



Platinum Debit Card Insurances



Available on
Platinum Debit Cards

Information Booklet

For purchases made on Platinum debit
cards issued on or after 1 October 2018

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Welcome

This document contains details of the insurance cover benefits included under **your Commonwealth Bank Platinum debit card** for purchases made on or after 1 October 2018.

These covers are only available to **you** if **you** are a **cardholder** of a current and valid **Commonwealth Bank Platinum debit card**.

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 this document which sets out the terms and conditions (including any exclusions) of the insurance cover.

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

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

Things you need to understand

- The benefits table on the next two pages gives a summary view to help **you** understand the insurance covers available.
- The **Included Cover** is available to **cardholders** under a **Group Policy** entered into by the **Commonwealth Bank** with **us**, not with **you**. See page 23 for details of this arrangement.
- Terms, conditions, limits and sub-limits apply – that is why it is important **you** read this booklet carefully.
- Exclusions apply to restrict, limit and/or exclude cover. Read the general exclusions on pages 11-14 and the exclusions under each benefit section carefully to see what **we** don't cover.
- Cover is only provided during the **period of cover** – which differs for each type of cover.
- Certain words have special meanings and are shown in bold. See *Words with special meaning*, pages 9-11.

For example **you, your** means the **cardholder**.

Table of benefits

Platinum debit card spend covers

Benefits for a **cardholder**

Excess applies

Price Guarantee

Personal goods if price difference is more than \$75

-

Purchase Security Insurance

Personal goods

Jewellery, watches and fine arts sub-limit per claim

\$100

*Overall limit in a 12 month period in respect of any one **Platinum debit card***

Extended Warranty Insurance

Personal goods

\$100

*Overall limit in a 12 month period in respect of any one **Platinum debit card***

Helpful tips

- Keep **valuables** with **you** rather than checking them in with the **transport provider** as they are not covered by **us** when checked-in.
- Do not leave **valuables** or cash in a motor vehicle at any time as they are not covered.
- Items left unattended in any motor vehicle during daylight hours, are not covered unless they were stored in a **concealed storage compartment** of a locked motor vehicle and forced entry was gained. Also, do not leave any items in a motor vehicle overnight, as they are not covered.
- Do not leave **your** belongings unattended in a **public place**. Unattended belongings are not covered by **us**.
- Remember to check for **your** items. **We** do not cover items left behind in any accommodation after **you** have checked out, left behind in any aircraft, ship, train, tram, taxi or bus, or left behind, forgotten, misplaced or walked away from in a **public place**.

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

These covers are provided for Platinum **cardholders** at no additional cost if **personal goods** are charged to the **cardholder's Platinum debit card**.

Platinum debit card

Maximum cover limit

Up to \$500

*Limit will not exceed the actual purchase price of the **personal goods** charged to the **Platinum debit card**.*

\$3,000

\$125,000

*Limit will not exceed the actual purchase price of the **personal goods** charged to the **Platinum debit card**.*

\$30,000

How to make a claim

Visit commbank.com.au/cbatravelclaims

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

Submit the claim online

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

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

Card Insurances

C/o Cover-More

Private Bag 913

North Sydney NSW 2059

Australia

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

Important Information

Who issues and insures these products?

Cover-More

These products are issued by Cover-More on behalf of the insurer. Cover-More administers the policy (including customer service, medical assessments and claims management) and arranges the issue of the insurance to the **Commonwealth Bank** who then provides the **cardholder** with the covers described in this booklet.

Zurich Australian Insurance Limited

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

Zurich Australian Insurance Limited
PO Box 677, North Sydney NSW 2059

Policy conditions

1. Excess – what you contribute to your claim

The excess is the first amount of a claim that **we** will not pay for. It is **your** contribution to **your** claim if it is approved by **us**. The excess applicable to each benefit is shown in the benefits table pages 4-5.

2. Claims

- **You** must report the theft, willful damage or accidental loss of **your** property/**personal goods/valuables** to the police and (where applicable) the responsible **transport provider** within 24 hours. A written report must be made at that time and a copy of the report obtained.
- **You** must not make any offer, promise of payment or admit any liability without **our** written consent.
- **You** must take all reasonable steps to prevent or minimise a claim. This includes taking adequate and reasonable precautions to protect **your** property/**personal goods**.
- **You** must advise **us** of any claim, or occurrence that may give rise to a claim, as soon as possible and within 60 days of the event except, for *Price Guarantee*, for which **you** must advise **us** and claim within 30 days of purchase.

