy Jumping
- Flying Fox
- Horse Riding
- Jet Boating
- Jet Skiing
- Kayaking
- Parasailing
- Riding a motorcycle or motorscooter up to 50cc
- Scuba diving to a depth of 30 metres
- Snorkelling
- Snow skiing/boarding on-piste
- White Water Rafting

Your participation in any of the activities listed above is subject to the terms of cover. There is no cover for these activities if racing, or participating in a professional capacity. There is no personal liability cover for use or ownership of waterborne craft or mechanically-propelled vehicles. Conditions apply to scuba diving and to riding a motorcycle/motorscooter/quadbike. See exclusion 29 and 35 respectively on pages 42-43.
18. About your premium – Upgrades
You will be told the premium payable for your cover when you apply for an Upgrade. We calculate your premium by taking into account many factors, including your destination(s), length of journey, the number of persons and their ages to be covered under the policy. The amount of any excess and cover for approved existing medical conditions is also included in this calculation, as are any relevant government charges, taxes or levies (such as stamp duty or GST) in relation to your Upgrade. These amounts are included in the total amount payable by you as shown on your Certificate of Insurance.

19. Cooling-off period – Upgrades
Even after you have obtained your Certificate of Insurance confirming your Upgrade, you have cooling-off rights.

If you decide that you do not want your Upgrade, you may cancel it within 21 days after you are issued your Certificate of Insurance. You will be given a full refund of the premium you paid, provided you have not started your journey or you do not want to make a claim. After the cooling-off period ends, you still have the right to cancel your Upgrade. However, we may deduct some costs from any refund, as set out under Cancelling your policy on page 93.

Words with special meaning
In this booklet words in bold have the meanings shown below. The use of the singular shall also include the use of the plural and vice versa.

accident (in regard to Transit Accident) means any sudden and unexpected physical force, which occurs on a trip and causes an injury that is described in the Transit Accident cover’s Schedule of Benefits.

accompanied child/children means at the time eligibility for cover is satisfied:
- all unmarried children, up to and including 18 years of age, who the cardholder has sole custody of and who live with the cardholder
- all unmarried children, up to and including 18 years of age, of whom the cardholder has shared custody
- all unmarried children, from 19 years of age up to and including 21 years of age, who are full-time students attending an accredited institution of higher learning in Australia and who the cardholder has/had sole or shared custody, and who are dependent upon the cardholder for their maintenance and financial support, or
- all unmarried persons who are physically or mentally incapable of self-support who the cardholder has custody of and who live with the cardholder.

However, accompanied child/children never means an infant born on the journey.

act of terrorism means any act by a person, alone or with an organisation or foreign government, who:
- uses or threatens force or violence
- aims to create public fear, or
- aims to resist or influence a government, or has ideological, religious, ethnic or similar aims.

additional means the cost of accommodation or transport (and meals where mentioned) you actually use less the cost of the accommodation or transport (and meals where mentioned) you expected to use had the journey proceeded as planned.

Australia means the area enclosed by the territorial waters of the Commonwealth of Australia (including Norfolk Island) where Medicare benefits are payable. Australian has a corresponding meaning.
business items and personal goods

a. business items

Cover applies to eligible business Gold and business Platinum cardholders and means new business property acquired for your business use, except items with an original purchase price over $3,000.

b. personal goods

means new personal property acquired for personal, domestic or household use and valuables (except to the extent otherwise specified as being excluded), but does not include:

- furniture, furnishings or household appliances (unless covered under Extended Warranty Insurance)
- items with an original purchase price over $10,000 for Gold cardholders, over $20,000 for Diamond or Platinum cardholders or over $20,000 for Smart Awards or Ultimate Awards cardholders, and
- for Purchase Security Insurance, items purchased by instalment (e.g. mobile phones) prior to the final payment being made.

c. Items not considered business items or personal goods are:

- items acquired for the purpose of re-supply/re-sale
- items acquired to undergo transformation in a business
- computer software, or information stored on any electronic device or other media, including digital photos, downloaded files, electronic applications, programmed data or non-tangible items
- bullion, cash, collections such as stamps, coins and cards, lottery tickets or other gambling-related items, negotiable instruments, securities, manuscripts or books of account, trading cards, tickets of any description or travellers' cheques
- consumable or perishable items (including but not limited to drugs, food, fuel or oil), animals or plant material
- airplanes, automobiles, boats, motorboats or any other motorised vehicles and their integral parts and installed accessories
- second-hand items, including antiques
- items of contraband, and
- real estate and movable fixtures or fittings (including but not limited to dishwashers and fixed air conditioners) that form, or are intended to form, part of any home, office or real estate.

cardholder means a person residing in Australia to whom the Commonwealth Bank has issued an eligible credit card. Persons residing in Australia, unless otherwise approved by us in writing as a cardholder, must have:

- an Australian Medicare card
- an Australian issued Temporary Work (skilled) Visa (subclass 457), or
- an Australian Visa that:
  - authorises them to live and work in Australia, and
  - requires them to maintain a minimum level of health insurance coverage as required by the Department of Home Affairs.

If a cardholder's family is travelling together, only one person can claim the benefits payable to the cardholder. The others can only claim as a spouse or accompanied child.

carrier means an aircraft, vehicle, train, tram, vessel or other scheduled transport, operated under a licence, for the purpose of transporting passengers. However, it does not mean a taxi, limousine or similar service.

Certificate of Insurance (this definition only applies to an Overseas Travel Policy and Upgrades) means the document we provide to a cardholder when they are issued an Overseas Travel Policy and, if applicable, Upgrades, and sets out details of the cover provided.


computer system means any computer, hardware, software, communications system, electronic device (including, but not limited to, smart phone, laptop, tablet, wearable device), server, cloud or microcontroller including any similar system or any configuration of the aforementioned and including any associated input, output, data storage device, networking equipment or back up facility, owned or operated by the coach, airline, shipping line, cruise line or railway company that you were due to travel on.

concealed storage compartment means a boot, glove box, enclosed centre console, or concealed cargo area of a motor vehicle.

cyber act means an unauthorised, malicious or criminal act or series of related unauthorised, malicious or criminal acts, regardless of time and place, or the threat or hoax thereof involving access to, processing of, use of or operation of any computer system.
cyber incident means any:

a. cyber act or error or omission or series of related errors or omissions involving access to, processing of, use of or operation of any computer system, or

b. cyber act including any partial or total unavailability or failure or series of related partial or total unavailability or failures to access, process, use or operate any computer system.

disabling injury, sickness or disease means a disabling injury, sickness or disease, which first shows itself during the period of cover provided for your journey and required immediate treatment by a medical practitioner.

domestic cruise means a voyage on a foreign-registered cruise ship from a port in Australia to another port or ports in Australia without any stopover at a port outside of Australia.

eligible credit card means, unless otherwise specified, a current and valid personal or business Gold, personal or business Platinum, personal Diamond, personal Smart Awards or personal Ultimate Awards credit card issued by the Commonwealth Bank. An eligible credit card that is currently cancelled or suspended is not current and valid.

eligible credit card account means, unless otherwise specified, a current and valid personal or business Gold, personal or business Platinum, personal Diamond, personal Smart Awards or personal Ultimate Awards credit card facility with the Commonwealth Bank. An eligible credit card account that is currently cancelled or suspended is not current and valid.

epidemic means a fast-spreading contagious disease or illness in an area as documented by a recognised public health authority.

existing medical condition means a disease, illness, medical or dental condition or physical defect that, at the relevant time, meets any of the following:

a. Has required an emergency department visit, hospitalisation or day surgery procedure within the last 12 months.

b. Requires:
   i. prescription medication from a qualified medical practitioner
   ii. regular review or check-ups
   iii. ongoing medication for treatment or risk factor control, or
   iv. consultation with a specialist.

c. Has:
   i. been medically documented involving the brain, circulatory system, heart, kidneys, liver, respiratory system or cancer, or
   ii. required surgery involving the abdomen, back, brain, joints or spine that required at least an overnight stay in hospital.

d. Is:
   i. chronic or ongoing (whether chronic or otherwise) and medically documented
   ii. under investigation
   iii. pending diagnosis or awaiting a specialist opinion, or
   iv. pending test results.

e. Is:
   i. pregnancy, or
   ii. connected with your current pregnancy or the conception was medically assisted e.g. using assisted fertility treatment including hormone therapies or IVF.

This definition applies to you, your travel companion, a relative or any other person.

family means spouse and/or accompanied children.

Group Policy means the insurance policy issued by us to the Commonwealth Bank, in relation to Overseas Medical and Other Insurances.

home means the place where you normally live in Australia.

Included Cover means the cover described in Overseas Medical and Other Insurances.

injury or injured means bodily injury caused solely and directly by violent, accidental, visible and external means, which happens at a definite time and place during the period of cover provided for your journey (or on the trip in respect of Transit Accident) and does not result from any illness, sickness or disease.

insolvency or insolvent means bankruptcy, provisional liquidation, liquidation, insolvency, appointment of a receiver or administrator, entry into a scheme of arrangement, statutory protection, presentation of a petition for the compulsory winding up of, stopping the payment of debts or the happening of anything of a similar nature under the laws of any jurisdiction.

interstate flight means travel on a registered and scheduled commercial passenger airline from any Australian state or territory, to another Australian state or territory.
journey means the following:
The journey starts when you leave your home or your place of business to travel directly to the Australian air or sea terminal that is the departure point for your journey.

The journey ends when the first of the following occurs:

- For Overseas Medical, 3 consecutive months after the date of departure shown on a Gold personal and business cardholder’s return overseas travel ticket, (6 consecutive months for Platinum personal and business cardholders, or 12 consecutive months for Diamond, Smart Awards or Ultimate Awards cardholders)
- For an Overseas Travel Policy or any Upgrades, the end date of the period of cover shown on the Certificate of Insurance subject to a maximum duration limit of 12 months from the time you activated your first Overseas Travel Policy for the same journey.
- At midnight on the date when the cardholder’s scheduled transport (as shown on their return overseas travel ticket) is due to arrive in Australia
- When you return to your home, provided you travel directly there from the Australian air or sea terminal where you landed
- When the cardholder cancels their return overseas travel ticket

legal costs means fees, costs and expenses (including any applicable taxes and charges) in connection with a legal action. It also means any costs, which you are ordered to pay by a court or arbitrator (other than any fine or penalty, or aggravated, punitive, exemplary or liquidated damages) or any other costs we agree to pay.

medical practitioner means a doctor, psychiatrist, clinical psychologist or a dentist, who is not you, your travel companion or a relative, or an employee of you, your travel companion or a relative, registered with and accredited by the Australian Health Practitioner Regulation Agency (AHPRA). Or, if you are overseas, an equivalent regulatory body in the country in which they are currently practising and qualified to give the diagnosis being provided.

natural disaster means a major adverse event resulting from natural processes of the Earth; examples are bushfire, hurricane, tornado, volcanic eruption, earthquake, tsunami, falling object from space (including a meteorite), and in general any extraordinary atmospheric, meteorological, seismic, or geological phenomenon. It does not mean epidemic or pandemic.

off-piste means areas that are not groomed terrain, marked slopes, or open trails maintained, monitored and patrolled by the ski resort.

on-piste means areas that are groomed terrain, marked slopes, and open trails maintained, monitored and patrolled by the ski resort.

overseas means outside Australia and its territories.

Overseas Travel Policy means the insurance policy described in Overseas Travel Policy and on the cardholder’s current Certificate of Insurance.

pandemic means an epidemic that is expected to affect an unusually large number of people or involves an extensive geographic area.

period of cover means the time when you are covered.

a. It starts:
   i. for Overseas Medical, at the commencement of the journey
   ii. for an Overseas Travel Policy:
      1. Benefit 5: Cancellation Costs – from the date the cardholder completes activation
      2. For all other benefits – the start date on the Certificate of Insurance, and
   iii. for Upgrades, at the start date on the Certificate of Insurance.

b. It ends at the earliest of the following times:
   i. At the end of the journey
   ii. When we determine that you should return to Australia for treatment.

premium means the amount payable by you to us in relation to Upgrades.

professional means undertaking any activity for which financial payment is received from another person or party.

public place means any place the public has access to, including but not limited to airports, bus terminals, buses, cruise ships, planes, stations, taxis, trains, wharves and beaches, galleries, hostels, hotels, hotel foyers and grounds, museums, private car parks, public toilets, shops, streets, restaurants and general access areas.

relative means a person who is the cardholder’s spouse; parent, parent-in-law, stepparent, guardian; grandparent; child, foster child, grandchild; brother, brother-in-law, half-brother, stepbrother, sister, sister-in-law, half-sister, stepsister; daughter, daughter-in-law, stepdaughter, son, son-in-law, stepson; fiancé, fiancée; uncle, aunt; or niece, nephew.

relevant time:

a. if you have not activated an Overseas Travel Policy for the relevant journey, means the time you commence that journey, or

b. if you have activated an Overseas Travel Policy for the relevant journey, means the time of activation.
**rental vehicle** means a campervan/motorhome that does not exceed 6 tonnes, SUV, sedan, station wagon, hatchback, people mover, coupe, convertible, four-wheel drive or mini bus rented from a licensed motor vehicle rental company or agency.

