

Credit Card Complimentary Insurance and Guaranteed Pricing Cover

For purchases on or after 12 March 2014.



Contents

1 Important information about all the covers in this booklet

- 1 International Travel Insurance restrictions for persons aged 80 years or older
- 2 The issuer
- 3 Other Insurance
- 3 Sanctions
- 4 Privacy
- 5 Termination of insurance covers and notification of any new insurance covers
- 5 General Insurance Code of Practice
- 6 Complaints and dispute resolution process
- 7 Claims – assisting us with claims
- 7 Fraudulent claims
- 7 Medical and Hospital cover in Australia
- 7 Cover for Norfolk Island permanent residents
- 8 Definitions and interpretations
- 16 Excess – what you contribute to a claim
- 17 Repairing or replacing your belongings
- 18 Safety of your belongings
- 18 Reporting your lost, stolen or wilfully damaged belongings
- 19 Policy exclusions – what is not covered
- 23 Claims procedures

26 International Travel Insurance

50 Purchase Security Insurance

52 Extended Warranty Insurance

54 Interstate Flight Inconvenience Insurance (only available to Diamond and Platinum **cardholders**)

57 Transit Accident Insurance (only available to Diamond and Platinum **cardholders** travelling internationally)

60 Guaranteed Pricing Scheme (only available to Diamond and Platinum **cardholders**)

Important information about all the covers in this booklet

This booklet contains details of the benefits **you** receive under the Commonwealth Bank Diamond, Platinum and Gold Credit Card complimentary insurance covers, for purchases made on or after 12 March 2014.

Commonwealth Bank arranges insurance covers with the product issuer (set out below). **You** do not hold these insurances, but **you** receive benefits under the insurance covers.

These covers are only available to **you** if **you** are a **cardholder** of a current and valid personal or business Commonwealth Bank Platinum or Gold Credit Card, or a personal Commonwealth Bank Diamond Credit Card. However only Diamond and Platinum **cardholders** are eligible for Interstate Flight Inconvenience Insurance, Transit Accident Insurance and the Guaranteed Pricing Scheme.

These covers are automatically available but **you** are not obliged to accept any of them. However, if **you** want to make a claim under any of these covers, **you** will be bound by the Definitions, Terms and Conditions, Exclusions and Claims Procedures found in the covers and in the relevant sections of this booklet.

Please read this booklet carefully and keep it in a safe place.

International Travel Insurance restrictions for persons aged 80 years or older.

Please note that in regard to Benefit “1. Medical and hospital expenses incurred **overseas** for persons aged 79 years or younger at the time they become eligible for this insurance” of the International travel insurance policy (page 38), cover is not provided for persons 80 years of age or older at the time they become eligible for the insurance.

Also in regard to Benefit “3. Unexpected cancellation of travel arrangements and other unexpected expenses” of the International travel insurance policy (page 42), cover for some events is not provided for persons 80 years of age or older.

If **you** are aged 80 years or older and feel **you** may require cover for any medical and/or hospital expense or related matters that **you** may incur **overseas** **you** may wish to seek cover elsewhere.

The issuer

Commonwealth Bank is not the issuer of these insurance covers and neither Commonwealth Bank, nor any of its related corporations guarantee or are liable to pay any of the benefits under these covers. These covers are provided at no additional cost to **you** and Commonwealth Bank does not receive any commission or remuneration in relation to them. Neither Commonwealth Bank nor any of its related corporations are Authorised Representatives of the insurer or any of their related companies.

Zurich Australian Insurance Limited, ABN 13 000 296 640, AFS Licence No. 232507, of 5 Blue Street, North Sydney, NSW 2060 ('Zurich'), is the issuer of the policy and is responsible for the covers contained in this booklet:

Cover	Gold	Platinum	Diamond
International Travel Insurance	Available	Available	Available
Purchase Security Insurance	Available	Available	Available
Extended Warranty Insurance	Available	Available	Available
Interstate Flight Inconvenience Insurance	Not available	Available	Available
Transit Accident Insurance (international travel only)	Not available	Available	Available
Guaranteed Pricing Scheme	Not available	Available	Available

These covers are available under a Master Policy issued to Commonwealth Bank of Australia, ABN 48 123 123 124 of Level 1, 48 Martin Place, Sydney, NSW 2000 ('Commonwealth Bank') by Zurich. (In the remainder of this booklet Zurich may be expressed as 'Zurich', 'we', 'us' or 'our').

Enquiries

Helpful FAQs, claims forms and copies of this document can be found at www.zurich.com.au or for claims and/or general enquiries call 1800 285 189, 8 am – 5 pm (AEDT/AEST), Monday to Friday. However, if you require personal advice, please see your general insurance adviser.

Other Insurance

The insurance cover described in this booklet is provided for **your** benefit under a Master Policy entered into between Zurich and the Commonwealth Bank. The Commonwealth Bank is the policy owner. As an eligible **cardholder, you** have the benefit of insurance cover as a third party beneficiary.

If **you** are entitled to receive a benefit or make a claim under another insurance policy ("Other Policy") (for example, a comprehensive travel insurance policy for **your overseas journey**), in respect of the same loss as **your** claim under this Master Policy, then Zurich is not liable to provide indemnity under this Master Policy until the amount of any indemnity under that Other Policy is exhausted. In other words, any insurance cover under this Master Policy in respect of the same loss shall only be excess insurance cover over and above the applicable Other Policy.

Sanctions

Notwithstanding any other terms, we shall not be deemed to provide coverage or will 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.

Privacy

Zurich is bound by the Privacy Act 1988 (Cth) and we respect **your** privacy. Before providing us with any personal information or sensitive information, **you** should know the following things:

We will not require personal information until a claim is made or **you** make an application to cover a **pre-existing medical condition**. We collect, use, process and store personal information and, in some cases, sensitive information about **you** in order to comply with our legal obligations, to assess **your** application for a **pre-existing medical condition**, to administer the products or services provided to **you**, to enhance customer service and to manage a claim. We will, in relevant cases, disclose personal information **you** provide us to Commonwealth Bank, our service providers and business partners in order to allow monitoring of the claims service provided, prevention of fraud and to ensure eligibility for cover.

By providing us with **your** personal information, **you** consent to our use of this information which includes us disclosing **your** personal information including sensitive information such as health information, where relevant for the purposes, to affiliates of the Zurich Insurance Group Ltd, other insurers and reinsurers, our service providers, our business partners or as required by law within Australia or overseas.

If **you** do not agree to provide us with the information, we may not be able to assess **your** application for a **pre-existing medical condition**, we may not be able to assess **your** claim or **your** claim may be delayed.

Zurich may obtain information from government offices and third parties to assess a claim in the event of loss or damage.

In most cases, on request, we will give **you** access to personal information held about **you**. In some circumstances, we may charge a fee for giving this access, which will vary but will be based on the costs to locate the information and the form of access required.

For further information about Zurich's Privacy Policy, a list of service providers and business partners that we may disclose **your** personal information to, a list of countries in which recipients of **your** information are likely to be located, details of how **you** can access or correct the Information we hold about **you** or make a complaint, please refer to the Privacy link on our homepage – www.zurich.com.au, contact us by telephone on 132 687 or email us at Privacy.Officer@zurich.com.au.

Termination of insurance covers and notification of any new insurance covers

The Commonwealth Bank may terminate or vary the insurance covers in this booklet at any time.

The Commonwealth Bank will:

- give **you** a written notice of the variation or termination; or
- advise **you** that a variation or termination to a cover is to occur. In these circumstances the Commonwealth Bank will not provide **you** a copy of the actual changes made to the cover but will direct **you** to the relevant Commonwealth Bank URL for the details of the variation or termination and inform **you** that **you** can call the Commonwealth Bank at **13 2221** (or such other telephone number as it may advise **you**) and request a paper copy of the actual changes be sent to **you**.

This booklet will be said to have been amended by these changes to the cover.

Purchases made in accordance with the existing cover before the existing cover has been terminated or varied will still be eligible for that cover. Any purchases made after the termination or variation of the existing cover will not be eligible for the existing cover.

For the avoidance of doubt any notification required to be provided, as mentioned above, will be sent to the **cardholder**.

General Insurance Code of Practice

We support and adhere to the General Insurance Code of Practice which was developed by the Insurance Council of Australia to further raise standards of practice and service across the insurance industry.

You can obtain more information on the Code and how it assists **you** by contacting us.

Complaints and dispute resolution process

If **you** have a complaint about the covers issued by us, or service **you** have received from us, including the settlement of a claim, **you** can call us (phone **13 2687**). We will respond to the complaint within 15 working days provided we have all necessary information and have completed any investigation required. If more information or investigation is required, we will agree reasonable alternative timeframes with **you**.

If **you** are unhappy with our response or cannot agree on reasonable alternative timeframes with us, the complaint will be registered as a dispute and it will be reviewed by our internal dispute resolution process which is free of charge.

We will respond to the dispute within 15 working days provided we have all necessary information and have completed any investigation required. If more information or investigation is required, we will agree reasonable alternative timeframes with **you**. We will keep **you** informed of the progress of our review at least every 10 working days and give a final response in writing.

If **you** are unhappy with our response or **you** cannot agree on reasonable alternative timeframes, **you** can refer the matter to the external disputes resolution scheme of which we are a member. This scheme is administered by the Financial Ombudsman Service (FOS). FOS will review our decision in accordance with its terms of reference. **You** are not bound by the decision made by FOS. However, we are bound to act immediately on FOS's decision. This is a free service provided by an independent body.

Brochures outlining the operations of FOS are available from both Zurich and the Insurance Council of Australia in each State or Territory. FOS can be contacted as follows:

The Financial Ombudsman Service
Phone: 1300 78 08 08 between 9am – 5pm AEST
Fax: (03) 9613 6399
Post: GPO Box 3, Melbourne, Victoria 3001
Website: www.fos.org.au
Email: info@fos.org.au

Claims – assisting us with claims

You must assist us with **your** claim.

When making a claim **you** must advise us of the details of any other insurance under which **you** are entitled to claim.

You must also, as far as allowed by law, give us all the assistance we may require to institute proceedings against other parties for the purpose of enforcing rights or remedies to which **you** would become entitled or subrogated upon, by making good any loss or damage under these policies. (For example, if someone else has caused the damage **you** claim for, we can take that person to court and sue him or her for damages in **your** name).

Fraudulent claims

When making a claim, **you** have a responsibility to assist us and to act in an honest and truthful manner.