- If there is a delay in claim notification, or **you** do not provide sufficient detail for **us** to consider **your** claim, **we** can reduce any claim payable by the amount of prejudice **we** have suffered because of the delay.
- **You** must at **your** own expense, supply any documents in support of **your** claim, which **we** may request such as proof of **your** residential status and age, proof **you** are eligible for insurance cover (e.g. **your** credit card account statement and credit card receipt to confirm **your** eligibility for the insurance), an original police report, receipts, valuations and a repair quote. If required **we** may ask **you** to provide **us** with translations into English of any such documents to enable **our** assessment of **your** claim.
- For claims relating to a mobile phone or device with phone capabilities **you** must supply **us** with the IMEI (International Mobile Equipment Identity). **You** are also required to block the IMEI number (by Australian telecommunication providers) of the stolen or lost mobile phone or device.
- **You** must co-operate fully in the assessment or investigation of **your** claim.
- When making a claim, **you** have a responsibility to assist **us** and to act in an honest and truthful manner. If **you** or anyone acting on **your** behalf uses fraudulent, false or exaggerated means to make a claim under this policy, **we** may not pay the claim in whole or in part. **We** may inform the **Commonwealth Bank** of the situation and **you** may no longer be eligible for any (or all) of the covers in this booklet. **We** may also report **you** to the appropriate authorities and **you** may be prosecuted.
- If **we** agreed to a pay a claim under **your** policy **we** will base any claim payment on the Goods and Services Tax (GST) inclusive costs (up to the relevant limits of liability). If **you** are entitled to claim an input tax credit in respect of a cost for which a claim is made, or would be entitled to an input tax credit if **you** were to incur the relevant cost (i.e. in replacing a lost or stolen item), the amount **we** would otherwise pay will be reduced by the amount of that input tax credit.

3. Claims are payable in Australian dollars

All claims and amounts payable are paid in Australian dollars at the rate of exchange applicable at the time the expenses were incurred. **We** will pay **you** unless **you** tell **us** to pay someone else. Payment will be made by direct credit to an Australian bank account nominated by **you**.

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

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

5. You must help us to make any recoveries

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

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

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

Once **we** pay **your** total loss, **we** will keep all money left over.

If **we** have paid **your** total loss and **you** receive a payment from someone else for that loss or damage, **you** must pay **us** the amount of that payment up to the amount of the claim **we** paid **you**.

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

6. Other insurance

If **you** are insured or entitled to receive a benefit or make a claim under any other insurance policy in respect of the same loss as **your** claim under the covers in this booklet, **we** are not liable to provide indemnity until the amount of any indemnity under any other policy is exhausted.

7. Subrogation

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

You are to assist **us** and give **us** permission to do everything required to recover compensation or secure indemnity from other parties to which **we** may become entitled or subrogated, upon **us** accepting **your** claim in respect of any of the covers provided.

This is regardless of whether **we** have yet paid **your** claim, whether or not the amount **we** pay **you** is less than full compensation for **your** loss or whether **your** claim is paid under a non-indemnity or an indemnity clause.

8. Policy interpretation

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

9. Sanctions

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

Words with special meaning

In this booklet the following words have the meanings shown below when shown in bold. The use of the singular shall also include the use of the plural and vice versa.

Who is who

cardholder means a person residing in Australia or Norfolk Island to whom the **Commonwealth Bank** has issued a **Platinum debit card**. Persons residing in Australia, unless otherwise approved by **us** in writing as a **cardholder**, must have:

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

Commonwealth Bank means **Commonwealth Bank** of Australia ABN 48 123 123 124.

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

you, your or **yourself** means the **cardholder**.

Eligibility for cover and insurance terms

act of terrorism means an act including, but not limited to, the use of force or violence, 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, ethnic 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.

Group Policy means the insurance policy issued by **us** to the **Commonwealth Bank**, in relation to *Platinum Credit Card Insurances*.

Included Cover means the cover described in the *Platinum Credit Card Insurances* section of this booklet.

Platinum debit card means a current and valid **Commonwealth Bank** Platinum debit card issued by the **Commonwealth Bank**.