**snow sport equipment** means skis, poles, boots, bindings, snowboards or ice skates.

**spouse** means the partner of the **cardholder** who is permanently living with the **cardholder** at the time the journey starts (or the trip in respect of **Transit Accident**) or the time the interstate travel starts.

**transaction card** means a debit card, credit card or travel money card.

**transport provider** means a properly licensed coach operator, airline, cruise line, shipping line or railway company.

**travel companion** means:

- in regard to **Overseas Medical**, and **Overseas Travel Policy**, a person whom, before the journey began, arranged to accompany you on your journey for at least 50% of the time of your journey, and
- in regard to **Interstate Flight Inconvenience**, a person who is accompanying you for at least 50% of the time of your interstate travel.

**travel services provider** means a scheduled services airline, hotel, accommodation provider, car rental agency, coach, bus, shipping line or railway company.

**trip** (this definition only applies to **Transit Accident**) means an international passage taken by the **cardholder** (and their family who are accompanying the **cardholder** who is also on the trip), as a paying passenger (not as a pilot, driver or crew member etc.). This can be in a licensed plane, tourist bus, train, ferry or other conveyance, authorised pursuant to any statute, regulation, by-law or the equivalent thereof, for the transportation of passengers for hire, provided that the cost of the passage was charged to the **cardholder’s eligible credit card account** before the passage commenced.

**unattended** means not on your person or within your sight and reach.

**Upgrades** means the cover and benefits you can apply for, described on pages 65–75 of this booklet.

**valuables** means articles made of, or containing, gold, precious metals or stones, semi-precious stones or silver; binoculars; furs; jewellery; precious metals; precious or semi-precious stones; photographic, audio, video, tablet computer, computer and electrical equipment of any kind (including but not limited to devices such as drones, computer games, portable navigation equipment or media); mobile phones; smart phones; telescopes and watches.

**we, our or us** means Zurich Australian Insurance Limited ABN 13 000 296 640, AFS Licence Number 232507.

**you, your or yourself** means any of the following if they are eligible for the cover:

- The **cardholder**
- The **cardholder’s family**

### General exclusions

These exclusions on pages 37–43 apply to all covers described in this booklet unless specified otherwise. They are listed in no particular order. There are also specific exclusions.

#### Common exclusions

**We** will not pay for:

1. claims for costs or expenses incurred outside the **period of cover**. This exclusion does not apply to benefit Sections 3. Personal Liability, 7. Resumption of Journey, 10. Travel Documents, Transaction Cards, Travellers Cheques and Cash, 11. Baggage and Personal Goods and Section 15. Rental Vehicle Insurance Excess.

2. any other loss, damage or additional expenses following on from the event for which you are claiming that is not covered under this insurance. Examples of such loss, damage or additional expense would be the cost of replacing locks after losing keys, costs incurred in preparing a claim or loss of enjoyment

3. claims arising from loss, theft or damage to property, or death, illness or bodily injury if you fail to take reasonable care or put yourself in a situation where a reasonable person could foresee that loss, theft or damage to property, or a death, illness or bodily injury might happen, except in an attempt to protect the safety of a person or to protect property

4. claims involving air travel other than as a passenger on a fully licensed passenger-carrying aircraft operated by an airline or an air charter company

5. claims arising as a result of war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection or military or usurped power
6. claims which in any way relate to ionising radiation or radioactive contamination caused by nuclear fuel or waste, or the radioactive, toxic explosive or other dangerous properties of any explosive nuclear equipment

7. claims arising from biological and/or chemical materials, substances, compounds or the like used directly for the purpose to harm or to destroy human life and/or create public fear

8. loss or damage caused by detention, confiscation or destruction by customs or other officials or authorities

9. claims arising from any unlawful act committed by you

10. claims arising from any government intervention, prohibition, sanction, regulation or restriction or court order, or

11. claims which in any way relate to circumstances you knew of, or a person in your circumstances would have reasonably known or foreseen, at the time you booked your journey or activated your Overseas Travel Policy or Upgrade (whichever was earliest), that could lead to the journey being delayed or cancelled.

Medical and health

We will not pay for:

12. claims which in any way relate to, or are exacerbated by, any physiological or psychological signs or symptoms that you were aware of or a person in your circumstances reasonably should have been aware of at or before the relevant time, if you:
   a. had not yet sought a medical opinion regarding the cause,
   b. were currently under investigation to obtain a diagnosis, or
   c. were awaiting specialist opinion.

13. claims arising from travel booked or undertaken by you:
   a. even though you knew, or a reasonable person in your circumstances would know, you were unfit to travel, whether or not you had sought medical advice
   b. against the advice of a medical practitioner
   c. to seek medical or dental advice, treatment or review, or
   d. to participate in a clinical trial.

14. claims which in any way relate to, or are exacerbated by, any existing medical condition you have.
   This exclusion will be waived to the extent that cover is provided if:
   a. your condition is automatically accepted by us. See Automatically accepted existing medical conditions, pages 24-26, or
   b. you applied for, and we accepted cover and you paid the extra premium for the Existing medical conditions Upgrade. See Upgrades, Existing medical conditions, page 66 for details.

15. claims which in any way relate to, or are exacerbated by, any existing medical condition:
   a. your travel companion has, or
   b. that a relative has other than as provided on an Overseas Travel Policy under Benefit 5.4 on page 52 and Benefit 7.4 on page 56.

16. claims arising from you having elective medical or dental treatment or surgery, a cosmetic procedure or body modification (e.g. tattoos and piercings) during the journey, such as any complication, even if your existing medical condition has been approved by us, or

17. any benefit, or provide cover, if the provision of a payment, benefit or cover would result in us contravening the Health Insurance Act, the Private Health Insurance Act or the National Health Act or any applicable legislation (whether in Australia or not) or where we do not have the necessary licenses or authority to provide such cover.

Pregnancy and childbirth

We will not pay for:

18. claims arising from pregnancy of you or any other person if you were aware of the pregnancy at the relevant time and:
   a. where complications of this pregnancy had occurred prior to this time
   b. it was a multiple pregnancy e.g. twins or triplets, or
   c. where the conception was medically assisted e.g. using assisted fertility treatment including hormone therapies or IVF.

   This exclusion will be waived to the extent that cover is provided if you applied for, and we accepted cover and you paid the extra premium for your Existing medical conditions Upgrade. The cover provided under the Upgrade is in respect of your pregnancy (only) for unexpected serious medical complications arising before the start of the 24th week of pregnancy. See Upgrades, Existing medical conditions, page 66.

19. claims arising from:
   a. pregnancy of you or any other person after the start of the 24th week of pregnancy, or
   b. pregnancy of you or any other person where the problem arising is not an unexpected serious medical complication, or

20. claims arising from childbirth or the health of a newborn child.
   This exclusion applies irrespective of the stage of pregnancy at which the child is born.
Your conduct

We will not pay for:

21. claims which in any way relate to your wilful or self-inflicted injury or illness, suicide or attempted suicide

22. claims which in any way relate to your:
   a. chronic use of alcohol
   b. substance abuse, drug abuse (whether over the counter, prescription or otherwise), or
   c. ingestion of any non-prescription drug or substance (e.g. marijuana, ecstasy, heroin).

23. claims involving, arising from or related to your impairment due to you drinking too much alcohol:
   a. which is evidenced by the results of a blood test which show that your blood alcohol concentration level is 0.19% or above. (The level of alcohol in your blood is called blood alcohol concentration (BAC). As a point of reference, a BAC of 0.19% is almost four times the legal driving BAC limit range in Australia which is currently 0.05%), or
   b. taking into account the following, where available:
      i. the report of a medical practitioner or forensic expert
      ii. the witness report of a third party
      iii. your own admission, or
      iv. the description of events you described to us or the treating medical professional (e.g. paramedic, nurse, doctor) as documented in their records.

24. claims involving, or arising from, any event that is intentionally caused by you or by a person acting with your consent, or

25. claims involving, or arising from, the conduct of someone who enters your accommodation with your consent, or whose accommodation you choose to enter.

Legal

We will not pay for:

26. any expenses recoverable by compensation under any workers compensation or transport accident laws, or by any government-sponsored fund, plan or medical benefit scheme, or any other similar type of legislation required to be effected by, or under, a law.

World events

We will not pay for:

27. any event that is caused by, or arises from, travel to countries or parts of a country for which:
   a. an advice or warning has been released by the Australian Department of Foreign Affairs and Trade or any other government or official body
   b. the advice or warning risk rating is ‘Reconsider your need to travel’ or ‘Do not travel’ (or words to that effect) or the advice or warnings recommend against all non-essential travel to or in that location or advise against specific transport arrangements or participation in specific events or activities
   c. the mass media has indicated the existence or potential existence, of circumstances (including circumstances referred to above) that may affect your travel, and
   d. you did not take appropriate action to avoid or minimise any potential claim under your policy (including delay of travel to the country or part of the country referred to in the relevant advice(s), warning(s) and/or mass media statement(s)).

Circumstances, in this case include, but are not limited to, strike, riot, weather event, civil protest or contagious disease (including an epidemic or pandemic), or

28. claims under caused by, or claims arising from, an epidemic, pandemic or outbreak of a contagious disease or any derivative or mutation of such viruses. Refer to who.int and smartraveller.gov.au for further information on epidemics and pandemics.

This exclusion will be waived:

a) to the extent that cover is provided under Benefit 1 Overseas Emergency Medical Assistance and Benefit 2 Overseas Emergency Medical and Hospital Expenses if you test positive to COVID-19; and

b) if your destination was not subject to “Do not travel” advice (due to COVID-19) on the smartraveller.gov.au website at the time you entered. This exclusion (point 28.b) will not apply if your trip destination is Australia or New Zealand; and

c) you were not travelling on a multi-night cruise at the time of testing positive to COVID-19.
Activities, adventure and snow
We will not pay for:

29. claims involving participation by you or your travel companion in hunting or using hunting equipment or projectiles (e.g. shooting and archery), mountaineering (involving the use of climbing equipment, ropes or guides), outdoor rock climbing (involving the use of climbing equipment, ropes or guides), trekking that reaches an altitude of more than 6,000 metres above sea level, sports activities in a professional capacity, abseiling, parachuting, skydiving, hang gliding, BASE jumping, wingsuiting, potholing, canyoning, caving, fire walking, motocross, running with the bulls, rodeo riding, polo playing, tobogganing, snowmobiling, scuba diving or underwater activities that involve using artificial breathing equipment (unless the maximum depth is no greater than 30 metres, and you or your travel companion have an open water diving licence and are diving with another person, or are diving with a qualified and registered diving instructor).

30. claims involving participation by you or your travel companion in any activity that uses an air supported device unless that activity is parasailing or hot air ballooning

31. claims involving participation by you or your travel companion (during the journey) in racing (other than swimming races of 10 kilometres or less, or running races that are marathon distance or less). This exclusion will be waived to the extent that cover is provided under the Adventure Plus Upgrade on pages 67-68 if you applied for, and we accepted, cover and you paid the extra premium

32. claims involving participation by you (during the journey) in any adventure activity listed under Upgrades, Adventure Plus. This exclusion will be waived to the extent that cover is provided under the Adventure Plus Upgrade on pages 67-68 if you applied for, and we accepted, cover and you paid the extra premium

33. claims involving participation by you (during the journey) in off-piste snow skiing or snowboarding or heli-skiing/ snowboarding. This exclusion will be waived to the extent that cover is provided under the Snow Extras Upgrade on pages 69–73 if you applied for, and we accepted, cover and you paid the extra premium, or

34. claims involving you not wearing the appropriate protective clothing and head protection for the sport or activity you are participating in.

Motorcycle/Motorscooter/Quadbike
We will not pay for:

35. claims involving you:
   a. riding a motorcycle, motorscooter or quadbike (during the journey) without a current Australian motor vehicle driver's licence or Australian motorcycle rider's licence, or a driver’s licence valid for the country you are riding in. This applies even if you are not required by law to hold a licence in the country you are riding in
   b. riding a quadbike (of any engine capacity), or motorcycle/motorscooter with an engine capacity between 51cc and 250cc inclusive, for any purpose. This exclusion (point b. only) will be waived to the extent that cover is provided under the Motorcycle/ Motorscooter/Quadbike Plus Upgrade on page 68, if you applied for, and we accepted, cover and you paid the extra premium
   c. riding a motorcycle/motorscooter with an engine capacity greater than 250cc for any purpose
   d. travelling as a passenger on a motorcycle or motorscooter that is in the control of a person who does not hold a current motorcycle rider’s or driver’s licence valid for the vehicle being ridden, or
   e. riding, or travelling as a passenger, on a motorcycle, motorscooter or quadbike without wearing a helmet.
Overseas Travel Insurance

Overseas Medical

This insurance cover is subject to the conditions, exclusions, limits, sub-limits and terms following and must be read in conjunction with Important Information. You must also check General exclusions for other reasons why we will not pay. The benefit limits include family when travelling with the cardholder unless specified otherwise.