If any claim is fraudulent in any way or if **you** or anyone acting on **your** behalf uses fraudulent means to make a claim under this policy, then no payment will be made in regard to the claim. Also, Commonwealth Bank will be informed of the situation and **you** may no longer be eligible for any of the covers in this booklet or **your** credit card facility.

Medical and Hospital Cover in Australia

We do not pay for any medical or hospital expenses incurred in **Australia**, unless **you** are a **Norfolk Island Resident** who meets all the eligibility requirements for International travel Insurance and are not eligible for Medicare then we will pay the medical or hospital expenses as outlined on page 38.

Cover for Norfolk Island permanent residents

If **you** are a **Norfolk Island Resident** then **you** can be covered by the insurances described in this document (including the International Travel Insurance but excluding Interstate Flight Inconvenience Insurance) provided **you** meet all eligibility requirements for each of the insurances.

If **you** are a **Norfolk Island Resident**, this booklet must be read as if the following words have the following special meanings:

- ‘**cardholder**’ means a **Norfolk Island Resident** to whom the Commonwealth Bank has issued an **eligible credit card**. If a family is travelling together, only one person can claim the benefits payable to the **cardholder**. The others can only claim as a **spouse** or **dependent child**.
- ‘**overseas**’ means outside of Norfolk Island.
- All references to ‘**Australia**’ are read as a reference to Norfolk Island unless the context suggests otherwise.

Definitions and interpretations

The following key words have special meanings in the covers included in this booklet and are highlighted in bold:

‘**accident**’ (this definition only applies to Transit Accident Insurance) means any sudden and unexpected physical force, which occurs on a **trip** and causes an **injury** that is described in the Schedule of Benefits contained in the ‘Transit Accident Insurance’ cover.

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

‘**Australia**’ means the area enclosed by the territorial waters of the Commonwealth of Australia where Medicare benefits are payable. **Australian** has a corresponding meaning.

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

‘**bed care patient**’ means that as a result of accidental **injury** or illness during the **journey**, **you** are confined to an **overseas** hospital bed for a continuous period of not less than 24 hours. **Your** confinement must be certified as necessary by a legally qualified and registered medical practitioner and **you** must be under the continuous care of a registered nurse (other than **yourself** or a member of **your** family). Bed care does not cover **you** as a patient in any institution used primarily as a nursing or convalescent home, a place of rest, a geriatric ward, a mental institution, a rehabilitation or external care facility or a place for the care or treatment of alcoholics or drug addicts.

‘**business item(s)**’ cover for **business items** only applies to eligible business Gold and business Platinum **cardholders** and means all new business property acquired for use by the business, but does not include the following:

- items with an original purchase price in excess of A\$3,000;
- items acquired for the purpose of re-supply/re-sale;
- items acquired for transformation in a business;
- animals or plant life;
- computer software, information stored on electronic devices, electronic applications or non-tangible items;
- cash, bullion, negotiable instruments, trading cards, lottery tickets or other gambling related items, tickets of any description, travellers cheques, or collections such as stamps, coins and cards;
- consumable or perishable items (including but not limited to food, drugs, fuel or oil);
- boats, automobiles, motor boats, airplanes or any other motorised vehicles and their integral parts and installed accessories;
- second-hand items, including antiques;
- items of contraband;
- **personal goods**;
- real estate and movable fixtures or fittings (including but not limited to dish washers and fixed air conditioners) which are, or are intended to form part of any office, home or real estate.

Definitions and interpretations

‘**cardholder**’ means a person residing in **Australia** to whom Commonwealth Bank has issued an **eligible credit card** and who has an

- an **Australian** Medicare card; or
- an **Australian** issued Temporary Work (skilled) Visa (subclass 457); or
- an **Australian** Visa which:
 - i. authorises them to live and work in **Australia**; and
 - ii. requires them to maintain a minimum level of health insurance coverage as required by the Department of Immigration and Citizenship.

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

‘**covered breakdown**’ means the failure of **personal goods** or **business items** 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**.

‘**dependent child/children**’ means:

- all unmarried children up to and including the age of 18, who the **cardholder** has sole custody of and who live with the **cardholder**;
- all unmarried children up to and including the age of 18 who the **cardholder** has shared custody of;
- all unmarried children from the age of 19, to and including the age of 21, who are full-time students attending an accredited institution of higher learning in **Australia** and who the **cardholder** has/had sole or shared custody of, and who are dependent upon the **cardholder** for their maintenance and financial support;
- 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, **dependent child/children** never means an infant born on the **journey**.

‘**eligible credit card**’, unless otherwise specified, means a current and valid business Gold, business Platinum, personal Gold, personal Platinum or personal Diamond credit card issued by the Commonwealth Bank.

‘**eligible credit card account**’, unless otherwise specified, means a current and valid business Gold, business Platinum, personal Gold, personal Platinum or personal Diamond credit card facility with the Commonwealth Bank.

‘**injury/injured**’ means loss of life or bodily hurt, but not an illness or sickness:

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

Furthermore, **injury** as used in the ‘Transit Accident Insurance’, with reference to hand or foot, means complete severance through or above the wrist for the hand or above the ankle joint for the foot and, as used with reference to an eye, means permanent irrecoverable loss of the entire sight thereof.

‘**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 **journey** starts when the first of the following occurs:

- on the departure date shown on **your return overseas travel ticket**; or
- once **you** leave **your** home if **you** travel directly from **your** home in **Australia** to the **Australian** air or sea terminal that is the departure point for **your overseas** journey.

The **journey** ends when the first of the following occurs:

- 3 months after the date of departure shown on a Gold personal and business **cardholder’s return overseas travel ticket** (6 months for Platinum personal and business **cardholders**, or 12 months for **Diamond cardholders**); or
- at midnight on the date when **your** scheduled transport (as shown on **your return overseas travel ticket**) is due to arrive in **Australia**; or
- when **you** return to **your** home in **Australia**, provided **you** travel directly there from the **Australian** air or sea terminal where **you** landed; or
- when **you** cancel **your return overseas travel ticket**.

Definitions and interpretations

'natural disaster' means any event or force of nature that has catastrophic consequences, such as avalanche, earthquake, flood, bush fire, hurricane, tornado, cyclone, tsunami and volcanic eruption, but not epidemics or pandemics.

'Norfolk Island Resident' means a permanent resident of Norfolk Island.

'overseas' means outside **Australia**.

'period of insurance' (this definition only applies to International Travel Insurance) means:

- for Benefit 3 of International Travel Insurance, 'Unexpected cancellation of travel arrangements and other unexpected expenses' the period commencing once **you** have become eligible for cover as outlined on page 26 and ends when the **journey** ends;
- for all other benefits of International Travel Insurance, the period of the **journey**.

'personal good/personal goods' includes all new personal property acquired for personal domestic or household use, but does not include the following:

- items with an original purchase price in excess of A\$10,000 for Gold **cardholders** and A\$20,000 for Diamond and Platinum **cardholders**;
- items acquired for the purpose of re-supply/re-sale;
- items acquired for transformation in a business;
- business-owned or business-related items;
- items purchased in a business name;
- animals or plant life;
- computer software, information stored on electronic devices, electronic applications or non-tangible items;
- cash, bullion, negotiable instruments, vouchers, gift cards, trading cards, lottery tickets or other gambling-related items, tickets of any description, travellers cheques, or collections such as stamps, coins and cards;
- consumable or perishable items (including but not limited to food, drugs, fuel or oil);
- boats, automobiles, motorboats, airplanes or any other motorised vehicles and their integral parts and installed accessories;
- second-hand items, including antiques;

- items of contraband; or
- real estate and movable fixtures or fittings (including but not limited to dishwashers and fixed air conditioners) which are, or are intended to form part of any home or real estate.

'pre-existing medical condition' is relevant to the **cardholder**, any **relative**, **travel companion** or any other person that may give cause for **you** to claim and means any of the following:

- any medical condition, including but not limited to mental disorder, anxiety, alcoholism, drug addiction or pregnancy and/or any chronic or ongoing physical, medical or dental condition, which **you** are aware of or for which investigation, treatment or advice has been received, or medication prescribed or taken at any time before **your overseas** travel or **interstate flight** was booked;
- any medical condition, including but not limited to mental disorder, anxiety, alcoholism, drug addiction or pregnancy and/or any physical, medical or dental condition which **you** become aware of or for which investigation, treatment or advice is received, or medication prescribed or taken after **you** booked **your overseas** travel or **interstate flight**, but prior to the commencement of **your overseas** travel or **interstate flight**;
- any complication arising from any such condition outlined above, except that unexpected and/or unforeseen events relating to pregnancy are not regarded as **pre-existing medical conditions**.

'public place' includes but is not limited to, any bus, plane, taxi or train; bus depots; airports; train stations; streets; hotel foyers (and hallways, common areas and grounds); shops; restaurants; bars; beaches; around swimming pools; toilets; car parks; office areas; behind counters; housing and hostel common areas; unlocked hostel and hotel rooms and any place which is accessible to the public.

'reasonable' means:

- in relation to medical and hospital expenses, the care obtained should be at the standard level given in the country **you** are in and not exceed the level **you** would normally receive in **Australia**; and
- in relation to all other expenses, such as unexpected travel and accommodation, the standard must not exceed the average standard of travel and accommodation **you** booked for the rest of **your journey**.

Definitions and interpretations

‘**relative**’ means a person who resides permanently in **Australia**, who is the **cardholder’s**:

- **spouse**;
- parent, parent-in-law, step-parent, guardian;
- grandparent;
- child, grandchild, stepchild;
- brother, brother-in-law, sister, sister-in-law;
- daughter, daughter-in-law, son, son-in-law;
- fiancé, fiancée;
- uncle, aunt;
- half-brother, half-sister; or
- niece, nephew.

‘**rental vehicle**’ means a sedan, hatchback, station wagon or four-wheel-drive (4WD) rented or hired from a licensed motor vehicle rental/hire company for the sole use of carrying persons on public roads and does not include any other vehicle or any other use.

‘**return overseas travel ticket**’ means a return ticket from and returning to **Australia**.

‘**special event**’ means a wedding, funeral, pre-paid conference, pre-paid sporting event, pre-paid concert, cultural event, pre-paid tour, pre-paid cruise or pre-paid accommodation which before **you** left **Australia** **you** had planned to attend.