Baggage and personal effects

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

personal goods means new personal property acquired for personal, domestic or household use, except for:

- **valuables** (except to the extent otherwise specified as being covered)
- items purchased by instalment (e.g. mobile phones) prior to the final payment being made
- furniture, furnishings or household appliances
- items with an original purchase price over \$20,000
- items acquired for the purpose of re-supply/re-sale
- items acquired to undergo transformation in a business
- computer software, or information stored on any electronic device or other media, including digital photos, downloaded files, electronic applications, programmed data or non-tangible items
- bullion, cash, collections such as stamps, coins and cards, lottery tickets or other gambling-related items, negotiable instruments, securities, manuscripts or books of account, trading cards, tickets of any description or travellers cheques
- consumable or perishable items (including but not limited to drugs, food, fuel or oil), animals or plant material
- airplanes, automobiles, boats, motorboats or any other motorised vehicles and their integral parts and installed accessories
- second-hand items, including antiques
- items of contraband, and
- real estate and movable fixtures or fittings (including but not limited to dishwashers and fixed air conditioners) that form, or are intended to form, part of any home, office or real estate.

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

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

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

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

General exclusions

These exclusions apply to all covers described in this booklet unless specified otherwise.

Common exclusions

We will not pay for:

1. claims involving consequential loss of any kind including, but not limited to, loss of enjoyment, punitive damages, fines or penalties or any financial loss not specified as covered in the policy
2. claims directly or indirectly arising from **your** failure to take reasonable care or put **yourself** in a situation where a reasonable person could foresee that loss, theft or damage to property, or a death, illness or bodily **injury** might happen, except in an attempt to protect the safety of a person or to protect property
3. claims directly or indirectly arising as a result of war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection or military or usurped power
4. claims directly or indirectly arising from radioactivity, ionising rays, or the use, existence or escape of any nuclear fuel, nuclear material or nuclear waste
5. claims directly or indirectly arising from biological and/or chemical materials, substances, compounds or the like used directly or indirectly for the purpose to harm or to destroy human life and/or create public fear
6. loss or damage caused by detention, confiscation or destruction by customs or other officials or authorities

7. claims arising directly or indirectly from an **act of terrorism** or the threat or perceived threat of an **act of terrorism**
8. losses for which insurance or the payment is prohibited by law, or
9. any expenses recoverable by compensation under any workers compensation or transport accident laws, or by any government sponsored fund, plan or medical benefit scheme, or any other similar type of legislation required to be effected by, or under, a law.

Your conduct

We will not pay for:

10. claims directly or indirectly arising from any unlawful act committed by **you**
11. to the extent permitted by law, claims directly or indirectly arising from **you** not having been honest and frank with all answers, the accuracy of information, statements and submissions made in connection with **your** insurance application or claim
12. claims directly or indirectly arising from, or prohibited under, any government intervention, prohibition, sanction, regulation or restriction or court order
13. claims involving, or directly or indirectly arising from, any conduct engaged in whilst under the influence or effect of alcohol or drugs, the effect of or chronic use of alcohol or drugs (except a drug prescribed to **you** by a medical practitioner and taken in accordance with their instruction) or involving a hospital or clinic where **you** are being treated for addiction to drugs or alcohol, or are using it as a nursing, convalescent or rehabilitation place, or
14. claims involving, or directly or indirectly arising from, any event that is intentionally caused by **you** or by a person acting with **your** consent.

Baggage and personal effects

We will not pay for:

15. **personal goods:**
 - a. left behind in any hotel or motel room after **you** have checked out
 - b. left unattended in a **public place**
 - c. left behind in any aircraft, ship, train, tram, taxi or bus
 - d. left behind, forgotten, misplaced or walked away from in a **public place**
 - e. left unattended in any motor vehicle during daylight hours, unless they were stored in a **concealed storage compartment** of a locked motor vehicle and forced entry was gained

- f. left unattended in any motor vehicle overnight even if they were in a **concealed storage compartment**
 - g. left under the supervision of somebody who is not **you** or **your travel companion**, or
 - h. left with a person who steals or deliberately damages them
16. loss or theft that is not reported within 24 hours to the:
- a. police; and
 - b. the responsible **transport provider** (where **you** items are lost or stolen whilst travelling with a **transport provider**).