People aged 80 or over or people with existing medical conditions (not automatically accepted on pages 24–26) must follow the activation process for an Overseas Travel Policy and apply for cover under Upgrades for cover under Benefits 1 & 2

Benefit 1: Overseas Emergency Medical Assistance

Our emergency assistance team is contactable 24 hours a day, 365 days a year while you are travelling overseas.

The team of doctors, nurses, case managers and travel agents provide the following services:

- Arranging access to a medical practitioner for emergency medical treatment while overseas
- Passing on any messages to your family or employer in the case of an emergency
- Providing written guarantees for payment of the usual and customary costs of emergency hospitalisation while overseas
- Arranging your medical transfer or evacuation if you must be transported to the nearest hospital for emergency medical treatment overseas or be brought back to Australia with appropriate medical supervision
• Returning your accompanied children to Australia if they are left without supervision following your hospitalisation or evacuation
• Helping if passports, travel documents or transaction cards are lost and you need assistance in contacting the issuer of the document or card
• Helping to change travel plans if your travel consultant is not available to assist with rescheduling in an emergency

Certain services are subject to your claim being approved.

The maximum benefit limit for this section is:

| Gold, Platinum, Diamond, Smart & Ultimate | Unlimited |

We will not pay for:
1. any costs incurred in Australia
2. any expenses for medical evacuation unless it has been first approved by our emergency assistance team (If your claim is coverable, we or our emergency assistance team will not unreasonably withhold or delay our acceptance)
3. any claim if you decline to promptly follow the medical advice we have obtained, and we will not be responsible for subsequent medical, hospital or evacuation expenses, or
4. medical evacuation from Australia to an overseas country.

Benefit 2: Overseas Emergency Medical and Hospital Expenses

Overseas Emergency Medical and Hospital Expenses

If during the period of cover you suffer a disabling injury, sickness or disease we will pay the usual and customary costs of medical treatment and ambulance transportation and emergency dental treatment (required due to an injury) provided outside Australia by, or on the advice of, a medical practitioner.

However, if we determine, on medical advice, that you should return home for treatment and you do not agree to do so, we will restrict cover to no more than an amount that we reasonably consider to be equivalent to your medical expenses and/or related costs incurred overseas to the date we advise you to return to Australia, plus the amount it would cost us to return you to Australia. You will then be responsible for any further costs relating to, or arising out of, the event you have claimed for.

Hospital Incidental

If you are hospitalised for more than 48 continuous hours while you are overseas and your claim is approved, we will also reimburse incidental expenses you pay for, such as TV rental, newspapers and/or hospital phone calls.

Emergency Dental Expenses

We will pay up to $1,500 for the cost of emergency dental treatment incurred, which the treating dentist certifies in writing is for the relief of sudden and acute pain. This limit does not apply to dental costs arising from an injury that is covered under Overseas Emergency Medical and Hospital Expenses.

Please note:

Cover applies for a maximum of 12 months from the date of onset of suffering the disabling injury, sickness or disease. If any costs or expenses are incurred without our approval and before contacting us, we will only cover any such costs or expenses or for any evacuation/repatriation or airfares if we would have approved them up to an amount we would have otherwise incurred, had contact been made and approval provided.

Overseas emergency medical and dental expenses and hospital incidentals cover may end less than 12 months from the date of suffering the disabling injury, sickness or disease as we do not provide cover if these expenses are incurred outside the period of cover. In certain circumstances The period of cover will automatically extend for a period of time – see Policy condition 11. Maximum period of cover – extending your journey on page 22 for more information.

The maximum benefit limit for this section is:

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<tr>
<th>Gold</th>
<th>Platinum, Diamond, Smart &amp; Ultimate</th>
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<tbody>
<tr>
<td>Overseas Emergency Medical and Hospital Expenses</td>
<td>$Unlimited</td>
</tr>
<tr>
<td>Hospital Incidentals</td>
<td>$7,500 ($75 per 24 hours)</td>
</tr>
<tr>
<td>Emergency Dental Expenses</td>
<td>$1,500 per person</td>
</tr>
</tbody>
</table>

We will not pay for:
1. medical treatment, dental treatment or ambulance transportation provided in Australia.

If you are travelling on a domestic cruise, this exclusion does not apply to medical treatment provided while on a ship (including cruise ship, passenger ship or passenger ferry) even if that ship is within Australian territorial waters. However, this additional benefit does not apply to any medical treatment provided on Australian inland waterways or while the ship is tied up in an Australian port.
2. expenses incurred after 2 weeks’ treatment by a dentist, chiropractor or physiotherapist, unless approved by us

3. expenses arising from any disease that is transmitted when giving or taking a drug, unless the giving or taking of the drug is supervised by a medical practitioner and the disease is not excluded anywhere else in this cover

4. dental expenses involving the use of precious metals, teeth whitening or involving cosmetic dentistry; or preventative or routine dental treatment

5. damage to dentures, dental prostheses, bridges or crowns

6. continuation or follow-up treatment (including medication and ongoing immunisations) you were on prior to the start of the journey

7. medical treatment, dental treatment or ambulance transportation provided in your country of residence

8. claims where you have received medical care under a Reciprocal Healthcare Agreement

9. expenses if, despite the advice given following your call to our 24 hour emergency assistance provider, you received private hospital or medical treatment where public funded services or care is available in Australia or under any Reciprocal Healthcare Agreement between the Australian Government and the government of any other country, or

10. any event and expenses that arise from any medical procedures in relation to the insertion of a pacemaker, automated implantable cardioverter-defibrillator (AICD) or implantable cardioverter-defibrillator (ICD) device (alone or combined) during overseas travel. If you require this procedure, due to sudden and acute onset, which occurs for the first time during your journey and not in any way related to an existing medical condition, we will exercise our right, based on medical advice, to organise your repatriation to Australia for this procedure to be completed.

Benefit 3: Personal Liability

We will provide cover if, as a result of an accident (an unexpected event caused by something external and visible or a series of accidents arising out of the one event), that happens during your journey, you become legally liable to pay compensation in respect to damage caused to someone else’s property or the injury or death of someone else. Cover is for:

1. the compensation (including legal costs) awarded against you, and

2. any reasonable legal costs incurred by you for settling or defending a claim made against you, providing you have our approval, in writing, before incurring these costs.

You must tell us, as soon as you or your personal representatives are aware, or a reasonable person in your circumstances should have been aware, of a possible prosecution, inquest, fatal injury, accident or incident that might lead to a claim against you.

You must not pay, or promise to pay, settle with, admit or deny liability to anyone who makes a claim against you without our written consent.

The maximum benefit limit for this section is:

| Gold, Platinum, Diamond, Smart & Ultimate | $2,500,000 |

We will not pay for liability arising:

1. where you become liable to pay somebody who is a member of your family or travelling party, your travel companion or employed by you or deemed to be employed by you

2. from loss of, or damage to, property belonging to, or in the care, custody or control of you, your travel companion, a relative or an employee of any of you

3. from the conduct by you of any profession, trade or business

4. out of the use, or ownership by you, of any aircraft, drone, firearm, weapon, waterborne craft or mechanically-propelled vehicle

5. out of occupation or ownership of any land, buildings or immobile property

6. out of any wilful or malicious act

7. out of the transmission of an illness, sickness or disease

8. from punitive, exemplary or aggravated damages or any fine or penalty

9. out of your liability under a contract or agreement, unless you would be liable if that contract or agreement did not exist

10. out of assault and/or battery committed by you or at your direction, or

11. out of any act intended to cause bodily injury, property damage or liability done by you or any person acting with your knowledge, connivance or consent.
Overseas Travel Policy

This insurance cover is subject to the conditions, exclusions, limits, sub-limits and terms following and must be read in conjunction with Important Information. You must also check General exclusions for other reasons why we will not pay.

People aged 80 or over or people with existing medical conditions (not automatically accepted on pages 24–26) must follow the activation process for an Overseas Travel Policy and apply for cover under Upgrades for cover under Benefits 4 and 5.

The maximum period of cover (from the commencement of your journey) cannot exceed 12 consecutive months.

If you activate after you have left Australia, there will be a 3 day no cover period before you can receive these benefits. This means that if something happens before you activate the cover or within the 3 days after you activate the cover and you wish to make a claim for that event, we will not provide any cover for claims arising from that event even if you submit the claim later.

Benefit 4: Overseas Funeral or Cremation, or Body Repatriation

In addition to any cover for Overseas Emergency Medical Assistance in Overseas Medical, our emergency assistance team will arrange the following assistance.

If you die during your period of cover as a result of a disabling injury, sickness or disease, we will pay:
1. the reasonable costs incurred overseas, charged by a funeral director for arranging your funeral service and a cemetery for your burial, or a crematorium for your cremation incurred overseas, and
2. the cost of bringing your remains to Australia, including from the inbound port or airport to your home or nominated funeral home.

The maximum benefit limit for this section is:

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<tr>
<th>Gold, Platinum, Diamond, Smart &amp; Ultimate</th>
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<tbody>
<tr>
<td>cardholder only</td>
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<tr>
<td>$12,500</td>
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</table>

We will not pay for:
1. the cost of memorialisation, or
2. funeral expenses incurred overseas or bringing your remains back to Australia, unless it has been first approved by our emergency assistance team (If your claim is coverable, we or our emergency assistance team will not unreasonably withhold or delay our acceptance).

Benefit 5: Cancellation Costs

If, due to circumstances outside your control and unforeseeable at the time you activated this policy:
1. you have to rearrange your journey, we will pay the reasonable cost of doing so. (We will not pay more for the cost of rearranging your journey than the non-refundable costs, which would have been incurred had the journey been cancelled. The cover is limited to the same or similar standard of transport and accommodation as was originally booked), or
2. you have to cancel your journey (where you cannot rearrange it prior to leaving home) we will pay you:
   a. the value of the unused portion of your prepaid travel or accommodation arrangements that are non-refundable and not recoverable in any other way
   b. your travel agent’s cancellation fees equal to the lesser of $500 or 15% of the value of the travel arranged by the travel agent. We will only pay these fees, if at the time the circumstances causing your claim happened, you had already paid at least the full deposit, and
   c. the value of frequent flyer or similar flight reward points, air miles, redeemable vouchers or similar schemes lost by you following cancellation of the services paid for with those points, if you cannot recover your loss in any other way. The amount we will pay is calculated as follows:
      i. For frequent flyer or similar flight reward points, loyalty card points, air miles:
         - The cost of an equivalent booking, based on the same advance booking period as your original booking. We will deduct any payment you made towards the booking and multiply it by the total number of points or air miles lost, divided by the total number of points or air miles used to make the booking.
ii. For vouchers, the face value of the voucher up to the current market value of an equivalent booking.

Sub-limits
3. The most we will pay for claims arising from an injury that caused the death of a relative living overseas is $2,500 for a cardholder or $5,000 for a cardholder with their family.
4. The most we will pay for claims in any way related to, or exacerbated by, an existing medical condition of a relative who is hospitalised or dies during the period of cover is $2,000 for a cardholder or $4,000 for a cardholder with their family. This is provided that, at the time of activation, you were unaware of the likelihood of such hospitalisation or death.

Additional expenses
Cover is subject to the written advice of the overseas treating medical practitioner and acceptance by our 24 hour emergency assistance team. If your claim is coverable, we or our emergency assistance team will not unreasonably withhold or delay our acceptance.