‘**spouse**’ means a married or de facto spouse/partner of the **cardholder** who is permanently living with the **cardholder** at the time the **journey** starts or the time the interstate travel starts. We may ask for proof of this relationship.

‘**travel companion**’ means:

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

‘**trip**’ (this definition only applies to Transit Accident Insurance) means:

- an international passage taken by the **cardholder** as a paying passenger (not as a pilot, driver or crew member etc.) 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 before the passage commenced the cost of the passage was charged to the **cardholder’s eligible credit card account**; and
- an international passage by the **spouse** and/or **dependent child** as paying passengers (not as a pilot, driver, or crew member etc.) 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 for hire, provided that before the passage commenced the cost of the passage was charged to the **cardholder’s eligible credit card account** and they are accompanying the **cardholder** who is also on the **trip**.

‘**unattended**’ means when **your** possessions are not under **your** or **your travel companion’s** observation, (i.e. when **your** possessions are in a position where neither **you** nor **your travel companion** can observe any attempt by anyone to interfere with them) and/or **your** possessions can be taken without **you** or **your travel companion** being able to prevent them from being taken. This includes if **you** are asleep and **your** possessions are taken without **your** knowing.

‘**you / your / yourself**’ means any of the following if they are eligible for the cover:

- the **cardholder**; and
- the **cardholder’s spouse** and/or **dependent child/ children**.

Excess – what you contribute to a claim

Excesses may apply to the covers or to certain sections of the covers. An excess is not an additional fee, charged by us at the time of making a claim. Rather, it is the uninsured first portion of a loss for which **you** are otherwise covered, i.e. the amount that **you** must contribute towards each claim. Details of the excess amounts and circumstances in which they will be applied are set out below:

- International Travel Insurance – Part C – **You** must pay the first A\$250 for each claim made under Benefits 1, 2, 3, 4 and 5.

However, under Benefit 2 'Loss of or damage to personal items' there is no excess payable for the replacement of **your** travel documents, credit cards, and travellers cheques, and the emergency replacement of **your** clothes and toiletries. Also if **you** make more than one claim as the result of a single event, the excess only applies once and this will be the greater of the applicable excesses.

- Purchase Security Insurance – **You** must pay the first A\$100 for each claim.
- Extended Warranty Insurance – **You** must pay the first A\$100 for each claim.
- Interstate Flight Inconvenience Insurance – **You** must pay the first A\$250 for each claim made under Benefits 2 and 4.

Repairing or replacing your belongings

If an item is damaged, lost or stolen we may choose to:

- repair the item;
- replace the item, less an amount which takes into consideration its age as stated below; or
- pay **you** the amount it would cost us to replace the item less an amount which takes into consideration its age as stated below; or
- provide **you** a voucher or gift card for the amount it would cost us to replace the item less an amount which takes into consideration its age as stated below.

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. Under no circumstances will we pay **you** more than it originally cost **you** to buy the item.

When taking into consideration the age of an item we will deduct the following amounts from the replacement cost:

- For toiletries (including skin care, make-up, perfume and medications) we will deduct 3.00% for each month **you** have owned the item up to a maximum of 80%.
- For phones, electrical devices, communication devices, all computers, photographic equipment, tablets and electronics equipment we will deduct 1.75% for each month **you** have owned the item up to a maximum amount of 60%.
- For clothing, footwear, luggage and books we will deduct 1.75% for each month **you** have owned the item up to a maximum of 80%.
- For camping, sporting and leisure equipment (but not leisure clothing) and musical instruments we will deduct 1.00% for each month **you** have owned the item up to a maximum amount of 60%.
- For jewellery we will deduct 0.25% for each month **you** have owned the item to a maximum amount of 25%.
- For all other items we will deduct 1.25% for each month **you** have owned the item to a maximum amount of 60%.

For example: If **your** stolen jeans have been owned for 1 year and we can replace them for \$150, we pay **you** (or replace, or provide **you** a voucher or gift card for the amount of) \$118.50, as we will deduct \$31.50 ($\$150 \times 21\%$ {i.e. 12 months \times 1.75%/month}) from our replacement cost. This assumes that the stolen jeans cost **you** at least \$118.50.

Safety of your belongings

You must take all adequate and reasonable precautions (considering the value of the items) to protect **your business items/property/personal goods** otherwise **you** are not covered.

There is no theft or loss cover at any time, under any covers for jewellery; watches; cameras; laptops; mobile phones; electrical items or cash:

- in **unattended** motor vehicles or
- in checked in baggage/luggage or
- in baggage/luggage unless the baggage/luggage is directly under **your** personal supervision or that of **your travel companion**.

Also **business items/property/personal goods** are not covered under any of the covers if they are left:

- **unattended** in a **public place**;
- **unattended** in an unlocked motor vehicle;
- **unattended** in a motor vehicle in view of someone looking into the motor vehicle;
- **unattended** in a motor vehicle overnight;
- behind, forgotten or misplaced in a **public place**; or
- with a person who steals or deliberately damages them.

Reporting lost, stolen or wilfully damaged belongings

In the event that **your business items/property/personal goods** are stolen, wilfully damaged or accidentally lost, **you** must make a report to the police or to the nearest government agency or authority. **You** must do this within 24 hours of learning of the theft, loss or damage and the report must list and describe the missing or damaged **business items/property/personal goods**.

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

Policy exclusions – what is not covered

In any insurance policy there are situations that are not covered (i.e. exclusions). Whilst we try to extend our cover to most situations, we are not able to insure some situations because of the costs or types of events involved.

The following exclusions apply to all the covers provided by us. As well as these exclusions, there are also specific exclusions included in International Travel Insurance.

- We do not insure **you** for any event that is caused by, or arises as a result of, any **pre-existing medical condition of yours, a relative, travel companion** or any other person that may give cause for **you** to claim, unless it is specifically covered in the International Travel Insurance or we have given prior written approval to cover **your pre-existing medical condition** and **you** have paid the administration fee.
- We do not insure **you** for any expenses that arise due to the normal development and consequences of pregnancy, including but not limited to regular or routine medical consultations and tests (such as ultrasounds) and the childbirth itself, unless the expenses arise as an unforeseen consequence of the pregnancy or childbirth and which otherwise would be covered.
- We do not insure **you** for any travel that:
 - **you** book or take against medical advice;
 - **you** take for the purpose of getting medical treatment or advice; or
 - **you** take after a qualified and registered member of the medical profession informs **you** that **you** are terminally ill.
- We will not pay for loss of or damage to:
 - any item that **you** post or otherwise pay to be transported, and that is not part of **your** accompanying baggage;
 - any item that is brittle or fragile (except photographic or video equipment), unless the loss or damage is caused by thieves, burglars, fire, or an accident involving the means of transport in which **you** are travelling); or
 - sporting equipment while it is being used.
- We do not insure **you** for any event that is intentionally caused by **you** or by a person acting with **your** consent (including suicide or self-destruction or any attempt at suicide or self-destruction while sane or insane).

Policy exclusions – what is not covered

- We will not pay for:
 - items that **you** buy to resell or re-supply in **your** business;
 - items acquired for transformation in a business;
 - commercial samples;
 - items **you** take to sell whilst **overseas**;
 - securities, stamps, manuscripts or books of account;
 - computer software, information stored on electronic devices, electronic applications or non-tangible items;
 - works of art, and antiques; or
 - jewellery; watches; cameras; laptops; mobile phones; electrical items or cash which is lost, stolen or damaged:
 - in **unattended** motor vehicles; or
 - in checked in baggage/luggage; or
 - in baggage/luggage, unless the baggage/luggage is directly under **your** personal supervision or that of **your travel companion**.
- We do not insure **you** for any event that is caused by or arises from any of the following:
 - any person, organisation, government or government authority who lawfully destroys or removes **your** ownership or control of any **business items/property/personal goods**;
 - any government prohibition or restrictions or government authorities delaying **you** or seizing or keeping **your** belongings;
 - radioactivity, or the use, existence or escape of any nuclear fuel, nuclear material or nuclear waste;
 - any **act of terrorism**;
 - any loss from an epidemic or pandemic event;
 - disappearance of the **business items/property/personal goods** in circumstances which cannot be explained to our reasonable satisfaction;
 - illegal activities, fraud or abuse;
 - consequential loss or damage, punitive damages or any fines or penalties, including punitive, exemplary, liquidated or aggravated damages;
 - **you** being under the influence of liquor or drugs;
 - laundering (including washing, ironing and dry cleaning) whether by professional persons or otherwise;
 - non-receipt of the **business items/property/personal goods** that **you** have purchased and which is/are being transported to **you**;
 - additional damage caused whilst an item is being serviced or repaired, unless we have authorised the work;
 - **your** financial circumstances or any other business or other contractual relationship;
 - changes in currency rates;
 - the financial collapse or insolvency of any unlicensed travel agent or any unlicensed service provider;
 - any war or war like activities, whether war has been formally declared or not, any hostilities, rebellion or revolution, or civil war, military coup, or overthrow/ attempted overthrow of a government/military power;
 - **your** conscious exposure to exceptional danger unless in an attempt to preserve **your** life or the life of another person;
 - **your** underwater activities that involve using artificial breathing equipment (unless **you** have an open water diving licence or are diving with a qualified and registered diving instructor);
 - **your** mountaineering (involving the use of climbing equipment, ropes or guides), rock climbing (involving the use of climbing equipment, ropes or guides), white water rafting, white water boating, abseiling, parasailing, skydiving, hang-gliding, base jumping, wingsuiting, bungee jumping, pot holing, canyoning, caving, fire walking, running with the bulls, rodeo riding, polo playing, water skiing, jet skiing, tobogganing, off-piste snow skiing, off-piste snowboarding and snow mobiling;
 - **your** racing (other than on foot);
 - **your** participation in any kind of professional sport for which **you** obtain or are attempting to obtain financial gain, sponsorship or benefit from participating in or training for that sport;
 - **your** or **your travel companion's** employment or work (whether paid or unpaid or voluntary) either in **Australia** or **overseas**. This includes not being able to take leave from that employment, unless **your** claim is covered under the International Travel Insurance Benefit 3. “Unexpected cancellation of travel arrangements and other unexpected expenses”;

Policy exclusions – what is not covered

- **you** not wanting to continue with **your journey**, or cancelling or cutting it short (unless **your** claim is within Benefit 3 of International Travel Insurance);
- **you** air travel (unless **you** are a paid passenger in a fully licensed commercial passenger aircraft) or any aerial activity (e.g. hang-gliding, base jumping and skydiving);
- any activities involving hunting equipment or projectiles (e.g. shooting and archery);
- **your** participation in motorcycling, unless it involves a hired motorcycle with an engine capacity of 200cc or less and:
 - **you** are the driver; and
 - **you** hold a current **Australian** motorcycle licence; and
 - **you** are also licensed (if a licence is required) to drive the motorcycle in the country **you** are in;however we never cover any event that is caused by or arises from motorcycle racing;
- **your** failure to follow advice or take heed of a warning from:
 - any government; or
 - any official body; or
 - any publication or broadcast by any member of the mass media;
- **you** not taking all adequate precautions (considering the value of the items) to protect **your business items/property/personal goods** or if the **business items/property/personal goods** are left:
 - **unattended** in a **public place**;
 - **unattended** in an unlocked motor vehicle;
 - **unattended** in a motor vehicle in view of someone looking into the motor vehicle;
 - **unattended** in a motor vehicle overnight;
 - behind, forgotten or misplaced in a **public place**; or
 - with a person who steals or deliberately damages them.
- We will not pay for loss or damage caused by any of the following:
 - an electrical or mechanical fault or breakdown unless covered under the Extended Warranty Insurance;
 - vermin or insects;

- mildew, atmospheric or climatic conditions, or flood;
- deterioration, normal wear and tear, or damage arising from inherent defects in the **business items/property/personal goods**;
- any defective item or any defect in an item, unless covered under the Extended Warranty Insurance;
- any process of repairing or restoring the item unless we have given prior approval; or
- **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.