All cases of loss or theft must be confirmed in writing by the police (and **transport provider** where applicable) at the time of making the report and a written report obtained

- 17. a mobile phone or device with phone capabilities if **you** are unable to supply the IMEI (International Mobile Equipment Identity)
- 18. damage, loss or theft of **valuables** placed in the care of a **transport provider**, including any loss from the point of check in until collection by **you** from the baggage carousel or collection area at the end of **your** flight, journey or voyage
- 19. **valuables** left unattended in a motor vehicle at any time, even if stored in a **concealed storage compartment**
- 20. cash, bank notes, currency notes, cheques or negotiable instruments
- 21. watercraft of any type (other than surfboards)
- 22. sporting equipment whilst in use
- 23. **snow sport equipment**
- 24. items that are being sent to **you**, unaccompanied by **you** or under a freight contract
- 25. an electrical or mechanical fault or breakdown unless covered under *Extended Warranty*
- 26. loss of, or damage to, any item that is brittle or fragile (except photographic or video equipment), unless the loss or damage is caused by thieves, burglars, fire, or a collision involving the means of transport in which **you** are travelling
- 27. damage caused by atmospheric or climatic conditions; wear and tear; vermin; or any process of cleaning or alteration
- 28. consequential damage caused while an item is being serviced, repaired or restored, unless **we** have authorised the work
- 29. loss of, or damage to, items that are commercial samples; works of art and antiques, or items **you** take to sell while overseas
- 30. deterioration, normal wear and tear, or damage arising from inherent defects in the property/**personal goods**, or

Platinum Debit Card Insurances

Included at no extra cost upon spend.

Insurance will apply for purchases made using **your Platinum debit card**.

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



Price Guarantee

Who is eligible?

Cardholders are eligible for *Price Guarantee* cover when the whole purchase price of a **personal good** is charged to the **cardholder's Platinum debit card** and the price difference is more than \$75.

What is covered?

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

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

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

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

What is the cover limit?

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

What is not covered?

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

Purchase Security

Purchase Security is a cover available to **Platinum debit card cardholders**, subject to the following terms and conditions and the details contained in *Important Information* of this booklet.

This cover provides 90 consecutive days of cover (from the date of purchase) in the event of loss, theft or damage of a wide range of new **personal goods** purchased anywhere in the world, when those items are charged to the **cardholder's Platinum debit card**. Cover limits and policy exclusions apply.

There is no cover if the **personal goods** are left behind, forgotten, misplaced or walked away from etc. Please refer to the *Helpful tips* section on page 4 and *General exclusions* pages 11-14.

Terms and conditions

1. This cover provides automatic insurance protection for new **personal goods** when their purchase is charged to the **cardholder's Platinum debit card** unless the **personal goods** and/or claims are excluded by the policy's terms and conditions, or the **cardholder** fails to comply with the policy conditions in this booklet. For the avoidance of doubt, **personal goods** being purchased by instalment payments (e.g. mobile phone contracts) are not covered until the final payment is made.
2. Cover extends to permanent Australian residents who receive the new **personal goods** as a gift from a **cardholder** who has purchased the **personal goods** in accordance with point 1 above. For the purpose of this cover, these persons are also referred to as **cardholder** or **cardholders**.
3. The **personal goods** are insured anywhere in the world for 90 consecutive days from the date of purchase in the event of loss, theft or damage. However, there is no cover until **you** have taken possession of the **personal goods**.

What are the cover limits?

We will pay the lesser of:

- the actual amount which has been charged to the **cardholder's Platinum debit card** to purchase the **personal goods**, or
- \$3,000 per claim in respect of jewellery, watches and fine arts,

up to a maximum of \$125,000 in any 12 month period in respect of any one **Platinum debit card**.

Repairing or replacing your belongings

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

1. repair the item
2. replace the item, less an amount that takes into consideration its age as stated below
3. 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
4. provide **you** with a voucher or gift card for the amount it would cost **us** to replace the item, less an amount that 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. **Our** payment will not be more than the amount **you** paid for the item and depreciation will be deducted in accordance with the table following (where applicable).

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

Items	Deduction for each month you owned the item	Maximum deduction
Toiletries (including skin care, make-up, perfume and medications)	3%	80%
Phones, electrical devices, communication devices, all computers, photographic equipment, tablets and electronics equipment	1.75%	60%
Clothing, footwear, luggage and books	1.75%	80%
Camping, sporting and leisure equipment (but not leisure clothing) and musical instruments	1%	60%
Jewellery (not watches)	0.25%	25%
Other items	1.25%	60%

*For example: If **your** stolen jeans have been owned for one year and **we** can replace them for \$150, **we** pay **you** (or replace, or provide **you** with 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.*

Extended Warranty

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

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

The **personal goods** may come with guarantees from the seller and/or the manufacturer that cannot be excluded under the Australian Consumer Law or other relevant law and that may entitle **you** to a replacement or refund for a major failure and compensation for any other reasonably foreseeable loss or damage. **You** may also be entitled to have the goods repaired or replaced, if the goods fail to be of acceptable quality and the failure does not amount to a major failure.