We will reimburse your reasonable additional accommodation (room rate only) expenses and additional transport expenses, at the same accommodation standard or fare class as originally booked, if a disruption to your journey arises from any of the following reasons:
5. You or your travel companion cannot travel because of a disabling injury, sickness or disease and the treating medical practitioner certifies in writing that you or your travel companion are unfit to travel
6. You shorten your journey and return to Australia on the written advice of a medical practitioner. You must take advantage of any pre-arranged return travel to Australia
7. You are required to return early to Australia because your travel companion or a relative of either of you dies unexpectedly or suffers a disabling injury, sickness or disease, which means hospitalisation is required, provided the claim was not in any way related to, or exacerbated by an existing medical condition
8. Your scheduled or connecting transport is cancelled, delayed, rescheduled or diverted because of a strike, riot, hijack, civil protest, weather, natural disaster or a collision affecting your mode of transport
9. You lose your passport, travel documents or transaction cards (except involving government confiscation or articles sent through the mail) or they are stolen
10. Your home is rendered uninhabitable by fire, explosion, earthquake or flood
11. Disruption of your scheduled transport because of a cyber incident provided you act reasonably in avoiding additional costs

12. You unknowingly breach a quarantine regulation.
If you did not have a return ticket booked to Australia before the event that gave rise to the claim, we will reduce the amount of your claim by the price of the fare to Australia from the place you planned to return to Australia from. The fare will be at the same fare class as the one in which you left Australia.
Room only means that other expenses you may incur such as food, drinks, groceries, laundry etc. are not included.
The maximum benefit limit for this section is:

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<td>cardholder only</td>
<td>cardholder with family</td>
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<tr>
<td>$10,000</td>
<td>$20,000</td>
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<td>$Unlimited</td>
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We will not pay for claims caused by:
1. the death, disabling injury, sickness or disease of any person, including a relative or travel companion, not listed on your Certificate of Insurance other than as specified in Benefit 5.3 on page 52
2. the death, disabling injury, sickness or disease of your relative arising from an existing medical condition, except as specified under Benefit 5.4 on page 52
3. your or any other person’s unwillingness or reluctance to proceed with the journey or deciding to change plans, or the breakdown or dissolution of any personal or family relationship
4. any costs or expenses prior to you or your travel companion being certified by a qualified medical practitioner as unfit to travel
5. any contractual or business obligation or your financial situation. This exclusion does not apply to claims where you or your travel companion are involuntarily made redundant from permanent full-time employment in Australia after a continuous working period of 2 years with the same employer and where you would not have been aware before activation that the redundancy was to occur
6. mechanical breakdown of any means of transport
7. cancellations, delays, rescheduling or diversions to your scheduled or connecting transport, unless it is due to a strike, riot, hijack, civil protest, weather, natural disaster or a collision affecting your mode of transport
8. failure by you or another person to obtain the relevant visa, passport or travel documents
9. errors or omissions by you or another person in a booking arrangement
10. the standards and expectations of your prepaid travel arrangements being below or not meeting the standard expected

11. the failure of any travel agent, tour operator, accommodation provider, airline or other carrier, car rental agency or any other travel or tourism services provider to provide services or accommodation due to their insolvency or the insolvency of any other person, company or organisation they deal with

12. the failure of your travel agent, any tour operator, transport or accommodation supplier or provider, person or agency to pass on monies to operators or to deliver promised services

13. a request by your employer, your leave application being denied, or your leave being revoked. This exclusion does not apply if you are a full-time member of the Australian Defence Force or of federal, state or territory emergency services (e.g. police, fire, ambulance, paramedic) and your leave is revoked.

14. a lack in the number of persons required to commence any tour, conference, accommodation or travel arrangements or due to the negligence of a wholesaler or operator. This exclusion does not apply to prepaid travel arrangements bought separately to reach the departure point for the tour or for other travel arrangements

However, if a tour or river cruise, that is prepaid and overnight, is cancelled due to a lack of numbers we will pay in respect of your other prepaid arrangements the lesser of:

a. necessary amendment costs; or
b. the non-refundable unused portion of costs if you cancel the trip.

In any case the most we will pay is $800 under this section of the policy.

15. an act of terrorism, or

16. you operating a rental vehicle in violation of the rental agreement.

**Benefit 6: Travel Service Provider Insolvency**

If, due to the insolvency of a travel services provider:

1. you have to cancel your journey, we will pay the reasonable cost of doing so. (We will not pay more for the cost of rearranging your journey than the non-refundable costs, which would have been incurred had the journey been cancelled. The cover is limited to the same or similar standard of transport and accommodation as was originally booked.)

2. you have to cancel your journey (where you cannot rearrange it prior to leaving home) we will pay you:
   a. the value of the unused portion of your prepaid travel or accommodation arrangements that are non-refundable and not recoverable in any other way
   b. your travel agent's cancellation fees, equal to the lesser of $500 or 15% of the value of the travel arranged by the travel agent. We will only pay these fees if, at the time the circumstances causing your claim happened, you had already paid at least the full deposit, and
   c. the value of frequent flyer or similar flight reward points, air miles, redeemable vouchers or similar schemes lost by you following cancellation of the services paid for with those points if you cannot recover your loss in any other way. The amount we will pay is calculated as follows:
      i. For frequent flyer or similar flight reward points, loyalty card points, air miles:
         - The cost of an equivalent booking, based on the same advance booking period as your original booking. We will deduct any payment you made towards the booking and multiply it by the total number of points or air miles lost, divided by the total number of points or air miles used to make the booking
      ii. For vouchers, the face value of the voucher up to the current market value of an equivalent booking, or

3. you have to incur additional expenses in returning home, we will pay your reasonable additional accommodation (room rate only) and additional transport expenses, at the same fare class and accommodation standard as originally booked.

You must recover the maximum amount available from any statutory fund, compensation scheme or any other source. For example, if you paid for your airline ticket with a credit card and the transaction meets the card issuer’s terms and conditions regarding non-provision of services, you need to claim the cost of the airline ticket through the credit card issuer first.

The maximum benefit limit for this section is:

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<tr>
<th>cardholder only</th>
<th>cardholder with family</th>
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<tr>
<td>$5,000</td>
<td>$12,000</td>
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We will not pay for claims caused by:

1. the insolvency of a travel services provider if the booking was not made before the start of your journey while you are still in Australia
2. the insolvency of any travel agent, tour wholesaler, tour operator or booking agent

3. insolvency of a travel services provider if, at the time of activation, the travel services provider was insolvent or a reasonable person would have reason to expect the travel services provider might become insolvent

4. accommodation expenses you incurred after the date you originally planned to return to Australia, or

5. an act of terrorism.

**Benefit 7: Resumption of Journey**

We will pay the economy class transport costs you incur to return overseas if you are required to return home because, during your journey, your relative died unexpectedly or was hospitalised following a sudden serious injury, sickness or disease (not from an existing medical condition), provided:

1. it is possible for your journey to be resumed
2. there are more than 14 days remaining on the period of cover, as noted on your Certificate of Insurance, and
3. you resume your journey within 12 months of your return to Australia.

**Sub-limit**

4. If you are required to return home during your journey, because your relative died or was hospitalised in Australia during the period of cover as the result of an existing medical condition, and the points above are met, we will pay up to $2,000 for a cardholder or $4,000 for a cardholder with their family for the economy class transport costs you incur to return overseas provided:
   a. at the time of activation, you were unaware of the likelihood of such hospitalisation or death.

The maximum benefit limit for this section is:

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<td>cardholder with family</td>
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<td>$5,000</td>
<td>$10,000</td>
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</table>

We will not pay for:

1. claims if you were aware of any reason, before your period of cover commenced, that your journey may be cancelled, delayed or disrupted.

**Benefit 8: Accidental Death**

If, during the journey, you suffer an injury resulting in your death we will pay your estate the amount shown in the table below provided your death occurs within one year of the injury.

This benefit is also available if, during your journey, something you are travelling on or in disappears, sinks or crashes and you are presumed dead and your body is not found within 12 months, and the Transit Accident in the Other Insurances section does not provide ‘loss of life’ benefits for your death.

The maximum benefit limit for this section is:

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<th>Gold</th>
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<tbody>
<tr>
<td>cardholder</td>
<td>spouse</td>
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<tr>
<td>$25,000</td>
<td>$25,000</td>
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<td></td>
<td>accompanied child</td>
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<tr>
<td>cardholder and/or spouse</td>
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<td>$7,500</td>
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**Benefit 9: Loss of Income**

If, during your journey, you suffer an injury requiring medical treatment overseas and:

a. you become disabled within 30 days because of the injury
b. the disablement continues for more than 30 consecutive days from the date of your return to Australia, and
c. you lose all your income because you are unable to return to your usual place of employment in Australia as a result, we will pay you up to $750 per week for your weekly net of income tax wage for a maximum period of 3 months, starting from the 31st day after your return to Australia.

You must be under the regular care of, and acting in accordance with the instructions or advice of, a medical practitioner who certifies in writing that the disablement prevents you from gainful employment.

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<tr>
<td>cardholder and/or spouse</td>
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<td>$7,500</td>
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</table>
Benefit 10: Travel Documents, Transaction Cards, Travellers Cheques and Cash

Travel documents
We will pay the issuer’s fees for the replacement costs (including communication costs) of your essential travel documents (including passports), transaction cards or travellers cheques if they are lost by you, stolen from you or destroyed during your period of cover.

Transaction cards or travellers cheques
We will pay for any loss resulting from the fraudulent use of your transaction cards or travellers cheques that are lost or stolen during your journey.

Cash
We will reimburse you for cash, bank notes, currency notes, postal or money orders stolen from your person or from a locked safe or safety deposit box during the period of cover.

The maximum benefit limit for this section is:

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<tr>
<td>cardholder only</td>
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<td>$500</td>
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</table>

We will not pay for:

1. loss or theft that is not reported to the:
   a. police or security personnel, or
   b. issuing bank.
   All cases of loss or theft must be reported as soon as possible and within 7 days. A copy of the relevant report must be submitted for any claim involving loss or theft. If you are unable to provide us with a copy of the relevant report, you must provide us with a reasonable explanation and details of the time and place you made the report, including their contact details.

2. any amounts covered by any guarantee given by the bank or issuing company to you as the holder of the transaction cards or travellers cheques

3. your failure to comply with the recommended security guidelines for the use of bank or currency notes, cheques, credit card, postal or money orders or petrol coupons, or

4. cash, bank notes, currency notes, postal or money orders not on your person or in a locked safe or safety deposit box at the time they were stolen.

Benefit 11: Baggage and Personal Goods

If, during your period of cover, your business items and/or personal goods are lost, stolen or damaged, we will repair the item if it is practical and economic to do so. If it is not practical and economic to repair the item, we will replace the item or provide you with a replacement voucher if the item is available from our usual suppliers. If the above do not apply, we will pay you the monetary value of the item.

If your prescription medication is lost, stolen or damaged during your period of cover we will pay up to $500 for expenses incurred overseas to replace that prescription medication.

If your claim for loss or theft can be approved but your items are found in the meantime and can be posted to you, we will instead pay up to $500 for postage costs so you can get your items back.

It is your responsibility to provide us with evidence to support your claim for an item. This is 'proof of ownership'.

- We will accept the original or a copy of a purchase receipt, invoice and/or bank statement showing the purchase, the date of the purchase and the amount paid
- We may consider valuation certificates (issued prior to the relevant time), ATM receipts and warranty cards with accompanying bank statement of purchases
- We will not accept photographs, packaging or instruction manuals as proof of ownership.

Sub-limits
Our payment will not exceed the original purchase price of an item with a limit for any one item, set or pair of items including attached and unattached accessories of:

- business Gold/business Platinum cards – $3,000 per business item
- Gold cards – $3,000 per item for personal goods, or
- Platinum/Diamond/Smart/Ultimate cards – $5,000 per item for personal goods.

Here are some examples of items considered as only one item for the purpose of this insurance. The appropriate single item limit will be applied: a camera, camera accessories, lenses and tripod (attached or not); a smart phone and cover/case; a matched or unmatched set of golf clubs, golf bag and buggy; a necklace and pendant; a charm bracelet and charms.

The maximum benefit limit for this section is:

<table>
<thead>
<tr>
<th>Gold</th>
<th>Platinum, Diamond, Smart &amp; Ultimate</th>
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<tbody>
<tr>
<td>cardholder only</td>
<td>cardholder with family</td>
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<tr>
<td>$10,000</td>
<td>$20,000</td>
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</table>
We will not pay for:

1. **business items** and/or **personal goods** left:
   a. behind in any cruise cabin, hostel, hotel or motel room or peer to peer service type accommodation (including but not limited to Airbnb) after you have checked out
   b. **unattended in a public place**
   c. behind in/on any aircraft, bus, car, peer to peer service transport vehicle (including but not limited to Uber), rental car, ship, taxi, train, tram or any other vehicle or vessel
   d. behind, forgotten, misplaced or walked away from in a public place
   e. **unattended in any motor vehicle overnight even if they were in a concealed storage compartment**
   f. **unattended in any motor vehicle other than overnight, unless they were stored in a concealed storage compartment** of a locked motor vehicle and forced entry was gained: The most we will pay is $2,500 in total for all items.
   g. under the supervision of somebody who is not you or your travel companion, or
   h. with a person who steals or deliberately damages them
2. loss or theft that is not reported to the:
   a. police or security personnel
   b. responsible **transport provider** (if your items are lost or stolen while travelling with a transport provider), or
   c. accommodation provider
All cases of loss or theft must be reported as soon as possible and within 7 days. A copy of the relevant report must be submitted for any claim involving loss or theft. If you are unable to provide us with a copy of the relevant report, you must provide us with a reasonable explanation and details of the time and place you made the report, including their contact details.
3. a mobile phone or device with phone capabilities if you are unable to supply the IMEI (International Mobile Equipment Identity)
4. damage, loss or theft of **valuables** placed in the care of a **transport provider** (unless security regulations prevented you from keeping the valuables with you), including any loss from the point of check in until collection by you from the baggage carousel or collection area at the end of your flight, journey or voyage
5. **valuables** left **unattended** in a motor vehicle at any time, even if stored in a concealed storage compartment
6. cash, bank notes, currency notes, cheques or negotiable instruments
7. watercraft of any type (other than surfboards)
8. sporting equipment (including bicycles) damaged, lost or stolen while in use
9. **snow sport equipment**
10. items that are being sent to you, unaccompanied by you or under a freight contract. This exclusion for unaccompanied items will be waived if your claim for lost stolen items can be approved but your items are found in the meantime and can be posted to you
11. an electrical or mechanical fault or breakdown
12. loss of, or damage to, any item that is brittle or fragile (except photographic or video equipment), unless the loss or damage is caused by thieves, burglars, fire, or a collision involving the means of transport in which you are travelling
13. damage caused by atmospheric or climatic conditions; wear and tear; vermin; or any process of cleaning or alteration
14. consequential damage caused while an item is being serviced, repaired or restored, unless we have authorised the work
15. loss of, or damage to, items that are commercial samples, works of art and antiques, or items you take to sell while overseas
16. deterioration, normal wear and tear, or damage arising from inherent defects in the business items/property/personal goods, or
17. any defective item or any defect in an item.