Claims procedures

Please do not contact Commonwealth Bank in the event of a claim as they are not involved in processing insurance claims.

If **you** want to make a claim under any of these insurance covers, **you** can obtain claim forms and information on how to make a claim at the Zurich website – www.zurich.com.au Click on the Credit & Debit card insurances tab and follow the links. Or **you** can follow the procedures below.

Please also note that in order for Zurich Assist to confirm **your** eligibility for international travel insurance, **you** will need to have copies of the document listed on page 37, 'Documents to take with **you** when travelling'.

1. Emergency whilst you are overseas:

Phone Zurich Assist via a reverse charges call to Australia +61 2 9995 2020 (refer to page 36, 'Medical support (for people aged 79 or younger at the time they became eligible for this insurance) and emergency assistance whilst overseas').

2. If you are in Australia, you must follow the steps listed below:

- contact us on **1800 285 189** within 30 days of, or as soon as possible after, returning home from **overseas** or interstate (even if **you** previously reported the matter to Zurich Assist), or if **you** are already home, within 30 days of, or as soon as possible after learning of an occurrence (loss, damage, **injury** or, breakdown) that may result in a

Claims procedures

claim. However, if **you** are making a Guaranteed Pricing Scheme claim, **you** must contact us within 21 days of the purchase of the **business items/personal good**.

We may require **you** to complete a written loss report. If we do, we will provide **you** with the forms which should be returned to us within 30 days or as soon as possible after **you** receive them.

If **you** fail to contact us within the specified times and we are prejudiced by **your** delay, we may refuse to pay **your** claim.

- **You** must provide us with any evidence/documentation we require to verify **your** claim.

Depending on the cover **you** are claiming under, this might include (but is not limited to) any of the following:

- Proof on **your** residential status;
- Proof of **your** age;
- proof that **you** are eligible for insurance cover (e.g. **your** credit card account statement and credit card receipt to confirm **your** eligibility for the insurance etc.);
- documentation from a qualified medical practitioner verifying any illness or **injuries** sustained or reason for hospitalisation;
- if items were stolen, wilfully damaged, or accidentally lost, **you** must give us the police report number, or if the incident occurred whilst **you** were **overseas**, a copy of the report **you** obtained from the police or nearest government agency or authority. The report should be certified by the relevant authority as being a true and correct copy of the original;
- proof of **your** ownership of any lost, stolen or damaged items (e.g. purchase receipts);
- evidence of **your** intended flight (e.g. ticket, travel agent's itinerary showing **your** flight or a letter from the airline etc.);
- evidence of the delay, including in the case of luggage delay, a lost property/delayed property report issued by the airline;
- receipts for any items **you** buy as emergency replacements for **your** lost or stolen clothes and/or toiletries;
- if any items are lost or stolen during the time that a carrier was responsible for looking after them, **you** must get a letter from the carrier explaining what happened and stating the amount of refund **you** received from them;
- if **your** travel or accommodation arrangements are cancelled and **you** intend claiming, **you** must provide a letter from the carrier, hotel etc., outlining the refund **you** were entitled to;
- any damaged items for which **you** are claiming so that they can be inspected by us or our authorised representative;
- a quote for the replacement of lost or stolen items, or quote (noting the serial number for Extended Warranty Insurance claims) for the repair of damaged or broken down items;
- a copy of the **Australian warranty** if claiming under the Extended Warranty Insurance cover; or
- in regard to the Guaranteed Pricing Scheme, we require evidence that the cheaper item is the same (i.e. model number, model year, and manufacturer) as the **business items/personal good you** purchased, and we require a copy of the printed catalogue advertising the cheaper item, and evidence that the advertisement was printed after **you** purchased the **business items/personal good**.

International Travel Insurance

Important age related information

Please note that in regard to Benefit “1. Medical and hospital expenses incurred **overseas** for persons aged 79 years or younger at the time they became eligible for this insurance” of the International travel insurance policy (page 38), cover is not provided for persons 80 years of age or older at the time they become eligible for the insurance.

Also in regard to Benefit “3. Unexpected cancellation of travel arrangements and other unexpected expenses” of the International travel insurance policy (page 42), cover for some events is not provided for persons 80 years of age or older.

If **you** are aged 80 years or older and feel **you** may require cover for any medical and/or hospital expense or related matters that **you** may incur **overseas** you may wish to seek cover elsewhere.

Who is eligible for the International Travel Insurance?

Subject to the following terms and conditions and the details contained in the ‘Important information about all the covers in this booklet’ section of this booklet, all Commonwealth Bank **cardholders**, their **spouses** and **dependent children** become eligible for this International Travel Insurance as follows:

A **cardholder**, becomes eligible for this International Travel Insurance when:

- a) before leaving **Australia** on an **overseas journey**, he/she has a **return overseas travel ticket**; and
- b) A\$1,000 of his/her prepaid travel costs (i.e. travel costs paid prior to leaving **Australia** {e.g costs of **return overseas travel ticket**; and/or airport/departure taxes; and/or their prepaid **overseas** accommodation/travel; and/or other prepaid **overseas** itinerary items}) is paid for by one or a combination of the following payment methods:
 - i. charged to the **cardholder’s eligible credit card account**; or
 - ii. paid for by the redemption of the **cardholder’s** Commonwealth Awards points through the Commonwealth Awards Program. This excludes points redeemed for Frequent Flyer programs.

If the **cardholder** is eligible for the International Travel Insurance as outlined above the **cardholder’s spouse** and/or **dependent child/children**, who are travelling with the **cardholder** for the entire **journey** become eligible for this International Travel Insurance when:

- a) before leaving **Australia** on an **overseas journey**, the **cardholder’s spouse** and/or **dependent child/children** have a **return overseas travel ticket**; and
- b) A\$1,000 of each of their prepaid travel costs (i.e. their travel costs paid prior leaving **Australia** {e.g. costs of their **return overseas travel ticket**; and/or airport/departure taxes; and/or their prepaid **overseas** accommodation/travel; and/or their other prepaid **overseas** itinerary items}) is paid for by one or a combination of the following payment methods:
 - i. charged to the **cardholder’s eligible credit card account**; or
 - ii. paid for by the redemption of the **cardholder’s** Commonwealth Awards points through the Commonwealth Awards Program. This excludes points redeemed for Frequent Flyer programs.

Dependent children, under the age of two years as at the date the **journey** commences, become eligible for this International Travel Insurance, once the **cardholder** becomes eligible for this International Travel Insurance, provided that the **dependent child/children** is travelling with the **cardholder** for the entire **journey**.

You do not have to advise us or Commonwealth Bank that **you** will be travelling as **you** are automatically covered, if **you** are eligible for this insurance subject to the provisions of this International Travel Insurance.

For the purposes of this cover:

- travel from **Australia** to Norfolk Island will be considered as an **overseas journey** for all **cardholders** who are not **Norfolk Island Residents**;
- for **Norfolk Island Residents** only who are eligible **cardholders**, travel from Norfolk Island to **Australia** will be considered as an **overseas journey**, however if the **Norfolk Island Resident** is eligible for Medicare, we will not cover their medical or hospital expenses incurred in **Australia**;

- travel from mainland Australia or Tasmania to Christmas Island, Lord Howe Island or Cocos Island will be considered as an **overseas journey**, however, medical and hospital expenses are not covered;
- travel from Christmas Island, Lord Howe Island or Cocos Island to mainland Australia or Tasmania will be considered as an **overseas journey**, however, medical and hospital expenses are not covered.

Maximum period of cover

You are only covered for the **period of insurance**. For the avoidance of doubt, if **your overseas** travel is for a period longer than the **period of insurance**, **you** are not covered for any period after the end of the **period of insurance**.

The **period of insurance** cannot be extended. However, if **your** return to **Australia** is delayed because of an event covered under this policy, or **your** scheduled transport back to **Australia** is delayed for reasons beyond **your** control, the **period of insurance** will automatically be extended for up to four (4) weeks or until **you** return to **your** home in **Australia**, whichever occurs first, provided that **you** return to **your** home in **Australia** as soon as possible.

Part A	
Cover limits and summary of cover we provide	30
Part B	
Important matters you should know about	34
– Pre-existing medical conditions	34
– Pregnancy and children born on the journey	36
– Medical support (for persons aged 79 years or younger at the time they become eligible for this insurance) and emergency assistance whilst overseas	36
– Documents to take with you when travelling	37
Medical and hospital coverage in Australia	37
Medical and hospital coverage in Norfolk Island	37
Part C	
Cover we provide	38
1. Medical and hospital expenses incurred overseas for persons aged 79 years or younger at the time they become eligible for this insurance	38
2. Luggage and travel documents	41
3. Unexpected cancellation of travel arrangements and other unexpected expenses	42
4. Resumption of journey	46
5. Special event	46
6. Rental vehicle insurance excess cover	46
7. Travel delay	47
8. Funeral expenses	47
9. Accidental death	47
10. Legal liability	48
11. Loss of income	49

Part A – Cover limits and summary of cover we provide

12. Hijack and detention

49

The following table shows the cover limits. The actual terms and conditions are as outlined elsewhere in this cover.