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

Terms and conditions

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

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

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*. A covered breakdown means the failure of **personal goods** to operate for the purpose for which they were designed as a result of a breakdown or defect, provided the breakdown or defect is covered by the terms of the Australian warranty.
4. **You** must take all reasonable care to protect and maintain the **personal goods** insured under this cover.
5. If a claim is to be paid under this cover, **you** must obtain approval from **us** prior to proceeding with any repairs or replacement of the **personal goods**, which have broken down, or are defective. **You** must also retain the **personal goods** or parts for **our** inspection.

What are the cover limits?

Our liability for claims made under this cover shall not exceed the actual purchase price of the **personal goods** charged to the **Platinum debit card**, up to a maximum of \$30,000 in any 12 month period in respect of any one **Platinum debit card**.

General Information

General Insurance Code of Practice

We are signatories to the General Insurance Code of Practice (Code), which was developed by the Insurance Council of Australia to further raise standards of practice and service across the insurance industry. To obtain more information on the Code and the rights **you** may have under it please contact **us** or visit codeofpractice.com.au.

Financial Claims Scheme

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

We respect your privacy

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

Why your personal information is collected

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

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

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

How your personal information is collected

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

We collect personal information directly from **you** unless:

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

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

Who we disclose your personal information to

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

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

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

We may need to disclose personal information about **you** to other parties and service providers, some of whom may be located overseas. Who they are may change from time to time. Generally these recipients will be located in the overseas countries **you** travelled to over the duration of **your** policy and **your** claim. These recipients would usually be service providers, such as providers of travel-related services, investigators, assessors and facilitators or **our** related entities that carry out services on **our** behalf in relation to **your** policy and **your** claim. Further details of these types of recipients are set out in the Cover-More Privacy Policy and the insurer's Privacy Statement.

We may not always be able to take reasonable steps to ensure that these recipients comply with the *Privacy Act 1988*. Some of the countries where these recipients are based may not offer the same protection or obligations that are offered by the Act in Australia. By acquiring the services and products from **us**, **you** agree that **you** may not be able to seek redress under the Act, or from **us** and/or from the recipients in overseas countries, or to the extent permitted by law.

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

Your choices

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

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

More information

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

Cover-More Privacy Officer

Cover-More Insurance Services Pty Ltd

Mail: Private Bag 913, North Sydney NSW 2059 Australia

Email: privacy.officer@covermore.com.au

Call: 1300 72 88 22

Website: covermore.com.au/covermore_privacy_policy

ZAIL Privacy Officer

Zurich Australian Insurance Limited

Mail: PO Box 677, North Sydney NSW 2059

Email: privacy.officer@zurich.com.au

Call: 132 687

Website: zurich.com.au/important-information/privacy

Resolving complaints

We and Cover-More are committed to resolving any complaint or dispute fairly.

If **you** think we have let **you** down in any way, or our service is not what **you** expect (even if through one of our representatives), please let us know. We will put **you** in contact with someone who can help to resolve the complaint. **You** can talk over the phone, email or write:

- Call Cover-More on 1300 467 951
- Write to the Customer Relations Manager
Post: Private Bag 913, North Sydney NSW 2059
Email: customerrelations@covermore.com.au

We will attempt to resolve the matter in accordance with our Internal Dispute Resolution process. To obtain a copy of our procedures, please contact us.

A dispute can be referred to the Australian Financial Complaints Authority (AFCA), subject to the AFCA Rules.

Its services are independent and free to **you** and **we** are bound by determinations made by it in accordance with its terms of reference.

Australian Financial Complaints Authority

Call: 1800 931 678

Address: GPO Box 3, Melbourne VIC 3001

Email: info@afc.org.au

Website: afc.org.au

About the Group Policy

The **Group Policy** is a contract of insurance between **us** and the **Commonwealth Bank** who is the insured entity under the policy.

Access to benefits under the **Group Policy** is provided to **cardholders** solely by operation of section 48 of the *Insurance Contracts Act (1984)*.

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

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

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

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

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

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

Termination of the Group Policy

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

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

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

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

Change of terms and conditions

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

Contact details



Platinum Debit Card Insurances

General enquiries

To ask about claims or other details about the insurance included with your Platinum debit card, please call or email:

1300 467 951 (within Australia)

+61 2 8907 5060 (from overseas)

commbank@covermore.com.au

How to make a claim – See page 5



Commonwealth Bank

By phone

Australia

13 2221

Personal and
Business Awards
customers

131 576

Business Non-Awards
customers

From overseas

+61 2 9999 3283