**Benefit 12: Baggage Delay Expenses**

If any of your business items and/or personal goods are delayed, misdirected or misplaced by the carrier during your journey for more than 12 hours we will reimburse you up to a maximum amount of $500, per person, for underwear, socks, toiletries, non-prescription medication and change of shoes and clothing (and a bag) you bought after a 12 hour delay and before your business items and/or personal goods were returned to you.

The original receipts for the items and confirmation of the length of delay from the carrier must be produced in support of your claim.

This section does not apply on the leg of the journey that returns you home.

The maximum benefit limit for this section is:

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<th>Gold, Platinum, Diamond, Smart &amp; Ultimate</th>
<th>cardholder only</th>
<th>cardholder with family</th>
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<td></td>
<td>$500</td>
<td>$1,000</td>
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We will not pay for:

1. expenses you incur if you are entitled to compensation from the carrier you were travelling on for the relevant amount claimed. However, if you are not reimbursed the full amount, we will pay the difference between the amount of your expenses and what you were reimbursed, up to the limit of your cover.

2. delay that is not reported to the responsible carrier. All reports must be confirmed in writing by the carrier at the time of making the report. If you are unable to provide us with a copy of the carrier’s report, you must provide us with a reasonable explanation and details of the time and place you made the report, including their contact details.

Benefit 13: Travel Delay Expenses

If your pre-booked transport is temporarily delayed for at least 6 hours due to an unforeseeable circumstance outside your control (including a cyber incident), we will reimburse up to $250 for a cardholder only, or $500 for a cardholder with their family, for reasonable additional meals and accommodation expenses you incur.

In addition, for each full 12 hour period that the delay continues beyond the initial 6 hour delay, we will reimburse up to $150 for a cardholder only to a maximum of $400, or $300 for a cardholder with their family to a maximum of $800, for reasonable additional meals and accommodation expenses you incur.

You must claim from the transport provider first, and provide us with confirmation from the transport provider of the cause and period of the delay and the amount of compensation offered by them. If you are unable to provide us with a copy of the report, you must provide us with a reasonable explanation and details of the time and place you made the report, including their contact details.

You must also provide us with receipts for the expenses incurred.

The maximum benefit limit for this section is:

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We will not pay for claims:

1. caused by the insolvency of any travel agent, tour wholesaler, tour operator or booking agent.

Benefit 14: Alternative Transport Expenses

If, due to an unforeseeable circumstance outside your control, your journey would otherwise be cancelled, delayed, shortened or diverted resulting in you being unable to arrive in time to attend a wedding, funeral, 25th or 50th wedding anniversary or a prepaid conference, concert, music festival or sporting event or prepaid travel/tour arrangements, which cannot be delayed due to your late arrival, we will pay for:

1. the reasonable additional travel expenses to arrive at your destination on time, and

2. the cost of the unused connection (if you have to buy a new connection) less any refund or credit you are entitled to from the supplier of that connection.

The maximum benefit limit for this section is:

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<td>cardholder only and/or with family</td>
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We will not pay for claims:

1. caused by the financial collapse or insolvency of any travel agent, tour wholesaler, tour operator or booking agent.

Benefit 15: Rental Vehicle Insurance Excess

This cover applies if you:

- hire a rental vehicle
- are the nominated driver on the rental vehicle agreement, and
- have purchased motor vehicle insurance or a damage waiver from the rental company or agency you rented the rental vehicle from.

If the rental vehicle is damaged or stolen while in your control during your period of cover, we will pay the lower of the rental vehicle insurance excess or the liability fee you are required to pay under a damage waiver or the repair costs to the rental vehicle that you become liable to pay.

This benefit does not cover items such as, but not limited to, tyres and/or windscreens if they are not covered by the motor vehicle insurance or damage waiver purchased from the rental company or agency.

You must provide us with a copy of your rental vehicle agreement, an incident report that was completed, the repair account, an itemised list of the value of the damage and written notice from the rental company or agency advising that you are liable to pay the excess or liability fee.
If your treating medical practitioner certifies in writing that you are unfit to return your rental vehicle to the nearest depot during your journey, then we will pay up to $500 for the cost of returning your rental vehicle.

The maximum benefit limit for this section is:

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<td>cardholder only and/or with family</td>
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We will not pay for:

1. any damage or theft, arising from the operation of a rental vehicle in violation of the terms of the rental agreement
2. you using the rental vehicle without a licence valid for the purpose that you were using it
3. any damage sustained to a rental vehicle while it is being driven on an unsealed surface, or
4. administration costs or loss of use penalties.

Benefit 16: Hijack and Kidnap

We will pay you $250 for each continuous 24 hour period that you are forcibly detained if you are hijacked or kidnapped during your journey.

The maximum benefit limit for this section is:

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<th>Gold, Platinum, Diamond, Smart &amp; Ultimate</th>
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<td>cardholder only and/or with family</td>
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Upgrade options, benefits and limits

This insurance cover is subject to the conditions, exclusions, limits, sub-limits and terms following and must be read in conjunction with Important Information and Overseas Travel Policy. You must also check General exclusions for other reasons why we will not pay.

Overseas Medical and related covers for people aged 80 or over

If you are aged 80 or over either at the time you commence your journey under Overseas Medical, or activate cover under an Overseas Travel Policy, we will only cover you for the following benefits provided you complete a medical assessment, we agree to cover you and you pay us any premium that applies:

• Benefit 1: Overseas Emergency Medical Assistance
• Benefit 2: Overseas Emergency Medical and Hospital Expenses
• Benefit 4: Overseas Funeral or Cremation, or Body Repatriation
• Benefit 5: Cancellation Costs (where a claim is due to the death, injury, sickness or disease of a cardholder or spouse aged 80 or over at the time of activation)
You cannot apply for this Upgrade if:

- you have commenced your journey, or
- the start date shown on your Certificate of Insurance has passed.

We have the absolute right to accept or decline the application for an Upgrade, or impose special conditions such as an extra or increased excess.

**Existing medical conditions**

We cover some existing medical conditions described on pages 24-26. If you need cover for conditions outside the specified criteria or for other conditions you can apply for this Upgrade by:

- completing a medical assessment online when you activate your policy, or
- calling us to complete a medical assessment.

Once we have agreed to cover you and you have paid us any premium that applies and we have issued a Certificate of Insurance confirming this Upgrade, cover will apply under Overseas Medical and Overseas Travel Policy for the following benefits:

- **Benefit 1: Overseas Emergency Medical Assistance**
- **Benefit 2: Overseas Emergency Medical and Hospital Expenses**
- **Benefit 4: Overseas Funeral or Cremation, or Body Repatriation**
- **Benefit 5: Cancellation Costs**

We will not pay any claims arising from, related to or associated with your existing medical condition if:

- you do not apply for this Upgrade cover for that existing medical condition
- you apply for this Upgrade cover for that existing medical condition and we do not agree to provide cover for that existing medical condition, or
- we agree to provide cover for that existing medical condition and you do not pay the required extra premium.

This means that you will have to pay for an overseas medical emergency which can be very expensive in some countries.

You cannot apply for this Upgrade if:

- you have commenced your journey, or
- the start date as shown on your Certificate of Insurance has passed.

If you have any questions about existing medical conditions, please call Cover-More on 1300 467 951.

**Extension of period of cover**

If a cardholder intends to be travelling for longer than the period of cover applying to the eligible credit card, the cardholder can apply to extend the relevant period of cover.

**Note:** The maximum length of any journey is 12 months.

- Diamond, Smart Awards and Ultimate Awards cardholders receive 12 months cover per journey without having to upgrade. This 12 month period cannot be extended.
- Platinum cardholders receive cover for up to a 6 month journey and can apply to extend the relevant journey for up to a further 6 months.
- Gold cardholders receive up to a 3 months cover for any one journey and can apply to extend the journey for up to a further 9 months.

If accepted and the cardholder pays us any premium that applies, the cardholder’s Certificate of Insurance will show the extended period of cover.

**Increased rental vehicle insurance excess**

A cardholder can increase the benefit limit that applies to Benefit 15: Rental Vehicle Insurance Excess, Overseas Travel Policy, page 67, by nominating the level of extra cover required from the options we make available. The cardholder must pay us any premium that applies.

This increased benefit limit is in addition to the benefit limit provided under the Overseas Travel Policy and is the amount that will be shown on the cardholder’s Certificate of Insurance.

**Adventure Plus**

As well as the cover we provide you under Overseas Medical and Overseas Travel Policy, the cardholder can pay to upgrade cover to include participation in the adventure activities shown below during your journey. Cover is subject to meeting the criteria listed and starts from the time the extra premium is paid.

You cannot apply for this Upgrade if:

- you have commenced your journey, or
- the start date as shown on your Certificate of Insurance has passed.

The maximum amount we will pay for all claims combined under each benefit is shown in a table in the relevant benefit section in Overseas Medical and Overseas Travel Policy. In addition to any exclusions listed under each benefit, please also check General exclusions on pages 37-43 for other circumstances when we will not pay.
Adventure Plus activities

- Closed circuit triathlon up to a 1.5 kilometre swim, 40 kilometre bike ride and 10 kilometre run.
- Scuba diving if the maximum depth is between 30 metres and 50 metres below the surface, provided you are diving under the direction of an accredited dive marshal, instructor or guide; or, if qualified, are diving within the guidelines of the relevant* diving or training agency or organisation and not diving alone.
- Scuba diving to a depth greater than 50 metres below the surface, provided you are qualified to do so, and are diving within the guidelines of the relevant diving or training agency or organisation, are diving with a professionally organised party, and not diving alone.
- Trekking (which does not require specialist climbing equipment) that reaches a maximum altitude between 4000 metres and 6000 metres above sea level, if the trek takes more than 2 days to complete.
- Trekking the Kokoda Track.

Note: We will not pay claims involving your participation during the journey in any activity undertaken in a professional capacity.

Motorcycle/Motorscooter/Quadbike Plus

As well as the cover we provide you under Overseas Medical and Overseas Travel Policy, the cardholder can pay to upgrade cover for participation in the activities shown below during your journey. Cover is subject to meeting the criteria listed and starts from the time the extra premium is paid.

You cannot apply for this Upgrade if:

- you have commenced your journey, or
- the start date shown on your Certificate of Insurance has passed.

The maximum amount we will pay for all claims combined under each benefit is shown in a table in the relevant benefit section in Overseas Medical and Overseas Travel Policy. In addition to any exclusions listed under each benefit, please also check General exclusions on pages 37-43 for other circumstances when we will not pay.

Motorcycle/Motorscooter/Quadbike riding as the driver or passenger

Even if the cardholder pays the extra premium, you will only be covered if:

- the engine capacity is between 51cc and 250cc inclusive if riding a motorcycle/motorscooter
- while in control of a motorcycle, motorscooter or quadbike you hold a valid Australian motorcycle rider’s licence or Australian motor vehicle driver’s licence
- while you are a passenger the driver holds a valid licence for riding that vehicle
- you are wearing a helmet
- you are not participating in a professional capacity
- you are not racing, and
- you are not participating in motocross.

Note: No cover will apply under Benefit 3: Personal Liability on pages 48-49. This means you are responsible to pay costs associated with damage to the vehicle or property or injury to another person.

Snow Extras

As well as the cover we provide under Overseas Medical and Overseas Travel Policy for snow-based activities conducted on-piste (except those listed under General exclusions) a cardholder can pay to upgrade your policy to include the Benefits 17.1 - 17.6 provided in the Snow Extras.

The maximum amount we will pay for all claims combined under each benefit is shown in the relevant benefit section. In addition to the exclusions listed under each benefit, please also check General exclusions on pages 37-43 for other circumstances when we will not pay.

Benefit 17.1: Your Snow Sport Equipment

If snow sport equipment you own is accidentally damaged, permanently lost or is stolen during your journey, we will pay the lesser of the repair cost, the replacement cost, the amount it would cost us to repair or replace the item(s) allowing for any trade discounts we are entitled to or the original purchase price.

Our payment will not exceed the original purchase price of an item. Pairs or sets of equipment e.g. skis, ski poles, boots, or bindings are considered to be one item, not 2 or more separate items.