Please read the entire cover to ensure it meets **your** requirements.

Benefits	Limits
<p>1. Medical and hospital expenses incurred overseas for persons aged 79 years or younger at the time they become eligible for this insurance</p>	<p>Unlimited, except:</p> <ul style="list-style-type: none"> • emergency dental treatment of up to A\$1,500 /person; and • reimbursement for incidental (not medical) bed care patient expenses (e.g. TV hire) incurred whilst in hospital up to A\$75 per 24 hours of continuous hospital confinement (A\$100 for Diamond and Platinum) limited to A\$7,500 in total (A\$10,000 for Diamond and Platinum). <p>N.B.: No cover for pre-existing medical conditions, unless prior approval given and administration fee paid (see 'Part B').</p>
<p>2. Luggage and travel documents</p>	<p>The most we will pay business gold and business platinum cardholders for their business items is A\$3,000 per business item. The most we will pay for personal items is as follows:</p> <ul style="list-style-type: none"> • clothing, footwear toiletries, travel bags and personal jewellery: <ul style="list-style-type: none"> – A\$3,000/item Gold – A\$5,000/item Diamond or Platinum; • portable electrical equipment and binoculars: <ul style="list-style-type: none"> – A\$3,000/item Gold – A\$5,000/item Diamond or Platinum; • cameras and associated equipment/accessories: <ul style="list-style-type: none"> – A\$3,000/camera Gold – A\$5,000/camera Diamond or Platinum; • laptop computers and associated equipment/accessories: <ul style="list-style-type: none"> – A\$3,000 in total Gold – A\$5,000 in total Diamond or Platinum; • travel documents, travellers cheques, credit cards, cash etc. with a maximum of A\$1,000 for a cardholder travelling with their spouse and/or dependent children: <ul style="list-style-type: none"> – A\$500/person; • emergency replacement of your clothes and toiletries with a maximum of A\$1,000 for a cardholder travelling with their spouse and/or dependent children: <ul style="list-style-type: none"> – A\$500/person.

Part A – Cover limits and summary of cover we provide

Benefits	Limits
2. Luggage and travel documents (continued)	<p>The total we will pay under this section of cover in each period of insurance is no more than A\$10,000 per person (A\$15,000 for Diamond or Platinum) up to a maximum A\$20,000 (A\$30,000 for Diamond or Platinum) for a cardholder travelling with their spouse and/or dependent children.</p> <p>However, notwithstanding the preceding limits, property left unattended in a motor vehicle is only insured up to a maximum of A\$2,500 in total. Also you must prove your ownership of the property and prove the value of the property (e.g. receipt or valuation for jewellery). If you cannot prove the value of your property, the most we will pay for each individual item is 10% of the limit shown for the type of item, in “Part A – Cover limits and summary of cover we provide”.</p>
3. Unexpected cancellation of travel arrangements and other unexpected expenses	<p>Unlimited, for covered events, except for:</p> <ul style="list-style-type: none"> • licensed travel agent’s cancellation fees, which is limited to an amount equal to the lesser of A\$500 or 15% of the value of the travel arranged by this agent; and • the financial insolvency or financial collapse of a licensed service provider where the booking is made via a licensed travel agent is limited to A\$5,000 per person up to a maximum of A\$12,000 for a cardholder travelling with their spouse and/or dependent children, provided you have recovered the maximum amount available from any statutory fund, compensation scheme or any other source; and • accidental death of a relation living overseas is limited to A\$2,500 per person up to a maximum of A\$5,000 in total; and • cover for some events is only provided for persons 79 years of age or younger (see page 42 for details).
4. Resumption of journey	<p>Limit of A\$5,000 per person up to a maximum A\$10,000 for a cardholder travelling with their spouse and/or dependent children.</p>
5. Special event	<p>Limit of A\$3,500 for reasonable costs of arranging alternative public transport.</p>
6. Rental vehicle insurance excess cover	<p>Limit of A\$2,250.</p>

Part A – Cover limits and summary of cover we provide

Benefits	Limits
7. Travel delay	<p>For reasonable additional meal and accommodation costs after six hour delay, limit of A\$250 per person up to a maximum of A\$500 for a cardholder travelling with their spouse and/or dependent children.</p> <p>For each additional 12 hour period we will pay up to A\$150 per cardholder and A\$300 per cardholder travelling with their spouse and/or dependent children. The most we will pay for a cardholder is A\$400 and A\$800 for a cardholder travelling with their spouse and/or dependent children.</p>
8. Funeral expenses	Limit of A\$12,500 per person to a maximum A\$25,000 for a cardholder travelling with their spouse and/or dependent children for an overseas funeral/cremation or return of remains to Australia .
9. Accidental death	<p>In the event of accidental death, which is not covered under the Transit Accident Insurance included in this booklet, we will pay:</p> <ul style="list-style-type: none"> • Gold – A\$25,000 per cardholder, A\$25,000 per spouse and A\$5,000 per dependent child; • Diamond or Platinum – A\$50,000 per cardholder, A\$25,000 per spouse and A\$5,000 per dependent child
10. Legal liability	Limit of A\$2,500,000.
11. Loss of income	Up to three months' cover for the loss of usual income up to A\$750 per person per week, to a maximum of A\$7,500 in total.
12. Hijack and detention	Up to A\$250 per person for each continuous 24 hours you are detained up to a maximum of A\$5,000.

Part B – Important matters you should know about

Pre-existing medical conditions for people aged 79 or younger at the time they became eligible for this insurance

Please refer to 'Important information about all the covers in this booklet' for the definition of **pre-existing medical condition**.

The International Travel Insurance cover does not cover any event caused by, or arising as a result of, any **pre-existing medical condition(s)** of any person.

However, a **cardholder**, their **spouse** and/or their **dependent child/children** (and no-one else), who are aged 79 or younger when they became eligible for the International Travel

Insurance, can before they leave **Australia** apply to have their **pre-existing medical condition(s)** covered by the International Travel Insurance.

You can apply to Zurich Assist for cover for **your pre-existing medical condition(s)** by either:

- going on line at www.zurich.com.au Click on the Credit and Debit insurances icon and follow the links: or
- calling 1800 285 189 during AEDT/AEST business hours.

If Zurich Assist agrees to cover a **pre-existing medical condition**, **you** will need to pay a non-refundable administration fee for each approval given and confirmation of coverage of the **pre-existing medical condition** will be sent to **you**.

Part B – Important matters you should know about

Pregnancy and children born on the journey

In regard to pregnancy, we do not cover any expenses that arise due to the normal development and consequences of pregnancy, including but not limited to regular or routine medical consultations and tests (such as ultrasounds) and the childbirth itself. However, we do cover the mother's medical expenses if they arise as an unforeseen consequence of the pregnancy or childbirth and for which the mother would otherwise be covered. This, however, does not mean that cover is provided for the health of a child born on the mother's **journey**.

Medical support (for people aged 79 or younger at the time they became eligible for this insurance) and emergency assistance whilst overseas

In the event that **you** require medical support (for people aged 79 or younger at the time they became eligible for this insurance) or **you** require any other non-medical emergency assistance whilst **overseas**, simply call Zurich Assist in Australia at any time on +61 2 9995 2020. Reverse charge calls to this number can be made from many countries via Australia Direct®, Telstra's international reverse charge service.

Our team of medical professionals is only a phone call away and is available 24 hours a day, 7 days a week for advice and assistance in the event of a medical emergency and any associated problems for travellers outside **Australia**.

Zurich Assist has access to a worldwide team of skilled doctors and medical professionals and provides the following services free of charge:

- access to registered medical practitioners for emergency assistance and advice;
- emergency transportation to the nearest suitable hospital;
- emergency evacuation, if necessary;
- if requested by **you**, **your** family in **Australia** will be advised of **your** medical condition and be kept informed of the situation;
- payment guarantees to hospitals and insurance verification;
- second opinions on medical matters; and
- urgent message service and emergency travel planning.

Medical and Hospital coverage in Australia

We are not licensed to pay medical or hospital expenses incurred in **Australia** for persons who are eligible for Medicare. Therefore we will not pay for any medical or hospital expenses incurred in **Australia** by **Norfolk Island Residents** who are eligible for Medicare benefits or incurred by **Australian** resident **cardholders**.

Medical and Hospital coverage in Norfolk Island

We reserve the right to return **Norfolk Island Residents** to Norfolk Island for ongoing medical and hospital treatment and we will not be responsible for **your** ongoing medical and/or hospital expenses there. If the medical or hospital care on Norfolk Island is not adequate to cater for **your** condition we will transfer **you** to/leave **you** in mainland Australia and we will not be responsible for **your** expenses. **You** will be responsible for **your** ongoing expenses that would otherwise be covered by this International Travel Insurance.

Documents to take with you when travelling

Please take this booklet with **you** and details of any new covers or changes to covers that may apply (they contain important phone numbers and details of the cover provided). **You** must also take with **you** whichever of the following documents is needed to verify **your** eligibility for this cover:

- copies of **your eligible credit card account** statement or credit card receipt to confirm **your** eligibility for the insurance); 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 this insurance whilst **overseas**, it will be necessary for Commonwealth Bank or their 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.

Part C – Cover we provide

1. Medical and hospital expenses incurred overseas for persons aged 79 years or younger at the time they become eligible for this insurance

If **you** are aged 79 years or younger at the time **you** became eligible for this insurance we insure **you** for medical and hospital expenses **you** incur **overseas** on **your journey**.

We reserve the right to return **you** to **Australia** or Norfolk Island (which ever is **your** permanent place of residence) for ongoing medical attention and we will not be responsible for **your** ongoing medical and/or hospital expenses. **You** would be responsible for these expenses and may need to claim on Medicare and/or your Healthcare Scheme and/or **your Australian** medical insurer. If **you** choose not to return to **Australia** or Norfolk Island, we will cease to pay for the subsequent medical and hospital expenses **you** incur **overseas**.

By medical expenses or hospital expenses, we mean expenses for:

- medical, paramedical, or surgical treatment;
- other treatment, given or prescribed by a qualified and registered member of the medical profession;
- ambulance, hospital, or nursing home charges; or
- emergency evacuation to **Australia** or another country, if the local medical services are inadequate or not available. The evacuation must be authorised and arranged by Zurich Assist (simply call Zurich Assist in Australia at any time on +61 2 9995 2020. Reverse charge calls to this number can be made from many countries via Australia Direct®, Telstra's international reverse charge service).

