

Changes to your Credit Card Complimentary Insurance and Guaranteed Pricing Cover, effective 12 March 2014.

Privacy

Changes to how we collect and manage your credit and other personal information

The text of this entire section is changed to read as follows:

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**

Medical Cover is now available for Norfolk Island Residents who meet all the international travel insurance eligibility criteria and are not eligible for Medicare.

Insert the following text as sections 3 – “Medical and Hospital Cover in Australia”, and section 4 - “Cover for Norfolk Island permanent residents”:

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 for International Travel Insurance and are not eligible for Medicare then we will pay for 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 International Travel Insurance but excluding Interstate Flight Inconvenience Insurance), provided **you** meet all other eligibility requirements for each insurance.

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

The following definition is now included:

‘**Norfolk Island Resident**’ means a permanent resident of Norfolk Island.

The following definitions have changed:

This means that Business Awards cardholders will have the benefit of a longer period of cover.

‘**Journey**’ - After “The **journey** ends when the first of the following occurs:” replace the first bullet point text with:

- 3 months after the date of departure shown on a Gold **cardholders return overseas travel ticket** (6 months for Platinum **cardholders**, or 12 months for Diamond **cardholders**);

‘**Period of insurance**’ - **the first bullet point is changed to read as follows;**

- 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 the Benefit 3 cover as outlined on page 26 and ends when the **journey** ends;

Repairing or replacing your belongings

The 5th bullet point is change to read as follows:

- 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 amount of 80%.

The 7th bullet point is change to read as follows:

- For clothing, footwear, luggage and books we will deduct 1.75% for each month **you** have owned the item up to a maximum amount of 80%.

Policy Exclusions – what is not covered

The 7th bullet point is changed to read as follows:

– jewellery; watches; cameras; laptops; mobile phones; electrical items or cash lost, stolen or damaged:

- in 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**.

Under the sub heading “We do not insure you for any event that is caused by or arises from any of the following:” the 19th bullet point is changed to read as follows:

- **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, white water kayaking, 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

Claims Procedures

Dependent children, under the age of two years as at the date the journey commences will be eligible for cover once the cardholder becomes eligible and provided the child travels with the cardholder for the entire journey.

Under the sub heading “Who is eligible for the International Travel Insurance?” insert a new 4th and 5th paragraph to read as follows:

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** 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 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 Tasmania or from mainland **Australia** 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.

Part A – Cover limits and summary of cover we provide

**Benefit number 2 is changed to read as:
“Luggage and travel documents”**

Part B – Important matters you should know about

Replace the text (excluding the limits table) after the first sub heading “Pre- existing medical conditions... this insurance” with the following:

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** of:

- the **cardholder**; or
- the **cardholder’s spouse**; or
- the **cardholder’s dependent child/children**; or
- the **cardholder’s other relatives**; or

- the **cardholder’s travel companions**; or
- any other person that may give cause for the **cardholder**, or their **spouse** or their **dependent child/children** to claim.

However, a **cardholder**, their **spouse** 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**, then click on the Credit and Debit insurances icon and follow the links: or
- calling **1300 916 507** 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**.

You cannot, under any circumstances apply for cover for the **pre-existing medical conditions** of **your** relatives, travel companion or any other persons that may give cause for **you** to claim.

Add the following text at the end of the section:

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.

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

Replace the second paragraph with the following text:

We reserve the right to return **you** to **Australia** or Norfolk Island (whichever 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** 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**.

If **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** 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

In the 4th and 12th bullet points, change:

“**Australia**” to “**Australia** or Norfolk Island (whichever is **your** permanent place of residence)”

The text of the last bullet point “medical or hospital expenses which” is changed to read as follows:

- **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 (whichever is **your** permanent place of residence) because of the illness or **injury you** suffered during the period of insurance.

3. Unexpected cancellation of travel arrangements and other unexpected expenses

Insert a new 3rd paragraph

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**.

After the 3rd paragraph the 6th bullet point is changed to read as follows;

- **you** or **your travel companion** having to sit exams in regard to existing studies either of **you** are already undertaking;

Interstate Flight Inconvenience insurance

Only permanent residents of Australia are covered for Interstate Flight Inconvenience Insurance. Norfolk Island residents are not covered.

The first sentence of paragraph 1 is changed to read as follows;

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** who permanently reside in **Australia**.

Insert a new second paragraph as follows:

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