Where the incident occurred while travelling with a transport provider, you may be entitled to compensation. We will pay the difference between the amount you have been reimbursed and the amount of your loss.
The maximum benefit limit for this section is:

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<thead>
<tr>
<th>Gold, Platinum, Diamond, Smart &amp; Ultimate</th>
<th>cardholder only</th>
<th>cardholder with family</th>
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<tbody>
<tr>
<td></td>
<td>$2,000</td>
<td>$4,000</td>
</tr>
</tbody>
</table>

We will not pay for:

1. items left behind in any:
   a. cruise cabin, hostel, hotel or motel room or peer to peer service type accommodation (including but not limited to Airbnb) after you have checked out, or
   b. aircraft, bus, car, peer to peer service transport vehicle (including but not limited to Uber), rental car, ship, taxi, train, tram or any other vehicle or vessel
2. lost or stolen snow sport equipment, that is not reported to:
   a. police or security personnel
   b. responsible transport provider (if your items are lost or stolen while travelling with a transport provider), or
   c. accommodation provider
   All cases of loss or theft must be reported as soon as possible and within 7 days. A copy of the relevant report must be submitted for any claim involving loss or theft. If you are unable to provide us with a copy of the relevant report, you must provide us with a reasonable explanation and details of the time and place you made the report, including their contact details
3. snow sport equipment items sent unaccompanied by you or under a freight contract
4. loss or damage caused by atmospheric or climatic conditions, wear and tear, vermin or any process of cleaning, repairing, restoring or alteration
5. snow sport equipment left behind, forgotten, misplaced, walked away from or left unattended in a public place
6. snow sport equipment left unattended in any motor vehicle overnight even if they were in a concealed storage compartment
7. snow sport equipment left unattended in any motor vehicle, unless it was stored in a concealed storage compartment of a locked motor vehicle and forced entry was gained: cover is limited to a maximum amount of $200 for each item, and $1,000 in total for all stolen items
8. loss or damage to snow sport equipment while it is in use, or
9. claims relating to you participating in ice skating, off-piste or backcountry activities, bobsleighing, snow rafting, parapenting, heli-skiing, ski acrobatics, ski or snowboard jumping, aerial skiing, stunting, freestyle, skijoring or any form of power-assisted skiing or use of mechanised snowmobiles, except when provided by the recognised piste authorities for transporting you to and from designated areas.

Benefit 17.2: Snow Sport Equipment Hire

Snow sport equipment owned by you
If snow sport equipment you own is misdirected or delayed for a period of more than 24 hours, or is lost, stolen or damaged (and as part of a claim under Benefit 17.1) we will pay for the costs of hiring alternative snow sport equipment.

Snow sport equipment hired by you
If you are charged by the hire company following the loss of, or damage to, the snow sport equipment you hired, we will pay for the snow sport equipment hire insurance excess.

The maximum benefit limit for this section is:

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<th>Gold, Platinum, Diamond, Smart &amp; Ultimate</th>
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<td>$2,000</td>
<td>$4,000</td>
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Benefit 17.3: Snow Sport Package

If you are unable to use your prepaid ski passes, snow sport equipment hire, tuition fees or lift passes due to you suffering a disabling injury, sickness or disease during your journey, we will reimburse you the unused portion of those costs.

You must obtain a medical certificate from your treating medical practitioner.

The maximum benefit limit for this section is:

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<tr>
<th>Gold, Platinum, Diamond, Smart &amp; Ultimate</th>
<th>cardholder only</th>
<th>cardholder with family</th>
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<tr>
<td></td>
<td>$1,000</td>
<td>$2,000</td>
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</tbody>
</table>

We will not pay for claims relating to you:

1. participating in ice skating, off-piste or backcountry activities, bobsleighing, snow rafting, parapenting, heli-skiing, ski acrobatics, ski or snowboard jumping, aerial skiing, stunting, freestyle, skijoring or any form of power-assisted skiing or use of mechanised snowmobiles except when provided by the recognised piste authorities for transporting you to and from designated areas, or
2. staying in resorts in the northern hemisphere outside the period 15th December to 31st March or the southern hemisphere outside the period 15th June to 30th September (except resorts open outside of these periods that have sufficient snow for normal skiing activities).
Benefit 17.4: Piste Closure

If all lift systems in your pre-booked holiday resort are closed for more than 24 hours as a result of bad weather, power failure or not enough snow, we will pay you up to $100 for each 24 hour period for the costs of transport to the nearest resort or additional ski passes.

The maximum benefit limit for this section is:

| Gold, Platinum, Diamond, Smart & Ultimate |
|------------------|------------------|
| cardholder only  | cardholder with family |
| $1,000           | $2,000           |

We will not pay for claims relating to:
1. resorts that do not have skiing facilities more than 1,000 metres above sea level, or
2. you staying in resorts in the northern hemisphere outside the period 15th December to 31st March or the southern hemisphere outside the period 15th June to 30th September (except resorts open outside of these periods that have sufficient snow for normal skiing activities).

Benefit 17.5: Bad Weather and Avalanche Closure

If your pre-booked outward or return journey is delayed for more than 12 hours from your scheduled departure time because of an avalanche or bad weather, we will pay you for additional travel and accommodation expenses you incur as a result of the delay.

You must have confirmation from the appropriate authority confirming the reason for, and length of, the delay.

The maximum benefit limit for this section is:

| Gold, Platinum, Diamond, Smart & Ultimate |
|------------------|------------------|
| cardholder only  | cardholder with family |
| $1,000           | $2,000           |

We will not pay for claims relating to:
1. resorts that do not have skiing facilities more than 1,000 metres above sea level, or
2. you staying in resorts in the northern hemisphere outside the period 15th December to 31st March or the southern hemisphere outside the period 15th June to 30th September (except resorts open outside of these periods that have sufficient snow for normal skiing activities).

Benefit 17.6: Snow Skiing/Boarding Off-piste and Heli-skiing/Boarding

Claims arising from your participation in the following activities during your journey are covered if the cardholder adds the Snow Pack to the Overseas Medical and Overseas Travel Policy and pays us an extra premium. Cover starts from the time the extra premium is paid. Cover is subject to meeting the criteria listed below.

Snow skiing/boarding off-piste and heli-skiing/boarding provided:

a. you are under 70 years of age at the time you activate an Overseas Travel Policy
b. while heli-skiing/boarding you are on a guided tour with a licensed tour operator
c. when skiing or snowboarding off-piste, you are not going against local advice or warning
d. you are not participating in a professional capacity, and
e. you are not racing.

Cruise Extras

As well as the cover we provided you under Overseas Medical and Overseas Travel Policy for cruising, the cardholder can pay to upgrade your policy to include the Benefits 18.1 - 18.5 provided in the Cruise Extras.

The maximum amount we will pay for all claims combined under each benefit is shown below the relevant section. In addition to any exclusions listed under each benefit, please also check General exclusions on pages 37-43 for other circumstances when we will not pay.

Benefit 18.1: Cabin Confinement

If during the period of cover you suffer a disabling injury, sickness or disease on a cruise vessel and the on board treating medical practitioner orders you to be confined to your cabin or the on board hospital we will pay you $50 for each 24 hour period of confinement.

The maximum benefit limit for this section is:

| Gold, Platinum, Diamond, Smart & Ultimate |
|------------------|------------------|
| cardholder only  | cardholder with family |
| $500             | $1,000           |
Benefit 18.2: Prepaid Shore Excursion Cancellation

If you have a covered cabin confinement claim (see Benefit 18.1), we will pay you any cancellation costs incurred if you could not participate in your prepaid shore excursion(s) during that period of confinement.

The maximum benefit limit for this section is:

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<td>cardholder only</td>
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Benefit 18.3: Formal Wear Damaged, Lost or Stolen

If your formal wear is accidentally damaged, permanently lost or is stolen during your journey, we will pay the lesser of:

• the repair or replacement cost, or
• the original purchase price.

Our payment will not exceed the original purchase price of an item. Pairs or sets of formal wear (e.g. gloves, shoes and suits) are considered to be one item, not 2 or more separate items.

The maximum benefit limit for this section is:

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<tr>
<td>cardholder only</td>
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</table>

We will not pay for:

1. items left behind in:
   a. any hostel, hotel or motel room or peer to peer service type accommodation (including but not limited to Airbnb) after you have checked out
   b. any aircraft, bus, car, peer to peer service transport vehicle (including but not limited to Uber), rental car, ship, taxi, train, tram or any other vehicle or vessel
   c. a cruise vessel cabin after you disembarked
2. lost, misplaced or stolen formal wear, that is not reported to the:
   a. police or security personnel
   b. responsible transport provider (if your items are lost or stolen while travelling with a transport provider), or
   c. accommodation provider

All cases of loss or theft must be reported as soon as possible and within 7 days. A copy of the relevant report must be submitted for any claim involving loss or theft. If you are unable to provide us with a copy of the relevant report, you must provide us with a reasonable explanation and details of the time and place you made the report, including their contact details

3. damage or loss caused by atmospheric or climatic conditions, wear and tear, vermin or any process of cleaning, repairing, restoring or alteration, or
4. items left behind, forgotten, misplaced, walked away from or left unattended in a public place.

Benefit 18.4: Delayed Formal Wear

If, on the outward leg of your journey, your formal wear is delayed, misdirected or misplaced for over 12 hours from the time you boarded the cruise vessel and it is necessary to buy or hire replacement formal wear, we will pay you the reasonable expenses to do so.

The maximum benefit limit for this section is:

<table>
<thead>
<tr>
<th>Gold, Platinum, Diamond, Smart &amp; Ultimate</th>
</tr>
</thead>
<tbody>
<tr>
<td>cardholder only</td>
</tr>
<tr>
<td>$250</td>
</tr>
</tbody>
</table>

We will not pay for:

1. claims under this benefit if you are entitled to compensation from the bus line, airline, shipping line or rail authority you were travelling on for the relevant amount claimed. However, if you are not reimbursed the full amount, we will pay the difference between the amount of your expenses and what you were reimbursed, up to the limit of your cover.

Benefit 18.5: Marine Rescue Diversion

If the cruise vessel you are travelling on is obliged to carry out a marine rescue during your journey, we will give you $100 for each 24 hour period the diversion lasts up to a maximum of 5 days.

Cover applies where the marine rescue is carried out according to international conventions governing the Law of the Sea and Search and Rescue.

The maximum benefit limit for this section is:

<table>
<thead>
<tr>
<th>Gold, Platinum, Diamond, Smart &amp; Ultimate</th>
</tr>
</thead>
<tbody>
<tr>
<td>cardholder only</td>
</tr>
<tr>
<td>$500</td>
</tr>
</tbody>
</table>
Other Insurances

Included at no extra cost upon spend.

A range of protections are included, such as insurance for Interstate Flight Inconvenience, Transit Accident, Price Guarantee, Purchase Security and Extended Warranty.

Insurance will apply for purchases made using your eligible credit card. E.g. For Extended Warranty the entire cost of the personal goods item must be charged to the eligible credit card account. Interstate Flight Inconvenience, Transit Accident and Price Guarantee do not apply to Gold cards.

These insurance covers are subject to the conditions, exclusions, limits, sub-limits and terms following and must be read in conjunction with Important Information. You must also check General exclusions, pages 37-43, for other reasons why we will not pay.

Interstate Flight Inconvenience

Interstate Flight Inconvenience is a cover available to Commonwealth Bank personal Platinum, business Platinum, personal Diamond, personal Smart Awards and personal Ultimate Awards cardholders, subject to the following terms and conditions and the details in Important Information. It is not available to Norfolk Island Residents.

It covers the cardholder during interstate travel, provided the cardholder charges the entire cost of their return interstate flight to their eligible credit card account.

This cover extends to the personal Platinum, personal Diamond, personal Smart Awards or personal Ultimate Awards cardholder’s family, provided they are travelling with the personal Platinum, personal Diamond, personal Smart Awards or Ultimate Awards cardholder and the entire cost of their return interstate flights were also charged to the personal Platinum, personal Diamond, personal Smart Awards or personal Ultimate Awards cardholder’s eligible credit card account.

For Benefit 4: Cancellation of Domestic Travel Arrangements, this cover starts once the entire cost of your return interstate flight has been charged to the Platinum, Diamond, Smart Awards or Ultimate Awards cardholder’s eligible credit card account and ceases when you commence your interstate flight.

For all other benefits under this Interstate Flight Inconvenience, cover starts on the earlier of:

• the departure date shown on your return interstate flight ticket, or
• the time you leave your home if you travel directly from that home to the airport shown on your return interstate flight ticket.