We will pay for...

We will pay for **your** medical or hospital expenses if **you**:

- are aged 79 years or younger at the time **you** became eligible for this insurance; and
- become ill; or
- get **injured**, during the **period of insurance** provided the **injury** was caused by a sudden physical force.

We will only cover **your** medical expenses if:

- **you** incur them **overseas**, during **your journey overseas**;
- **you** are legally responsible for paying them;

- **you** show us a medical advice, written by a registered and qualified member of the medical profession, as proof of **your illness or injury** and the treatment **you** need for it; and
- we think **your** medical expenses are **reasonable** in amount and reasonably necessary.

Please remember that **you** can only claim for emergency evacuation if it is arranged by Zurich Assist (simply call Zurich Assist in Australia at any time on +61 2 9995 2020. Reverse charge calls to this number can be made from many countries via Australia Direct®, Telstra's international reverse charge service).

If however **you** are a **Norfolk Island Resident** and the medical or hospital care on Norfolk Island is not adequate to cater for **your** condition we will transfer **you** to/leave **you** on mainland Australia/Tasmania and we will not be responsible for **your** ongoing expenses. **You** will be responsible for **your** ongoing expenses that would otherwise be covered by this International Travel Insurance.

We will also pay for...

Under this section we will also pay for:

- **your** ongoing medical expenses or hospital expenses incurred **overseas** after **your journey** ends, provided that when the **journey** ended **you** were prevented from returning to **Australia** or Norfolk Island (which ever is **your** place of residence) because of the illness or **injury you** suffered during the **period of insurance**. We will pay these expenses for a period of 12 months after the initial date of **your illness, injury** or disablement;
- **your** actual incidental expenses (such as a TV rental, newspapers and/or hospital phone calls) whilst **you** are confined in an **overseas** hospital as a **bed care patient**, provided we have agreed to pay the hospital and medical expenses associated with **your** stay in the **overseas** hospital;
- emergency dental treatment where the treating dentist confirms in writing that the treatment was to relieve unexpected, sudden and severe pain;
- a **relative** or friend to travel to where **you** are and escort **you** back to **your** normal residence in **Australia** if:
 - **you** are **injured** or become seriously ill during the **period of insurance**;

Part C – Cover we provide

- **you** show us a medical advice written by a qualified and registered member of the medical profession, saying that an escort is necessary; and
- Zurich Assist firstly agrees that an escort is reasonably necessary.

Payment of the escort's costs will be made to the person who incurs the expense.

But we will not pay for...

We will not pay for medical or hospital expenses that arise from any of the following:

- a **pre-existing medical condition** unless we have given prior written approval to cover **your pre-existing medical condition** and **you** have paid the administration fee;
- dental treatment caused by or related to the deterioration and/ or decay of teeth or involving the use of precious metals;
- HIV, AIDS, ARC (AIDS Related Complex, however this syndrome may be acquired or named), or any related illness, no matter how **you** become infected;
- a sexually transmitted disease;
- any disease that is transmitted when giving or taking a drug unless the giving or taking of the drug is supervised by a qualified and registered member of the medical profession and the disease is not excluded anywhere else in this policy;
- **you** intentionally **injuring yourself**; or
- medical or hospital expenses which:
 - **you** incur in **Australia** if **you** are an **Australian** or **Norfolk Island Resident** and are eligible for Medicare;
 - **you** incur in Norfolk Island, if **you** are a **Norfolk Island Resident**;
 - **you** can recover from any private medical fund or similar government scheme;
 - **you** incur more than 12 months after the initial date of **your** illness, **injury** or disablement; or
 - **you** incur after **your journey** ends, unless **you** were prevented from returning to **Australia** or Norfolk Island (which ever is **your** permanent place of residence) because of the illness or **injury you** suffered during the **period of insurance**.

2. Luggage and travel documents

We insure **you**, during **your journey**, for the theft and accidental loss of or damage to the following **business items** or personal items that **you** either take with **you** or buy on **your journey** (however there is no cover for items left behind, forgotten or misplaced in a **public place**. Please also refer to the "Safety of **your** belongings" section on page 18 to ensure **you** understand **your** responsibility to protect **your business items** or personal items):

- clothing footwear toiletries, travel bags and personal jewellery;
- portable electrical equipment and binoculars (but we will not pay for scratched lenses);
- cameras and associated equipment/accessories (but we will not pay for scratched lenses);
- laptop computers and associated equipment/accessories (but we will not pay for scratched screens); or
- travel documents, travellers cheques, bank notes, currency notes, postal orders, money orders, cash, credit cards or petrol coupons taken with **you** on **your journey** for personal use.

We will also provide for the emergency replacement of **your** clothes and toiletries whilst **you** are **overseas**, if all **your** luggage (except carry on luggage) is delayed, misdirected, or temporarily misplaced by any carrier for more than 12 hours.

If **your** travel documents, credit cards or travellers cheques are accidentally lost or stolen, **you** are covered for their replacement and any legal liability for payment arising out of their unauthorised use only if:

- **you** have complied with all the conditions **you** agreed to when **your** travel documents, credit cards or cheques were issued; and
- **you** have reported the loss to the appropriate authorities (e.g. bank) as soon as possible after the discovery of the loss.

Please note:

- We do not cover **your business items/personal goods/** property left **unattended** in a locked motor vehicle for any more than A\$2,500 in total; and
- in the event of a claim, **you** must prove **your** ownership of the property and prove the value of the property (e.g. receipt or valuation for jewellery). If **you** cannot prove the value of **your**

Part C – Cover we provide

property, the most we will pay for each individual item is 10% of the limit shown for the type of item, in “Part A – Cover limits and summary of cover we provide”; and

- there is no theft or loss cover at any time, for jewellery, watches, cameras, laptops, mobile phones, electrical items or cash in baggage (unless hand-carried and directly under **your** personal supervision or that of **your travel companion**) or left in motor vehicles; and
- if **you** are claiming for the emergency replacement of **your** clothes and toiletries due to **your** luggage being delayed, misdirected or temporarily misplaced by a carrier for more than 12 hours, **you** will need to obtain written confirmation from the carrier who was responsible for the luggage and **you** will need to provide us with receipts for the replacement items **you** needed to purchase.

3. Unexpected cancellation of travel arrangements and other unexpected expenses

A **cardholder**, who intends to obtain a **return overseas travel ticket**, before leaving **Australia** becomes eligible for the insurance under this section once they have meet the other eligibility requirements (see “Who is eligible for the International Travel Insurance” on page 26).

If the **cardholder** is eligible for the insurance under this section (as outlined above) the **cardholder’s spouse** and/or **dependent child**, who intend to obtain a **return overseas travel ticket**, before leaving **Australia** and intend to travel with the **cardholder** for the **entire journey**, become eligible for the insurance under this section once they have each meet the other eligibility requirements (see “Who is eligible for the International Travel Insurance” on page 26).

Dependent children, under the age of two years as at the date the **journey** commences, become eligible for the insurance under this section, once the **cardholder** becomes eligible for this section of the insurance, provided that the **dependent child/children** will be travelling with the **cardholder** for the entire **journey**.

Cover ends when the **journey** ends.

We cover **you** for the unexpected cancellation of travel arrangements and other unexpected expenses, provided the claim is not covered elsewhere in this insurance and is for one of the unexpected reasons listed below:

- there is a **natural disaster**, or a **natural disaster** has recently happened or is reasonably expected to happen either at **your** destination or at **your** or **your travel companion’s** normal residence in **Australia**;
- **your** or **your travel companion’s** normal residence in **Australia** is totally destroyed;
- **you** or **your travel companion** are quarantined;
- **you** or **your travel companion** are subpoenaed to attend court in **Australia**;
- the cancellation by the employer, of **your** or **your travel companion’s** authorised prearranged leave, provided the person whose leave has been cancelled is a full time employee of the police, fire, ambulance, defence or emergency services;
- **you** or **your travel companion** having to sit exams in regard to existing studies either of **you** are already undertaking;
- a **special event** has been cancelled or postponed for reasons beyond **your** expectations or control;
- **your** arranged travel is cancelled or delayed by the carrier because of unexpected:
 - mechanical breakdown of **your** means of transport;
 - riots, strikes, civil commotion (but not acts of terrorism);
 - weather conditions;
 - **natural disasters**;
- **you** miss **your** arranged travel because **your** preceding flight was delayed or cancelled;
- **you** or **your travel companion** are unexpectedly retrenched or unexpectedly made redundant. This does not include voluntary retrenchment or voluntary redundancy; or
- whilst **overseas**, **your** or **your travel companion’s** passport or visas are lost or stolen; or
- the financial insolvency/financial collapse of a licensed travel agent or licensed service provider provided **your** booking was made via a licensed travel agent.
- If **you** were aged 79 or younger when **you** became eligible for the International travel insurance and
 - **you**, die, become seriously ill or are seriously **injured**; or

Part C – Cover we provide

- **you** require medical attention relating to a **pre-existing medical condition**, provided we have already given written approval to cover **your pre-existing medical condition** and **you** have paid the administration fee; or
- after becoming eligible for this cover, but prior to **your** departure, **you** become aware of a medical condition **you** have, for which we will then not provide **pre-existing medical condition** cover;
- the accidental death (but not as a result of sickness or illness) of one of **your** following relations living **overseas**:
 - spouse, fiancée, fiancée
 - parent, parent-in-law, step-parent, guardian; or
 - child, stepchild, foster child, grand child; or
 - sister, sister-in-law, step sister, brother, brother-in-law, step brother.
- **your travel companion** or a **relative** living in **Australia** unexpectedly:
 - dies; or
 - is seriously **injured**; or
 - becomes seriously ill.

But we will not pay for...

We will not pay for any event that is caused by or arises from any of the following:

- **your** or **your travel companion's** failure to procure a passport or visa;
- bookings made with or via any unlicensed parties (including but not limited to tour operators, wholesalers, transport providers or travel agents etc.); or
- the negligence or inability of the tour operator, wholesaler, transport provider or travel agent to complete arrangements (e.g. conference, accommodation or transport arrangements) including due to lack in numbers required to commence or complete any part of the tour.

Important

If **you** want to claim under this section, **you** must take steps to minimise **your** losses. As soon as possible after a cancellation **you** must:

- recover any refund **you** are entitled to; and
- cancel any other travel or accommodation arrangements that depend on **your** cancelled arrangements and that **you** are now unable to use.

In regard to medical matters we will need to see medical advice written by a qualified and registered member of the medical profession and be satisfied that the cancellation or additional expenses were appropriate and were reasonably necessary.

We will pay for...

If you continue your travel

You may decide to continue **your** cancelled travel arrangements. If **you** do this at the earliest possible opportunity after cancellation, we will, at our option, either:

- pay for any part of **your** cancelled travel arrangements that:
 - **you** have paid for but are unable to use; and
 - are non-refundable; or
- pay the costs of a higher class of travel, or increased seasonal rates for travel, if that is the only class or rate available. We will pay these costs minus the amount of any refundable part of **your** cancelled travel arrangements.

We will also pay for any part of **your** cancelled accommodation arrangements that:

- **you** have paid for but are unable to use; and
- are non-refundable.

If you do not continue your travel

You may decide not to continue with the cancelled travel arrangements at the earliest possible opportunity after cancellation. If so, we will pay for any part of **your** cancelled travel and accommodation arrangements that:

- **you** have paid for, but will not use; and
- are non-refundable.

4. Resumption of journey

We insure **you** for the **reasonable** transport expenses incurred to return to **Australia** and then resume **your journey**, if **you** have to interrupt **your journey** and return to **Australia** immediately following the death of a **relative** living in **Australia**.

We will only pay if:

- **you** resume **your journey** within 30 days of returning to **Australia**; and
- there is at least a fortnight or 25% of the time of **your journey** remaining (whichever is the greater); and
- the death occurred after **you** booked **your** travel; and
- **your** claim is not excluded elsewhere. However, if the exclusion is due to **your relative's pre-existing medical condition**, we will pay benefits provided that before **you** commenced **your journey** a medical professional had not declared **your relative** as being terminally ill.

We will pay for...

We will reimburse **you** the costs of an economy air ticket to **Australia** and an economy air ticket to return **you** to the **overseas** location where **you** were to be at that time when **you** returned **overseas** (as stated in **your** original itinerary).

5. Special event

If **your journey** is interrupted by any unexpected cause outside of **your** control and as a result **you** are going to miss a **special event** which cannot be delayed, we will pay the **reasonable** additional costs of using alternative transport to arrive at the destination for the **special event**.

6. Rental vehicle insurance excess cover

We will reimburse **you** for any insurance excess or deductible which **you** become legally liable to pay in respect of a claim under the **rental vehicle** insurance of the **rental vehicle** during the rental period provided:

- the **rental vehicle** is rented from a licensed rental agency; and
- as part of the rental agreement **you** have taken **rental vehicle** insurance against loss of or damage to the **rental vehicle**; and
- **you** have complied with all requirements of the rental organisation under the hiring agreement and of the **rental vehicle** insurer.

But we will not pay for...

We will not pay for **your** costs arising from loss or damage resulting from the operation of the **rental vehicle** in violation of the terms of the rental agreement.

7. Travel delay

If the departure of any scheduled transport in which **you** have arranged to travel is delayed for at least six hours due to any unforeseen cause outside **your** control we will reimburse **your** costs. This benefit is only payable when **you** supply receipts for the expenses incurred and written confirmation from the carrier confirming the period of delay.

8. Funeral expenses

We insure **you** for **your** funeral expenses that are incurred if **you** die whilst on **your journey**. However, we will not pay for **your** funeral expenses if **your** death is the result of a **pre-existing medical condition** unless we have given prior written approval to cover **your pre-existing medical condition** and **you** have paid the administration fee.

By funeral expenses, we mean:

- the costs of returning **your** remains or ashes to **Australia**; and/or
- the costs of **your overseas** funeral or cremation.

We will pay for funeral expenses if:

- **you** die during the **journey**; and
- a death certificate given by a qualified and registered member of the medical profession is shown to us as proof of the cause of death.

9. Accidental death

We will insure **you** if, whilst on **your journey**, **you** die as a result of **injuries** sustained in an accident (but not illness or disease) and the Transit Accident Insurance included in this booklet does not provide "Loss of Life" benefits for **your** death.

The death must occur within 12 months of the **accident** and the **accident** must have been caused by violent, external and visible means and must be supported by a death certificate, signed by a qualified and registered member of the medical profession.

Part C – Cover we provide

If the transport **you** are travelling in is involved in an **accident** caused by violent, external and visible means and **your** body can not be found, we will after 12 months treat **you** as having died as a result of the **accident**.

10. Legal liability

We insure **your** legal liability during **your journey**. By legal liability, we mean **your** responsibility to pay compensation for negligently causing:

- bodily **injury** or death to someone other than **you**; or
- loss of or damage to property owned or controlled by someone other than **you**.

Only we have the right to:

- settle or defend the claim;
- make or accept an offer of payment; or
- in any way admit **you** are liable.

We will pay for...

We will pay for **your** legal liability if the event that gives rise to it:

- happens during the **journey**; and
- is one that **you** do not intend or expect to give rise to **your** legal liability.

Legal costs

We will also pay all **reasonable** legal fees and expenses if:

- we incur them on **your** behalf; or
- **you** incur them after we agree in writing.

But we will not pay for...

We will not pay for **your** legal liability that arises from:

- bodily **injury** to, or the illness or death of:
 - any **relative** or **travel companion**; or
 - **your** employee;
- **you** owning or occupying any land or building (unless the building is a residence and **you** occupy it as a tenant or lessee, or in some other temporary way);
- **you** owning, controlling or using a motorised vehicle, an aircraft or a watercraft (other than a non-motorised watercraft used on inland waterways).

However, if **you** do not own or control the transport and are using it just as a passenger, **you** are not within this exclusion;

- **your** business, profession or occupation;
- loss of or damage to any property that is owned or controlled by **you**; or
- any fines or penalties, including punitive, exemplary, liquidated or aggravated damages. (These are damages a judge may order a person to pay as punishment. They are different from damages that must be paid as compensation.)

11. Loss of income

If **you** are a **cardholder** or **spouse** and as a result of **injuries you** sustain in an accident whilst on **your journey**, **you** are unable to resume **your** usual work in **Australia** when **you** return from **your journey**, we will pay for **your** loss of income for up to three months. We will pay this benefit monthly in arrears.

We will pay for...

We will pay this benefit if:

- the **injury** occurred exclusively in an **accident** caused by violent, external and visible means; and
- the monthly claim is supported by a medical certificate, signed by a qualified and registered member of the medical profession; and
- **you** provide written evidence that the **cardholder** or **spouse** had work to return to.

But we will not pay for...

We will not pay for:

- the income lost from the first month after **you** planned to resume **your** usual work in **Australia**; and
- any period when **you** were not scheduled to be working.

12. Hijack and detention

If control of the plane, bus, train, ferry or taxi **you** are travelling in is seized by force or threat of force by unauthorised persons and **you** are detained for more than 12 continuous hours by these persons or persons connected with these persons using violence or the threat of violence, we will compensate **you** for each 24 hours **you** are held captive.

Purchase Security Insurance

- Purchase Security Insurance is a cover available to all Commonwealth Bank **cardholders**, subject to the following terms and conditions and the details contained in the “Important information about all the covers in this booklet” section of this booklet. This cover provides ninety (90) consecutive days of free insurance against loss, theft or damage over a wide range of new **business items/personal goods** purchased anywhere in the world, provided the purchase is charged to the **cardholder’s eligible credit card account** or the **business items/personal goods** are directly purchased by redeeming Commonwealth Awards points. However, please refer to the “Safety of **your** belongings” section on page 18 to ensure **you** understand **your** responsibility to protect **your business items/personal goods**.

Terms and conditions

1. This cover provides automatic insurance protection for **business items/personal goods** when their purchase is charged to an **eligible credit card** or the purchase is a direct redemption of Commonwealth Awards points, unless the **business items/personal goods** and/or claims are excluded by the policy’s terms and conditions, or the **cardholder** fails to comply with the Claims Procedures. For the avoidance of doubt **business items/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 **business items/personal goods** as a gift from a **cardholder** who has purchased the **business items/personal goods** in accordance with point 1 above. For the purpose of this cover these persons are also referred to as **cardholders**.
3. The **business items/personal goods** are insured anywhere in the world for ninety (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/personal goods**.

4. Our liability for claims made pursuant to this policy shall not exceed:
 - the actual amount charged to the **cardholder’s eligible credit card account** to purchase the **business items/personal good**; or
 - the market value of the **business items/personal goods** purchased through the redemption of Commonwealth Awards points; or
 - in respect of jewellery, watches and fine arts, the limit is A\$3,000 for personal Gold, business Gold and business Platinum **cardholders**, and A\$10,000 for personal Diamond and personal Platinum **cardholders**; or
 - in any 12 month period the sum of A\$6,000 for business Gold and business Platinum **cardholders**, A\$125,000 for personal Gold **cardholders** and A\$200,000 for personal Diamond and personal Platinum **cardholders** in respect of any one **eligible credit card account**.

Extended Warranty Insurance

Subject to the following terms and conditions and the details contained in the 'Important information about all the covers in this booklet' section of this booklet, Extended Warranty Insurance is a cover available to all Commonwealth Bank **cardholders**. The purpose of the cover is to extend the manufacturer's expressed **Australian warranty** on **business items/personal goods** purchased, provided the purchase is charged to the **cardholder's eligible credit card account** or is purchased by redeeming Commonwealth Awards points directly for the **business items/personal goods**. The cover does not affect the rights of **cardholders** against a manufacturer in relation to contravention of statutory or implied warranties under **Australian** legislation.

Terms and conditions

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

For example:

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

3. Only **covered breakdowns** are eligible for this extended warranty.
4. Our liability for claims made pursuant to this cover shall not exceed:
 - the actual **Australian** dollar purchase price of the **business items/personal goods** charged to the **eligible credit card account**;
 - the market value of the **business items/personal goods** purchased through the redemption of Commonwealth Awards points; and
 - in any 12 month period, the sum of A\$6,000 for business Gold and business Platinum **cardholders**, A\$10,000 for personal Gold **cardholders** and A\$20,000 for personal Diamond and personal Platinum **cardholders** in respect of any one **eligible credit card account**.
5. **You** must take all reasonable care to protect and maintain the **business items/personal goods** insured under this cover.
6. 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/personal goods** which have broken down, or are defective. **You** must also retain the **business items/personal goods** or parts for our inspection.