Cover ceases when the first of the following occurs:

• 7 days after the departure date shown on the business Platinum cardholder’s return interstate flight ticket
• 14 days after the departure date shown on the personal Platinum, personal Diamond, personal Smart Awards or personal Ultimate Awards cardholder’s return interstate flight ticket
• When you cancel your interstate flight ticket
• When you return to your home if you travel directly to that home from the airport shown on your return interstate flight ticket

Insurance cover for ‘business goods’ is only available to business Platinum cardholders.
1. Delays

a. Flight delay

If your intended interstate flight is delayed by 4 hours or more, and no alternative transport is made available, you are entitled to charge up to $35 for each of you to the cardholder’s eligible credit card account for meals and refreshments, up to a total of $100.

b. 12 hour luggage delay

If, following your interstate flight, your luggage containing clothes and toiletries is delayed in getting to you for over 12 hours, you are entitled to charge up to $150 for each of you to the cardholder’s eligible credit card account for essential clothing and toiletries, up to a total of $450.

2. Loss of or damage to business items or personal goods

We insure you during your interstate travel, while this cover is in force, for the theft and accidental loss of, or damage to, clothing and your business items or personal goods that you have with you. We will pay up to a maximum amount of $750 for each item to a maximum of $1,500 in total per trip.

We do not cover your business items or personal goods under this benefit in any of the circumstances specified in Overseas Travel Policy, Benefit 11: Baggage and Personal Goods under ‘We will not pay for’.

If an item is damaged, lost or stolen, after deducting depreciation as shown in the depreciation table, we will repair the item if it is practical and economic to do so. If it is not practical and economic to repair the item and depreciation is not applicable, we will replace the item or provide you with a replacement voucher if the item is available from our usual suppliers. If the above do not apply, we will pay you the monetary value of the item.

Where the item is part of a pair or set, you will receive no more than the value of the particular part or parts lost, stolen or damaged, regardless of any special value that the item may have by way of being part of such pair or set. Our payment will not be more than the amount you paid for the item and depreciation will be deducted in accordance with the table following (where applicable).

An excess of $250 applies. See Policy conditions, 1. Excess – what you contribute to your claim on page 18 for details.

<table>
<thead>
<tr>
<th>Age of item and depreciation that applies</th>
<th>Jewellery (not watches or costume jewellery)</th>
<th>Communication devices, all computers, electrical devices, electronics equipment, phones, all photographic equipment, smart watches, tablet computers</th>
<th>Any other items</th>
</tr>
</thead>
<tbody>
<tr>
<td>New-24 months</td>
<td>0%</td>
<td>0%</td>
<td>0%</td>
</tr>
<tr>
<td>25-36 months</td>
<td>0%</td>
<td>60%</td>
<td>36%</td>
</tr>
<tr>
<td>More than 36 months</td>
<td>0%</td>
<td>60%</td>
<td>60%</td>
</tr>
</tbody>
</table>

3. Funeral expenses as a result of accidental death

If, while on interstate travel and while this cover is in force, you die as a result of injury caused accidentally, directly and solely by a sudden physical force (but not illness or disease), we will pay:

1. the reasonable costs of returning your remains or ashes to your home town/city in Australia and/or
2. the cost of the funeral or cremation.

The maximum amount we will pay for this benefit is up to $2,500 for each of you, to a maximum of $7,000.

4. Cancellation of domestic travel arrangements

Under this benefit, we cover you for your cancelled non-refundable travel arrangements (but not taxes, airport or travel agent charges), and additional travel and accommodation expenses associated with the cancellation, to a maximum of $3,000.

An excess of $250 applies. See Policy conditions, 1. Excess – what you contribute to your claim on page 18 for details.

Cover applies if travel arrangements you have paid for are cancelled for any of the following reasons, provided the entire cost of your return interstate flight has already been charged to the cardholder’s eligible credit card account:

1. You, your travel companion or a relative unexpectedly:
   a. die(s)
   b. is seriously injured, or
   c. become(s) seriously ill.

We will need to see a medical advice written by a medical practitioner regarding any of the above events, and be satisfied that the expenses involved are reasonable.
2. You or your travel companion’s normal residence in Australia is totally destroyed but not as a result of an act of terrorism.
3. You or your travel companion are quarantined.
4. You or your travel companion are subpoenaed to attend court in Australia.
5. Your arranged travel is cancelled or delayed by the carrier because of an unexpected natural disaster or the mechanical breakdown of the aircraft.
6. You are involuntarily made redundant from permanent full-time employment in Australia after a continuous working period of 2 years with the same employer and where you would not have been aware before the interstate flight was purchased that the redundancy was to occur.

Transit Accident

Transit Accident is a cover available to Commonwealth Bank personal Platinum, business Platinum, personal Diamond, personal Smart Awards and personal Ultimate Awards cardholders travelling internationally, subject to the following terms and conditions and the details contained in Important Information.

It provides certain accidental death and injury cover for cardholders who sustain an injury or die as a result of an accident on a trip while riding as a paying passenger in (not as a pilot, driver or crew member), or boarding or alighting (being when you physically get on or off) a licensed plane, tourist bus, train, ferry or other conveyance as outlined in this cover.

This cover is available on a trip outside Australia where, prior to the trip, the entire payment for the trip was charged to the cardholder’s eligible credit card account. In certain circumstances the benefits also extend to the cardholder’s family, provided they are travelling with the cardholder and, before the trip, the payment for their trip was also charged to the cardholder’s eligible credit card account.

The benefits listed under the Schedule of Benefits following will be paid if, while outside Australia, the cardholder and/or their family, subject to meeting the eligibility and extended cover as above, suffer a loss as a result of an injury incurred following an accident under the circumstances specified as follows:

1. The injury is sustained on a trip while you are riding as a paying passenger in (not as a pilot, driver or crew member) or boarding or alighting (being when you physically get on or off) the licensed plane, tourist bus, train or ferry authorised pursuant to any statute, regulation, by-law or the equivalent thereof for the transportation of passengers for hire.

2. The injury is sustained while you are riding as a paying passenger in (not as a pilot, driver or crew member) another conveyance (for example a licensed taxi, bus or hire vehicle) authorised pursuant to any statute, regulation, by-law or the equivalent thereof for the transportation of passengers for hire. This is provided you are travelling directly to or from an airport, bus depot, railway station or dock, immediately preceding or following the scheduled trip.

When, due to an accident specified in points 1 or 2 above, you are unavoidably exposed to the elements and, because of such exposure, suffer an injury for which indemnity is otherwise payable hereunder, the loss shall be covered under the terms of this cover.

3. If your body has not been found within one year of the date of your disappearance arising out of an accident, which would give rise to a loss as specified in points 1 or 2 above, it will be presumed that you died as a result of injury caused by the accident at the time of your disappearance.

A benefit payable under this cover will be paid to the cardholder or spouse. In the event of your death, the benefit will be paid to your legal representative. In the event of an injury or death of an accompanied child, we will pay the cardholder.

When an accident results in any of the injuries, shown in the Schedule of Benefits table, on the next page, within one year after the date of the accident, we will pay the benefit amount shown according to the injury.

If you sustain more than one injury resulting from one accident, the Benefit Amount for the greater injury will be paid.
### Schedule of Benefits

<table>
<thead>
<tr>
<th>Injury</th>
<th>Cardholder</th>
<th>Spouse</th>
<th>Accompanied child</th>
</tr>
</thead>
<tbody>
<tr>
<td>Loss of life</td>
<td>$1,000,000</td>
<td>$150,000</td>
<td>$100,000</td>
</tr>
<tr>
<td>Loss of both hands or both feet</td>
<td>$500,000</td>
<td>$150,000</td>
<td>$100,000</td>
</tr>
<tr>
<td>Loss of one hand and one foot</td>
<td>$500,000</td>
<td>$150,000</td>
<td>$100,000</td>
</tr>
<tr>
<td>Loss of the entire sight of both eyes</td>
<td>$500,000</td>
<td>$150,000</td>
<td>$100,000</td>
</tr>
<tr>
<td>Loss of the entire sight of one eye and one hand and one foot</td>
<td>$500,000</td>
<td>$150,000</td>
<td>$100,000</td>
</tr>
<tr>
<td>Loss of one hand or one foot</td>
<td>$250,000</td>
<td>$100,000</td>
<td>$75,000</td>
</tr>
<tr>
<td>Loss of the entire sight of one eye</td>
<td>$250,000</td>
<td>$100,000</td>
<td>$75,000</td>
</tr>
</tbody>
</table>

Please note:

- ‘Loss of’, with reference to a hand or foot, means the complete severance through or above the wrist for the hand or the complete severance through or above the ankle joint for the foot
- ‘Loss of’ with reference to an eye, means permanent and irrecoverable loss of the entire sight of the eye

### Price Guarantee

**Price Guarantee cover** is available to Commonwealth Bank personal Platinum, business Platinum, personal Diamond, personal Smart Awards and personal Ultimate Awards **cardholders**, when:

- **business items** or **personal goods** to the value of $10,000 are purchased by a Platinum, Diamond, Smart Awards or Ultimate Awards **cardholder** in a store (not online) in **Australia**, and
- the entire cost is charged to the Platinum, Diamond, Smart Awards or Ultimate Awards **cardholder’s eligible credit card account**.

Cover is subject to the following and the details contained in **Important Information**.

**What is covered?**

This cover refunds the **cardholder** the difference in price if, within 21 days of the purchase, they advise **us** that they have, subsequent to their purchase, received a printed or emailed catalogue showing the same **business items** or **personal goods** for a lower price in a store within 25 kilometres of the store that the **business items** or **personal goods** were purchased, and the price difference is greater than $75.

To make a claim, **you** must report the cheaper article and submit **your** claim to **us** within 30 days of the purchase of the **business items/personal goods**.

The cheaper **business item** or **personal goods** must be: the same model number, the same model year and produced by the same manufacturer as the **business items or personal goods** purchased by **you**.

**What is the cover limit?**

Provided the price difference is greater than $75, **we** will refund the price difference up to a maximum amount of $500 for any one item, set or pair items (including attached and unattached accessories).

**What is not covered?**

This section does not cover **business items** or **personal goods** purchased or advertised exclusively on the internet.
Purchase Security

*Purchase Security* is a cover available to all Commonwealth Bank eligible cardholders, subject to the following terms and conditions and the details contained in *Important Information* of this booklet.

This cover provides 90 consecutive days of cover (from the date of purchase) in the event of loss, theft or damage of a wide range of new *business items* or *personal goods* purchased anywhere in the world, when those items are charged to the *cardholder’s eligible credit card account* or purchased by redeeming Commonwealth Awards points.

We do not cover your *business items* or *personal goods* under this benefit in any of the circumstances specified in *Overseas Travel Policy, Benefit 11: Baggage and Personal Goods* under ‘We will not pay for’.

If an item is damaged, lost or stolen we will repair the item if it is practical and economic to do so. If it is not practical and economic to repair the item, we will replace the item or provide you with a replacement voucher if the item is available from our usual suppliers. If the above do not apply, we will pay you the monetary value of the item.

Where the item is part of a pair or set, you will receive no more than the value of the particular part or parts lost, stolen or damaged, regardless of any special value that the item may have by way of being part of such pair or set. Our payment will not be more than the amount you paid for the item.

**Terms and conditions**

1. This cover provides automatic insurance protection for new *business items* or *personal goods* when their purchase is charged to an *eligible credit card* or the purchase is made by direct redemption of Commonwealth Awards points, unless the *business items* or *personal goods* and/or claims are excluded by the policy’s terms and conditions, or the cardholder fails to comply with the policy conditions in this booklet. For the avoidance of doubt, *business items* or *personal goods* being purchased by instalment payments (e.g. mobile phone contracts) are not covered until the final payment is made.

2. Cover extends to permanent Australian residents who receive the new *business items* or *personal goods* as a gift from a cardholder who has purchased the *business items* or *personal goods* in accordance with point 1 above. For the purpose of this cover, these persons are also referred to as cardholder or cardholders.

3. The *business items* or *personal goods* are insured anywhere in the world for 90 consecutive days from the date of purchase in the event of loss, theft or damage. However, there is no cover until you have taken possession of the *business items* or *personal goods*.

4. An excess of $100 applies. See Policy conditions, 1. Excess – what you contribute to your claim on page 18 for details.

**What are the cover limits?**

We will pay the lesser of:

1. the actual amount charged to the cardholder’s eligible credit card account to purchase the new *business items* or *personal goods*

2. the market value of the *business items* or *personal goods* purchased through the redemption of Commonwealth Awards points

3. in respect of jewellery, watches and fine arts, a maximum amount of:
   a. $3,000 for personal Gold, business Gold and business Platinum cardholders, and
   b. $10,000 for personal Platinum, personal Diamond, personal Smart Awards and personal Ultimate Awards cardholders, or

4. up to a maximum in any 12 month period of:
   a. $6,000 for business Gold and business Platinum cardholders
   b. $125,000 for personal Gold cardholders, and
   c. $200,000 for personal Platinum, personal Diamond, personal Smart Awards and personal Ultimate Awards cardholders

in respect of any one *eligible credit card account*.
Extended Warranty

*Extended Warranty* is a cover available to all Commonwealth Bank eligible cardholders, subject to the following terms and conditions and the details contained in *Important Information* of this booklet.

The purpose of the cover is to extend the manufacturer’s expressed written Australian warranty on business items or personal goods (the warranty that is applicable and able to be fulfilled within Australia and that has been properly registered with the manufacturer). This is provided the purchase is charged to the cardholder’s eligible credit card account or is purchased by redeeming Commonwealth Awards points.

The business items or personal goods may come with guarantees from the seller and/or the manufacturer that cannot be excluded under the Australian Consumer Law or other relevant law and that may entitle you to a replacement or refund for a major failure and compensation for any other reasonably foreseeable loss or damage.

You may also be entitled to have the goods repaired or replaced, if the goods fail to be of acceptable quality and the failure does not amount to a major failure.

This *Extended Warranty* operates alongside, and in addition to, and does not change or take away any rights you may have under, the Australian Consumer Law in relation to your business items or personal goods. However, you can choose to make a claim under this cover even if you have rights under the law.

Terms and conditions

1. The cover provided by this *Extended Warranty* in respect of the purchase of business items or personal goods comes into effect at the end of the Australian warranty period that applies to those business items or personal goods and covers the cost to repair or replace the business items or personal goods.

2. This *Extended Warranty* period will be for a duration equivalent to the Australian warranty period, up to a maximum of one full year, and does not apply if the Australian warranty exceeds 5 years.

The table below sets out examples of how extended warranty periods apply:

<table>
<thead>
<tr>
<th>Australian warranty period</th>
<th>Extended warranty period</th>
</tr>
</thead>
<tbody>
<tr>
<td>7 days</td>
<td>7 days</td>
</tr>
<tr>
<td>14 days</td>
<td>14 days</td>
</tr>
<tr>
<td>1 month</td>
<td>1 month</td>
</tr>
<tr>
<td>6 months</td>
<td>6 months</td>
</tr>
<tr>
<td>1 to 5 years</td>
<td>1 year</td>
</tr>
<tr>
<td>Over 5 years</td>
<td>No cover</td>
</tr>
</tbody>
</table>

3. Only covered breakdowns are eligible for *Extended Warranty*. A covered breakdown means the failure of business items or personal 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.

4. You must take all reasonable care to protect and maintain the business items or personal goods insured under this cover.

5. If a claim is to be paid under this cover, you must obtain approval from us prior to proceeding with any repairs or replacement of the business items or personal goods, which have broken down, or are defective. You must also retain the business items or personal goods or parts for our inspection.

6. An excess of $100 applies. See Policy conditions, 1. Excess – what you contribute to your claim on page 18 for details.

What are the cover limits?

We will not pay more than:

1. the actual Australian dollar purchase price of the business items or personal goods charged to the eligible credit card account

2. the market value of the business items or personal goods purchased through the redemption of Commonwealth Awards points, and

3. up to a maximum in any 12 month period of:
   a. $6,000 for business Gold and business Platinum cardholders
   b. $10,000 for personal Gold cardholders, and
   c. $20,000 for personal Platinum, personal Diamond, personal Smart Awards and personal Ultimate Awards cardholders

in respect of any one eligible credit card account.
General Information

General Insurance Code of Practice

We are a signatory to the General Insurance Code of Practice (the Code) and support the Code. The objectives of the Code are:

• to commit us to high standards of service;
• to promote better, more informed relations between us and you;
• to maintain and promote trust and confidence in the general insurance industry;
• to provide fair and effective mechanisms for the resolution of complaints and disputes you make about us; and
• to promote continuous improvement of the general insurance industry through education and training.

The Code Governance Committee is an independent body that monitors and enforces insurers compliance with the Code.

Further information about the Code or the Code Governance Committee and your rights under it is available at insurancecouncil.com.au/cop/ or by contacting us.

Financial Claims Scheme

If the insurer becomes insolvent, you may be entitled to payment under the Financial Claims Scheme (FCS). Access to the FCS is subject to eligibility criteria. Please visit fcs.gov.au for information.

We respect your privacy

In this Privacy Notice the use of “we”, “our” or “us” means both Cover-More and the insurer, unless specified otherwise.

Why your personal information is collected

We collect your personal information (including sensitive information) to help us in:

• identifying you and conducting necessary checks
• determining what services or products we can provide to you and/or others
• issuing, managing and administering services and products provided to you and/or others including claims investigation, handling and payment, and
• improving services and products, e.g. training and developing representatives, product and service research, data analysis and business strategy development.

Cover-More also collects your personal information to provide you with special offers of other services and products that may be of interest to you.

How your personal information is collected

We may collect your personal information through websites, from data you or your travel consultant input directly, or through cookies and other web analytic tools, also via email, fax, telephone or in writing.

We collect personal information directly from you unless:

• you have consented to collection from someone else
• it is unreasonable or impracticable for us to do so, or
• the law permits us to collect from someone else.

We also collect additional personal information from other third parties to provide you with our services and products. If you provide personal information to us about another person you must only do so with their consent and agree to make them aware of this Privacy Notice.

Who we disclose your personal information to

We may disclose your personal information to other parties and service providers for the reasons explained above. The other parties and service providers include:

• insurers and reinsurers
• medical providers, travel providers and your travel consultant
• our lawyers and other professional advisers
• our related companies and other representatives or contractors who we have hired to provide services or to monitor the services provided by us or our agents, our products or operations, and/or
• other parties we may be able to claim or recover against or other parties where permitted or required by law.

Additional parties and service providers are detailed in the Cover-More Privacy Policy and the insurer’s Privacy Statement. The contractual arrangements that we have in place with these parties and service providers generally include an obligation for them to comply with Australian privacy laws.

We may need to disclose personal information about you to other parties and service providers, some of whom may be located overseas. Who they are may change from time to time. Generally these recipients will be located in the overseas countries you travelled to over the duration of your policy and your claim. These recipients would usually be service providers, such as medical providers, providers of travel-related services, investigators, assessors and facilitators or our related entities that carry out services on our behalf in relation to your policy and your claim. Further details of these types of recipients are set out in the Cover-More Privacy Policy and the insurer’s Privacy Statement.
We may not always be able to take reasonable steps to ensure that these recipients comply with the Privacy Act 1988. Some of the countries where these recipients are based may not offer the same protection or obligations that are offered by the Act in Australia. By acquiring the services and products from us, you agree that you may not be able to seek redress under the Act, or from us and/or from the recipients in overseas countries, or to the extent permitted by law.

You and any other traveller included on the policy consent to these uses and disclosures unless you tell Cover-More, using the contact details following.

Your choices
If you choose not to provide your personal information and/or choose not to consent and/or withdraw your consent to the use and disclosure of your personal information, set out in this Privacy Notice, at any stage, we may not be able to provide our services or products or manage and administer services and products to you and/or others.

If you wish to withdraw your consent, including for things such as receiving information on products and offers, please contact Cover-More using the following methods.

More information
For more information about how your personal information is collected, used or disclosed, how to access or seek correction to your personal information or how to make a complaint and how such a complaint will be handled, please contact us or refer to the relevant website.

Cover-More Privacy Officer
Cover-More Insurance Services Pty Ltd
Mail: PO Box 2027, North Sydney NSW 2059 Australia
Email: privacy.officerCBA@covermore.com.au
Call: 1300 72 88 22
Website: covermore.com.au/covermore_privacy_policy

ZAIL Privacy Officer
Zurich Australian Insurance Limited
Mail: PO Box 677, North Sydney NSW 2059
Email: privacy.officer@zurich.com.au
Call: 132 687
Website: zurich.com.au/important-information/privacy

Complaints and disputes resolution process
We and Cover-More are committed to resolving any complaint or dispute fairly.

If you have a complaint about an insurance product we issued or the service you have received (from us or one of our representatives), please contact us. We will put you in contact with someone who can help to resolve the complaint. You can talk over the phone, email or write:

- Call Cover-More on 1300 467 951
- Write to the Customer Relations Manager
  
  Post: PO Box 2027, North Sydney NSW 2059
  
  Email: customerrelationsCBA@covermore.com.au

We will acknowledge receipt of your complaint within 24 hours or as soon as practicable.

If you are not satisfied with our initial response, you may use our Internal Dispute resolution process.

We expect that our internal dispute resolution process will deal fairly and promptly with your complaint, however, you may take your complaint to the Australian Financial Complaints Authority (AFCA) at any time.

AFCA is an independent dispute resolution scheme. We are a member of this scheme and we agree to be bound by its determinations about a dispute. AFCA provides fair and independent financial services complaint resolution that is free to you.

Their contact details are:
Australian Financial Complaints Authority
Call: 1800 931 678
Address: GPO Box 3, Melbourne VIC 3001
Email: info@afca.org.au
Website: afca.org.au

If your complaint or dispute falls outside the AFCA rules, you can seek independent legal advice or access any other external dispute resolution options that may be available to you.
About the Group Policy

The Group Policy is a contract of insurance between us and the Commonwealth Bank who is the insured entity under the policy. Access to benefits under the Group Policy is provided to cardholders solely by operation of section 48 of the Insurance Contracts Act 1984.

Cardholders do not enter into any agreement with us and cannot vary or cancel the Group Policy, as they are not the contracting insured. If we or the Commonwealth Bank cancel or vary the Group Policy, neither we or the Commonwealth Bank need to obtain consent to do so.

We do not provide any notices to cardholders. We only send notices to the Commonwealth Bank (to whom we have contractual obligations).

You are not obliged to accept any of the cover benefits, but if you wish to make a claim under the Group Policy then you have the same obligations to us as the Commonwealth Bank in accordance with the Insurance Contracts Act. We have the same rights regarding cardholders as we have regarding the Commonwealth Bank.

Neither we nor the Commonwealth Bank hold anything in trust, for the benefit of, or on your behalf under the Group Policy.

The Commonwealth Bank does not act on our behalf or on your behalf in relation to the insurance.

Any person who may be eligible should consider obtaining advice as to whether the benefits are appropriate or useful for their needs, from a person who is licensed to give such advice. No advice is provided by us, our representatives or the Commonwealth Bank that this insurance is appropriate or useful for any person's needs. Nothing prevents such persons from entering into other insurance arrangements.

Termination of the Group Policy

The Commonwealth Bank may terminate or vary the Group Policy at any time. If this happens, the Commonwealth Bank will:

- give the cardholder written notice of the variation or termination, or
- advise the cardholder that a variation or termination will occur.

In these circumstances, the Commonwealth Bank will not provide the cardholder with a copy of the actual changes made to the cover. The Commonwealth Bank will direct the cardholder to the relevant website URL for the details of the variation or termination and inform the cardholder that they can call the Commonwealth Bank to request that a copy of the actual changes is sent to the cardholder by post or email.

Purchases made in accordance with the existing Included Cover before the Group Policy is varied or terminated will still be eligible for that cover. Any purchases made after the variation or termination of the Group Policy will not be eligible for the existing cover.

Cancelling your policy

The cover provided under an Overseas Travel Policy or any Upgrades can be cancelled by the cardholder at any time.

If the cardholder cancels their Overseas Travel Policy, any Upgrades bought by the cardholder will also be cancelled at the same time.

For Upgrades cancelled within a cooling-off period of 21 days after you are issued your Certificate of Insurance, you will be given a full refund of the premium you paid, provided you have not started your journey or you do not want to make a claim. After this period you can still cancel your cover. We will refund to you a proportion of the premium for the unexpired period of cover (less any non-refundable government charges and taxes that we have paid and are not recoverable). You are not entitled to a refund if you have started your journey, you want to make a claim, or exercise any other right under your cover.

To cancel your cover please call Cover-More on 1300 467 951 (within Australia) or +61 2 8907 5060 (from overseas) or email commbank@covermore.com.au.

Change of terms and conditions

From time to time, and where permitted by law, we may change parts of the PDS and Information Booklet. We will issue you/the cardholder with a new PDS, Information Booklet or a Supplementary PDS or Information Booklet or other compliant document to update the relevant details, except in limited cases. Any updates, which are not materially adverse to you/the cardholder from the view of a reasonable person deciding whether to acquire this insurance, can be found on commbank.com.au/travelinsuranceincluded. You/the cardholder can obtain a paper copy of any updated information, without charge, by calling Cover-More on 1300 467 951.
Contact details

Travel insurance

24 hour emergency assistance

Please call Australia DIRECT and TOLL FREE from:

USA 1844 345 1662    UK 0808 234 3737

Canada 1844 345 1662   NZ 0800 632 031

Charges apply if calling from a pay phone or mobile phone.

From all other countries or if you experience difficulties with the numbers above:

Call direct: +61 2 8907 5641
Fax: +61 2 9055 3303

General enquiries (non-emergency)

To activate your policy, ask about claims or other details about the insurance included with your credit card, please call or email:

1300 467 951 (within Australia)
+61 2 8907 5060 (from overseas)
commbank@covermore.com.au

How to make a claim – See page 5

Commonwealth Bank

By phone

Australia
13 2221  131 576
Personal and Business Non-Awards customers

Business Awards customers

From overseas
+61 2 9999 3283

Date prepared:
13 April 2023
Issue: 7