Interstate Flight Inconvenience Insurance

Subject to the following terms and conditions and the details contained in the 'Important information about all the covers in this booklet' section of this booklet, Interstate Flight Inconvenience Insurance is available to Commonwealth Bank personal Diamond, personal Platinum and business Platinum **cardholders**. It covers the personal Diamond or personal Platinum **cardholder** during **interstate travel** provided the **cardholder** charges the entire cost of their return **interstate flight** (but not taxes, or airport or travel agent's charges) to their **eligible credit card account**.

Interstate Flight Inconvenience Insurance is not available to **Norfolk Island Residents**.

This cover extends to the personal Diamond or personal Platinum **cardholder's spouse** and/or **dependent children** provided they are travelling with the personal Diamond or personal Platinum **cardholder** and the entire cost of their return **interstate flights** (but not taxes, or airport or travel agent's charges) was also charged to the personal Diamond or personal Platinum **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** fare has been charged to the Diamond or Platinum **cardholder's eligible credit card account**. This cover ceases for Benefit 4 'Cancellation of domestic travel arrangements', when **you** commence **your interstate flight**.

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

- the departure date shown on **your** return **interstate flight** ticket; or
- the time **you** leave **your Australian** home if **you** travel directly from that home to the airport shown on **your** return **interstate flight** ticket.

and cover ceases when the first of the following occurs:

- 7 days after the departure date shown on the business Platinum **cardholder's** (14 days for personal Diamond or personal Platinum **cardholders**) return **interstate flight** ticket; or
- when **you** cancel **your interstate flight** ticket; or

- when **you** return to **your Australian** home if **you** travel directly to that home from the airport shown on **your** return **interstate flight** ticket.

This cover, however, is not designed to provide travel insurance benefits as prescribed under the Insurance Contract Act 1984.

Benefits

1. Delays

Flight delay

If **your** intended **interstate flight** is delayed by four hours or more, and no alternative transport is made available, **you** are entitled to charge up to A\$35 per person to the Diamond or Platinum **cardholder's eligible credit card account** for meals and refreshments, up to a total of A\$100.

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 A\$150 per person to the Diamond or Platinum **cardholder's eligible credit card account** for essential clothing and toiletries, up to a total of A\$450.

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

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 items that **you** have with **you**. However please refer to the "Safety of **your** belongings" section on page 18 to ensure **you** understand **your** responsibility to protect **your** belongings.

We will pay up to a value of A\$750 for each item to a maximum of A\$1,500 in total per trip.

3. Funeral expenses as a result of accidental death

If, whilst on an interstate travel and while this cover is in force **you** die as a result of **injuries** caused accidentally, directly and solely by a sudden physical force (but not illness or disease), we will pay for funeral expenses up to A\$2,500 per person to a maximum of A\$7,000.

By funeral expenses we mean:

- the costs of returning **your** remains or ashes to **your** home town/city in **Australia**; and/or
- the costs of the funeral or cremation.

4. Cancellation of domestic travel arrangements

Under this section, we cover **you** for **your** cancelled arrangements and additional expenses associated with the cancellation to a maximum of A\$3,000 if travel arrangements **you** have paid for are cancelled for any of the following reasons, provided the entire cost of **your** return **interstate flight** fares has already been charged to the Diamond or Platinum **cardholder's eligible credit card account**:

- **you, your travel companion** or a **relative** unexpectedly:
 - die(s);
 - is/are seriously **injured**; or
 - become(s) seriously ill;

(We will need to see a medical advice written by a qualified and registered member of the medical profession regarding any of the above events, and be satisfied that the expenses involved are **reasonable** in amount and reasonably necessary).

- **your** or **your travel companion's** normal residence in **Australia** is totally destroyed but not as an **act of terrorism**;
- **you** or **your travel companion** are quarantined;
- **you** or **your travel companion** are subpoenaed to attend court in **Australia**;
- **your** arranged travel is cancelled or delayed by the carrier because of an unexpected **natural disaster** or the malfunction of the aircraft; or
- **you** are unexpectedly retrenched. This does not include voluntary retrenchment or redundancy.

Subject to the following terms and conditions and the details contained in the 'Important information about all the covers in this booklet' section of this booklet, Transit Accident Insurance is a cover available to Commonwealth Bank personal Diamond, personal Platinum and business Platinum **cardholders** travelling internationally. It provides certain accidental death and **injury** cover for Diamond and Platinum **cardholders** who sustain an **injury** while riding as a passenger in (not as a pilot, driver or crew member), or boarding or alighting (being when **you** physically get on or off) a plane, bus, train or ferry as outlined in this cover.

This cover is available on **trips** 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 spouse** and/or **dependent children**, 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 insurance provided, however, does not include benefits as prescribed under the Insurance Contract Act 1984.

The benefits listed under the Schedule of Benefits below will be paid if, whilst outside **Australia**, the **cardholder** and/or the **cardholder's spouse** and/or **dependent child/children** suffers a loss as a result of an **injury** suffered under the circumstances specified as follows:

1. The **injury** is sustained on a **trip** while **you** are riding as a passenger in (not as a pilot, driver or crew member) or boarding or alighting (being when **you** physically get on or off) the plane, bus, train or ferry.
2. The **injury** is sustained while **you** are riding as a passenger in (not as a pilot, driver or crew member), a licensed taxi, bus, hire vehicle or other conveyance pursuant to any statute, regulation, by-law or the equivalent thereof for the transportation of passengers for hire, provided **you** are travelling directly to or from an airport, bus depot, railway station or dock, immediately preceding or following the scheduled **trip**.

Transit Accident Insurance

- When, by reason of an **accident** specified in points 1 or 2 above, **you** are unavoidably exposed to the elements and, as a result of such exposure, suffer an **injury** for which indemnity is otherwise payable hereunder, the loss shall be covered under the terms of this cover.
- 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, 2 or 3 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 **injured** person or, in the event of **your** death the benefit will be paid to **your** legal representative.

When an **accident** results in any of the following **injuries** within one year after the date of the **accident**, we will pay the Benefit Amount shown in the Schedule of Benefits according to the **injury**.

If **you** sustain more than one **injury** resulting from one **accident**, only the Benefit Amount for the greater **injury** will be paid.

Schedule of Benefits

Injury	Benefit amount (A\$)		
	Cardholder	Spouse	Child
Loss of life	1,000,000	150,000	100,000
Both hands or both feet	500,000	150,000	100,000
One hand and one foot	500,000	150,000	100,000
The entire sight of both eyes	500,000	150,000	100,000
The entire sight of one eye and one hand or one foot	500,000	150,000	100,000
One hand or one foot	250,000	100,000	75,000
The entire sight of one eye	250,000	100,000	75,000

Please note that **injury** with reference to hand or foot means complete severance through or above the wrist for the hand or through or above the ankle joint for the foot and, as used with reference to an eye, means permanent, irrecoverable loss of the entire sight of the eye.

Limits on what we pay

The most we will pay in claims under this Transit Accident Insurance cover that result from the one incident (e.g. a bus crash) is A\$1,300,000. This is regardless of the number of persons eligible for cover who are involved in the incident.

This means that if, as a result of one incident, a number of **cardholders, spouses** and **dependent children** were **injured**, we would pay each on a proportional basis (using the Schedule of Benefits above) up to a total of A\$1,300,000.

Guaranteed Pricing Scheme

Subject to the following terms and conditions and the details contained in the "Important information about all the covers in this booklet" section of this booklet, the Guaranteed Pricing Scheme is a benefit available to Commonwealth Bank personal Diamond, personal Platinum and business Platinum **cardholders**, when new **business items/personal goods** to the value of A\$10,000 are purchased by a Diamond or Platinum **cardholder** anywhere in **Australia**, and the entire cost is charged to the Diamond or Platinum **cardholder's eligible credit card account**. This scheme guarantees the Diamond or Platinum **cardholder** gets the best price if, within 21 days of the purchase, they advise us that they have, subsequent to their purchase, received a printed catalogue showing the same **business items/personal good** for a lower price from a store within 25 kilometres of the store from where the **business items/personal good** was purchased, and the price difference is greater than A\$75.

Terms and conditions

The cheaper **business item/personal good** must be:

- the same model number; and
- the same model year; and
- produced by the same manufacturer as the **business items/personal good** purchased by you.

The entire cost of the **business items/personal good** purchased must be charged to **your** Diamond or Platinum **eligible credit card account**.

The cheaper article must be available from a store within a 25-kilometre radius of the store where the **business items/personal good** was purchased (excluding internet sales).

The catalogue showing the cheaper article must have been printed within 21 days of the date **you** purchased the **business items/personal good**.

In order to make a claim, **you** must report the cheaper article to us within 21 days of the purchase of the **business items/personal good**. This is because we only provide cover for cheaper items reported within 21 days of the date of purchase of the original **business items/personal good**.

Provided the price difference is greater than A\$75, we will refund the price difference up to A\$500.

The **business item/personal good** must not have been purchased over the internet.

Contact details

Helpful FAQs and claims forms can be found on the Zurich website – www.zurich.com.au.

Click on the Credit and Debit insurances icon and follow the links.

Emergency calls from overseas to Zurich Assist

Simply call Zurich Assist in Australia at any time on +61 2 9995 2020. Reverse charge calls to this number can be made from many countries via Australia Direct®, Telstra's international reverse charge service.

Pre-existing medical applications

Cardholder, their **spouse** and/or their **dependent child/children** (and no-one else), who are aged 79 or younger when they became eligible for the International Travel Insurance, can before they leave **Australia** apply to have their **pre-existing medical condition(s)** covered by the International Travel Insurance by either:

- going on line at www.zurich.com.au Click on the Credit and Debit insurances icon and follow the links; or
- calling 1800 285 189 during AEDT/AEST business hours.

Personal Advice

If you require personal advice, please see your general insurance adviser.

General enquiries

Please go to www.zurich.com.au.

Click on the Credit and Debit insurances icon and follow the links, or call Zurich on 1800 285 189.

Claims

Claims forms and helpful FAQs can be found on the Zurich website – www.zurich.com.au.

Click on the Credit and Debit insurances icon and follow the link or call Zurich on 1800 285 189.

ADB631 120314

Commonwealth Bank of Australia
ABN 48 123 123 124
Australian credit licence 234945